# PARKS, RECREATION, AND COMMUNITY ENHANCEMENT COMMITTEE
# AGENDA

**MARCH 9, 2015 - 1:00 P.M.**

**CITY HALL CONFERENCE ROOM**
**15 LOOCKERMAN PLAZA**
**DOVER, DELAWARE**

PUBLIC COMMENTS ARE WELCOMED ON ANY ITEM AND WILL BE PERMITTED AT APPROPRIATE TIMES. WHEN POSSIBLE, PLEASE NOTIFY THE CITY CLERK (736-7008 OR E-MAIL AT CITYCLERK@DOVER.DE.US) SHOULD YOU WISH TO BE RECOGNIZED.

**AGENDA ADDITIONS/DELETIONS**

1. **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) APPLICATION REVIEW**
   - **A. DOVER INTERFAITH MISSION FOR HOUSING** . . . . . **1:00 P.M.**
   - **B. CONNECTIONS COMMUNITY SUPPORT PROGRAM** . . . . . **1:15 P.M.**
   - **C. NEHEMIAH GATEWAY** . . . . . **1:30 P.M.**
   - **D. PEOPLES PLACE** . . . . . **1:45 P.M.**
   - **E. VETERAN HOUSING PROPOSAL** . . . . . **2:00 P.M.**
   - **F. HABITAT FOR HUMANITY** . . . . . **2:15 P.M.**
   - **G. MILFORD HOUSING DEVELOPMENT CORPORATION (MHDC)**
     - **G-1. HOMEOWNER REHABILITATION** . . . . . **2:30 P.M.**
     - **G-2. EMERGENCY HOME REPAIR** . . . . . **2:45 P.M.**
   - **H. HOMEOWNERSHIP ASSISTANCE PROGRAM** . . . . . **3:00 P.M.**

2. **ADJOURNMENT BY 4:50 P.M.**

**/TM**
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THE AGENDA ITEMS AS LISTED MAY NOT BE CONSIDERED IN SEQUENCE. THIS AGENDA IS SUBJECT TO CHANGE TO INCLUDE THE ADDITION OR THE DELETION OF ITEMS, INCLUDING EXECUTIVE SESSIONS.

# COMMUNITY DEVELOPMENT DEPARTMENT

Department of Planning & Inspections
P.O. Box 475
Dover, DE 19903
Phone: (302) 736-7175 Fax (302) 736-4217


**TO:** Parks, Recreation, and Community Enhancement Committee

**FROM:** Tracey N. Harvey, Planner I

**DATE:** March 9, 2015

**SUBJECT:** REVIEW OF FY15-19 Multi-Year CDBG APPLICATIONS

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Thank you for your assistance in reviewing the CDBG grant applications for multi-years FY15-19. The items listed below are enclosed for your use during the review of the CDBG applications:

A. A list of applicants and staff reports summarizing each application.
B. CDBG Interview Schedule
C. Federal Resources available for use
D. Total grant request
E. Scoring criteria for CDBG funding
F. A CDBG Review Panel Scoring Sheet for each applicant

By the end of the review period, staff is requesting that you summarize your evaluation of each application on the enclosed CDBG Review Panel Worksheet based on needs determined from the oral presentations from each applicant and individual scoring of each applicant.

The number in parenthesis for each measure to be scored is the maximum score for a given category. The maximum total points are 100 points.

Thank you in advance for the time you will be devoting to the FY15-19 review process. If you have any questions, please call me at 736-7175 or via e-mail at tharvey@dover.de.us.

/tnh

Enclosures

# CDBG Interview Schedule

| | | | |
|---|---|---|---|
| 1. | *Dover Interfaith Mission for Housing | ($32,500) | **1:00 pm** |
| 2. | *Connections Community Support Program | ($15,000) | **1:15 pm** |
| 3. | *Nehemiah Gateway | ($20,000) | **1:30 pm** |
| 4. | Peoples Place | ($6,726) | **1:45 pm** |
| 5. | Veteran Housing Proposal | ($21,250) | **2:00 pm** |
| 6. | Habitat for Humanity | ($50,000) | **2:15 pm** |
| 7. | MHDC Homeowner Rehabilitation | ($60,000) | **2:30 pm** |
| 8. | MHDC Emergency Home Repair | ($40,000) | **2:45 pm** |
| 9. | Homeownership Assistance Program | ($60,000) | **3:00 pm** |

***Public Service activities cannot exceed 15% of the total grant allocation**

CDBG FEDERAL RESOURCES AVAILABLE FOR USE
7/01/15 – 6/30/16

| | |
|---|---|
| CDBG Funds Allocation | $220,717 |
| Anticipated Program Income | $ 8,554 |
| Total Grant Allocation | $229,271 |
| | |
| Public Service activities cannot exceed | $229,271 |
| 15% of the grant | x.15 |
| | $ 34,391 |
| | |
| Total grant available for activities | $229,271 |
| | |
| Total grant request | $304,976 |

# CDBG Scoring Criteria

## Description and Demonstrated need for Proposed Program (10 points possible)

- Provide an adequate description of the scope of activities proposed and how it will benefit low to moderate income persons.
- Explain the type of service deficiency your project will fulfill and the population that has been affected by this deficiency.
- Does the proposed activity directly address the community need identified?

## Management Capacity (25 points possible)

Each applicant's management capacity for each of the activities proposed will be evaluated on the basis of the most recent monitoring report, current or proposed staff qualifications, progress achieved in completing its current CDBG Program (if applicable), and most recent audit reports(s) (if applicable).

## Cost Effectiveness (15 points possible)

Is the cost reasonable for the project in relation to the number of people being served and the availability of other resources?

## Work Plan (20 points possible)

Will the applicants proposed scope of work be completed within the next fiscal year? Does the applicant effectively outline in the application the completion of milestones of the activity?

## Goals and Objectives (15 points possible)

- Are the goals and objectives of this project consistent with the goals and objectives outlined in the 2010-2014 Consolidated Plan ?
- What steps will be utilized to implement your program (the process for reaching program goals)?

## Performance Measurements (15 points possible)

- Does the project effectively describe the outcome?
- Is the project consistent with the objective?

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Dover Interfaith Mission for Housing (Public Service)**

Amount Requested: **$32,500**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Connections Community Support Program**

Amount Requested: **$15,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Nehemiah Gateway**
**(Public Service)**

Amount Requested: **$20,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Peoples Place II**

Amount Requested: **$6,726.00**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Veteran Housing Proposal**

Amount Requested: **$21,250**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Habitat for Humanity**

Amount Requested: **$50,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Milford Housing Development Corp (Rehab)**

Amount Requested: **$60,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Milford Housing Development Corp (Emergency Home Repairs)**

Amount Requested: **$40,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

# 2015 CDBG GRANT APPLICATION REVIEW SHEET

Applicant/Agency: **Homeownership Assistance Program**

Amount Requested: **$60,000**

Amount Awarded:

The following factors will be considered in determining funding levels awarded to applicants meeting the request for proposals requirements. Please rate each category according to the maximum points available.

____ Description and Demonstrated Need for Proposed Program **(10 points possible)**

____ Management Capacity **(25 points possible)**

____ Cost Effectiveness **(15 points possible)**

____ Work Plan **(20 points possible)**

____ Goals and Objectives **(15 points possible)**

____ Performance Measurements **(15 points possible)**

____ TOTAL **(100 Maximum Possible Total Rating)**

**Reviewer Signature**_____

STAFF REPORT
Dover Interfaith Mission for Housing
Operating Cost

Dover Interfaith Mission for Housing is a non-profit organization that operates a shelter for homeless men and provides services to the homeless to assist in obtaining permanent housing. This project is a public service activity and the grant request is for $32,500 for operations cost.

This project meets the low to moderate income requirement. The cost is reasonable for operating cost for the program year. This project is in conformance with the goals of the 2010-2014 Consolidated Plan by providing aid to special needs persons and providing safe and livable housing. It is also consistent with the City's plan to assist in ending chronic homelessness.

The personnel that manage the shelter have the years of experience to successfully manage a non-profit organization.

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name Dover Interfaith Mission for Housing, Inc.

Address 684 Forest Street, Dover DE 19904
(mail PO Box 1148, Dover DE 19903

Phone Number 302-736-3600

B. Name, position and signature of person submitting application:

Jeanine Kleimo, Chair

Name and position of authorizing official:

Jeanine Kleimo, Chair Jeanine Kleimo

C. Name, address and phone number of Contact Person:
(If different from B above)

FY 2015 only

Activity: shelter for homeless men
Amount Requested: $ 32,000
Source of Cash Matching Funds $ see attached

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| Shelter 2015 | 160 to 180 | 160 to 180 | 100% | $32,000 | $32,000 |
| Shelter 2016 | 160 to 180 | 160 to 180 | 100% | $32,750 | $32,750 |
| Shelter 2017 | 160 to 180 | 160 to 180 | 100% | $33,500 | $33,500 |
| Shelter 2018 | 160 to 180 | 160 to 180 | 100% | $34,500 | $34,500 |
| Shelter 2019 | 160 to 180 | 160 to 180 | 100% | $35,000 | $35,000 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Source of Data: Experience with shelter operations over the past seven years.

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Jeanine Kleimo | Chair |
| Herb Konowitz | Vice Chair |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

C. Provide a timetable showing monthly milestones for completion of each activity.

D. Attach drawings, plans or other documentation necessary to describe program activities.

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

5. Each application should also describe the following:

   A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

6. Have you received a sub-recipient grant from the previous funding year?
   If yes give the total amount $ 27,500 .

Dover Interfaith Mission for Housing, Inc.

## PROGRAM ACTIVITY

The program activity planned for the period 2015—2019 is the continued operation of our shelter for homeless men. The Dover Interfaith Mission for Housing (DIMH) renovated a building at 684 Forest Street with CDBG funds in 2010 and opened this 36-bed facility in September of that year. Since DIMH began providing shelter, meals, and assistance to homeless men in Dover in 2008, it has served over 1,200 individuals. Over 180 were included during calendar year 2014 alone.

DIMH does much more than make it possible for homeless men to move in from the street: over 60% of those entering the shelter leave with full-time employment and housing in the community. In addition, crime and loitering are reduced, health is improved, and community is engagement in addressing the needs of less-fortunate residents is greatly expanded.

While the costs of reduced crime and improved health among homeless men are difficult to quantify, DIMH is able to estimate the value of employment: With at least 80 men re-employed annually, the impact on the local economy is in excess of $1.25 million.

DIMH now offers an extensive set of in-house training programs designed to enable men with various employment histories to develop the capacity needed to apply for, interview for, and secure employment along with the acquisition of personal, communications, and money-management skills. All training is managed by a board member who is a retired educator, and all training is provided by volunteers.

While DIMH staffing is limited, several board members are actively engaged and perform key management, administration, and training functions for the organization. Full-time staff now includes a program manager/job developer, a case manager, and an intake coordinator who also serves as liaison with local prisons. Part of her responsibility is to ensure that men released from prison without supportive families to return to can access the DIMH shelter and its programs to facilitate re-entry into a productive lifestyle.

The 36-bed shelter requires substantial operating costs that include utilities, telephone, insurance, cleaning and office supplies, and the maintenance and occasional repair of the facility. It is these costs for which DIMH is applying for funds through CDBG. An adjacent daytime Resource Center opened recently and is available to all local homeless adults who may wish to use it as a mailing address as well as to obtain shower and laundry facilities and access to computers, phones, and counselors able to assist with employment applications and referrals to services. Since its opening in early January, a constant stream of visitors use the facility, averaging 40 to 45 daily. Most of these individuals are not DIMH shelter residents but find shelter in "Code Purple" sanctuaries or on the street. It may be noted that Code Purple Kent County operates under the auspices of DIMH; however, no CDBG funds are used or sought for the operation of these refuges for homeless men, women, and families.

## TIMETABLE

The shelter is already in operation, with a solid base of information regarding operating costs. This facility is open year-round and is typically full. The City of Dover has permitted the DIMH shelter to take

in up to five extra men on cold winter nights, and this is often the case. There is no plan to change year-round operations. Paid and volunteer staffing ensure responsible oversight and management every day of the year.

Each month, several new shelter residents are admitted. The program focuses on enabling the men sheltered to secure productive and self-reliant lives. Training is offered to ensure that each has a plan and is able to apply for work, open a bank account, prepare for job interviews, and so on. Checklists track the progress of each at 30, 60, and 90 days, with no one permitted to remain at DIMH unless he has complied with the requisite steps of each month's checklist. Progress in achieving the steps listed in these checklists is monitored by staff and key board managers on a weekly basis, with a fuller assessment of the progress of each guest performed monthly.

CITY OF DOVER PLAN PRIORITIES AND PROJECT NEED

The DIMH shelter clearly provides aid to special-needs persons. Those sheltered are very low-income (generally without any income at all) and are unable to meet their basic needs for shelter. Their lack of shelter certainly poses an urgent community need that poses an immediate threat to their health and welfare. In fact, demand for shelter is always highest and exceeds that which DIMH can supply during cold weather and other weather emergencies, including summer storms and prolonged periods of rain or intense heat.

There is a widely-recognized deficiency within the City of Dover of affordable rental housing and of shelter for those who are homeless. DIMH cooperates with the People's Place/Whatcoat Shelter and with The Shepherd Place, with all organizations making referrals to one another to ensure the best placement and services for those most in need of shelter. DIMH efforts include the development of affordable housing for those leaving the shelter and the leasing of housing in which individuals might reside together, though these activities are not funded through CDBG.

DIMH estimates that there are at least 100 men in and around the City of Dover who are homeless. This number has increased in recent years due to a combination of factors, including failure to house those with mental illness, code enforcement displacement of residents of substandard housing, rising housing costs, and continued high rates of unemployment or employment that is part-time or temporary. Many landlords will not rent to those without secure and lasting employment or who have been released from prison.

As this project is already in operation, DIMH continues to build on the experience of providing shelter and services to the homeless population during the past seven years. A greater number of faith communities, organizations, businesses, and individuals have come to volunteer and support the efforts of DIMH. Most notable is the fact that such volunteer support generates more than 12,000 plates of dinner annually with a zero food budget within DIMH. Additional volunteers have created and manage Code Purple emergency shelter, the operation of the daytime Resource Center, and an increasingly active and diverse program of training for shelter residents and other homeless adults.

The fact that support has been provided through CDBG has enabled DIMH to raise additional funds and to borrow others needed to purchase and renovate the property at 1155 Walker Road, named Walt Bagley Hall in honor of a deceased founding board member. This project will enable thirty or more men to move from the shelter to stable, supportive housing for which they will pay a modest rent. This fee will include utilities, two meals daily, and continued education and training efforts.

## LEVERAGE AND PROJECT COSTS

$30,000 is requested to maintain the costs of heat, electricity, telephone service, supplies, insurance, and maintenance of the DIMH shelter. This compares with annual non-personnel operating costs of approximately $45,000.

The Delaware State Housing Authority is providing $12,500 for operating costs for FY2015, making it possible for DIMH to cover most routine operating costs between these two grants. Any deficit is made up from private donations.

When this amount requested is compared with the service provided, $30,000 may be divided by the 180 shelter guests or by the 12,410 person nights of shelter provided during calendar 2014:

$30,000 would provide 12,410 person-nights of shelter at $2.40 per person per night.

$30,000 would provide an average benefit of about $167 per person, 100% of whom have very low incomes.

In addition to the grants for operating costs, DIMH has received a total of $180,500 in grants to support staffing and programs for a total budget of $220,500 in overall support. The request of $30,000 would, therefore, leverage another $190,500 in additional resources or more than six times the CDBG request.

## WORKPLAN

The DIMH workplan continues to be the provision of shelter, meals, and assistance to homeless men to enable them to achieve lives of productivity and purpose. 36 men are sheltered at one time. Each new entrant is provided with 30 days of shelter, during which he must demonstrate that he is serious about securing employment and stability. Those who comply with the pursuit of this objective by participating in case management and the extensive training offered are permitted to extend their stay.

DIMH plans to continue—at a minimum—its current staffing pattern and active board involvement in daily operations and services. Additional funding is being sought to add professional staff so that reliance on volunteer board members may decrease over time. With additional volunteers and organizations engaged on an ongoing basis, there is no reason to anticipate a decline in services and programs but, rather, an expansion of them.

## GOALS AND OBJECTIVES

The goal of the program is to operate a safe and healthful shelter for homeless men and to assist them to obtain the food, medical attention, and other services needed to ensure their health and well-being while enabling them to become self reliant. The shelter will continue to provide 36 beds and a complement of regular training and education efforts as noted above.

Homelessness results in serious health conditions and is life-threatening. Those who are homeless typically utilize emergency resources such as the hospital emergency room excessively. A few such individuals in Dover have made eight to ten emergency-room visits during the past six months, resulting

in considerable cost to the community. Further, those who are homeless are unlikely to be in a position to hold jobs and to be productive individuals able to contribute to the local economy.
The prevention of homelessness and the sheltering of the homeless reduces health risks and increases the productivity of those who were homeless. Clearly, homelessness poses a serious and immediate threat to the health and welfare of the community. The efforts of DIMH are a solution to this problem locally.

## PERFORMANCE MEASUREMENT

The number of men provided with shelter, meals, and assistance and the number who secure a stable life outside the shelter are the key indicators of effective performance.

As noted, DIMH provided shelter, meals and services to 180 men during 2014, with more than 100 securing employment that was sufficient to enable them to live on their own and to meet their own needs. In addition, less-measurable benefits accrued to the community that include a reduction in crime and loitering and crime as well as an increase in overall health and well-being among the most vulnerable members of the community.

DIMH typically generates results along the lines of 80 to 100 men re-employed in the community. 80 men who secure minimum-wage employment generate an economic impact of more than $1.25 million in terms of the wages earned and then spent locally.

## BUILDING ON PREVIOUS WORK

The DIMH shelter continues to build on the experience gained by the work of the organization over the past seven years. DIMH continues to respond to the needs of the homeless community: this past year, Code Purple emergency cold-weather housing has been initiated under the auspices of DIMH. A daytime resource center has opened to serve additional homeless individuals with personal needs ranging from hygiene to employment assistance. An additional housing facility is opening to serve 30+ men who are able to pay modest rents but whose past instability and other challenges impede their access to housing in the private market. DIMH also collaborates with many local organizations and community efforts, including Restoring Central Dover, the creation of the Downtown Development District, and the implementation of programs with resources from the Delaware State Housing Authority's Strong Neighborhoods Housing Fund.

## COORDINATION WITH LOCAL BUSINESSES

DIMH is an active member of the Central Delaware Chamber of Commerce and regularly informs its members and those of the Greater Dover Committee about DIMH efforts and achievements. Numerous businesses contribute to the DIMH shelter, providing food and other materials needed. The Downtown Dover Partnership leases the shelter facility to DIMH at a nominal rent, while the Downtown Merchants Association contributes monetarily through its "First Friday" initiative. DIMH is one of the local charities registered as a beneficiary of the Bayard Pharmacy donation program, and Bayard Pharmacy recently sponsored a benefit dinner for DIMH in partnership with the local group called "Gals That Give." Several local businesses contributed gifts for an auction at this dinner to raise additional funds.

Through the Cen-Del Foundation, DIMH is accessing donations of supplies and materials from the Greater Kent Committee network of businesses. This past year, such items as file cabinets, room

dividers, pens and some tablets of paper were obtained from local businesses. Olive Garden and some other stores and restaurants provide meals and surplus food.

TD Bank has a special working relationship with DIMH, enabling shelter residents to open bank accounts with a $25 contribution from the bank along with training in the use and management of bank accounts.

DIMH is a member of the Central Delaware Chamber of Commerce and regularly interacts with Chamber members to enlist their support as volunteers and contributors. This relationship has done much to enhance the awareness of DIMH, its mission, and the need for the community to assist the homeless. Partnerships with local builders and contractors have made it possible for DIMH to renovate Walt Bagley Hall (a new congregate housing facility) and a daytime Resource Center for the homeless. Dover area Rotary Clubs have been instrumental in making the Resource Center a reality.

Suppliers of building materials have been cooperative in terms of providing discounts for DIMH purchase of materials for these and other projects. DIMH also works with a number of local landlords to secure housing for men moving from the shelter to independence, as DIMH references—and guarantees when needed—often make the difference in accessing private housing for former shelter residents. DIMH residents with construction skills are increasingly employed by local businesses for a variety of small renovation and repair projects.

Further, DIMH collaborates actively with local agencies and nonprofits to ensure that services are available to those engaged with DIMH housing and programs. Most notably, DIMH initiated a collaborative forum with the Cen-Del Foundation that is expected to generate a directory of nonprofit organizations in Kent County as well as a quarterly forum for interaction.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** __x____
**Decent Housing** _____
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** __x_____
**Affordability** _____
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

Number of persons, households, units, or beds assisted as appropriate ___160+ persons_____

Income level of persons or households by: Very Low __100____ %
Low_____ %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

Dover Interfaith Mission for Housing: Sources of Matching Funds

Funds requested from CDBG are for non-personnel operating costs of our shelter at 684 Forest Street.

The Delaware State Housing Authority has provided $12,500 for this purpose for the current fiscal year (7/1/14 to 6/30/15.)

Routine maintenance is performed by volunteers.

Sources of funds for personnel include the following in addition to donations received from the community. Most of the following grants are restricted and require expenditure on approved personnel:

| | |
|---|---|
| Criminal Justice Council | $97,900 |
| State of Delaware, Office of Community Services | $27,202 |
| State of Delaware, Grant In Aid* | $15,000 |
| First State Community Action Agency | $45,000 |

*Grant In Aid funds are unrestricted but used for essential staffing.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** __x____
**Decent Housing** _____
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** __x_____
**Affordability** _____
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

Number of persons, households, units, or beds assisted as appropriate ___160+ persons_____

Income level of persons or households by: Very Low __100____ %
Low_____ %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

STAFF REPORT
Connections Community Support Program
Chronically Homeless Adults
Rapid Re-Housing/Rental Assistance

This organization serves individuals that have been chronically homeless for one year or more that are extremely low income which meets the low to moderate income requirement. The grant request is for $15,000 to provide rapid rehousing and rental assistance services for households whose most recent address is inside the City limits. The program will assist renters with first month's security deposit and up to the first three months' rent for affordable rental housing. Funding will also be provided for utility deposits as needed. This project is a public service activity.

Connections has been in existence for over 25 years with a proven track record in serving the homeless community by providing supportive housing for these individuals.

This organization fully has the staff qualifications necessary to manage a CDBG grant. The Department of Housing and Urban Development awards funding annually to this organization, and they are well aware of the guidelines and regulations for carrying out a CDBG activity.

This project fully supports the City's plan to end chronic homelessness by utilizing programs to eliminate barriers to affordable housing.

Connections received a CDBG grant in 2010 to provide motel vouchers to homeless persons in the city which really had an impact on the number of homeless persons provided with temporary housing in the winter months in the City.

This activity is consistent with Goal 1 of the 2010-2014 Consolidated Plan by providing aid to special needs persons.

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

**A. Name** **Connections Community Support Programs, Inc.**

**Address** **500 West Tenth Street, Wilmington, DE 19801**

**Phone Number** **302-230-9103**

B. Name, position and signature of person submitting application:

**Catherine Devaney McKay, CEO**

Name and position of authorizing official:

**Catherine Devaney McKay, CEO**

C. Name, address and phone number of Contact Person:
(If different from B above)

FY 2015 only

| | |
|---|---|
| **Activity:** | **Rapid Re-Housing** |
| **Amount Requested:** | **$15,000** |
| **Source of Cash Matching Funds** | **$15,000, Dept of Correction Healthcare Contract** |

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| Rapid Re-housing FY 2016 | 10 | 10 | 100% | $15,000 | $15,000 |
| Rapid Re-housing FY 2017 | 10 | 10 | 100% | $15,000 | $15,000 |
| Rapid Re-housing FY 2018 | 10 | 10 | 100% | $15,000 | $15,000 |
| Rapid Re-housing FY 2019 | 10 | 10 | 100% | $15,000 | $15,000 |

Source of Data: FY 2014 CMIS data for City of Wilmington and DSHA Rapid Re-housing Programs

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Sara Weimer | Director of Veterans and Housing Services |
| Jim Dickinson | Director of Offender Re-entry Services |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

**N/A Connections has been a recipient of Dover CDBG funds (as well as CDBG and ESG funds from the other jurisdictions in Delaware) many times.**

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

**Connections is proposing to provide Rapid Re-Housing assistance for up to 10 homeless households within the City of Dover annually, with the average amount of assistance per household at $3,000. Priority populations are listed below:**

**Priority 1. Homeless Families**
**(a) The homeless family who is in the emergency shelter for less than 30 days**
**(b) The homeless family who has been living on the streets (cars, parking lots, places not meant for human habitation) for less than 30 days**
**(c) The homeless family or individual who is in the emergency shelter for over 30 days**
**(d) The homeless family or individual who has been living on the streets (cars, parking lots, places not meant for human habitation) for over 30 days**

**Priority 2. Homeless Individuals**
**(a) The homeless individual who is in the emergency shelter for less than 30 days**
**(b) The homeless individual who has been living on the streets (cars, parking lots, places not meant for human habitation) for less than 30 days**
**(c) The homeless individual who is in the emergency shelter for over 30 days**
**(d) The homeless individual who has been living on the streets (cars, parking lots, places not meant for human habitation) for over 30 days**

**Funds will be used to provide Rapid Rehousing/Rental Assistance services for households whose most recent address is inside the City of Dover limits. Our program will assist renters with first-month's security deposit as well as up to the first three months' of rent. Funding will also assist renters with utility deposits, as needed. Financial assistance/rental assistance will be visited at monthly case management meetings, and officially re-evaluated at the 90-day mark, at which point, rental assistance funding will be decreased, or eliminated, based on continued needs. We are leveraging Connections' comprehensive case management program, contracts with Delaware Medicaid and the Delaware Departments of Health and Social Services and Correction, and our extensive network of partnering agencies and housing providers, to help households served through ESG rapid re-housing to meet their economic self-sufficiency goals, their goals for housing, stable employment, and abstinence from substance abuse. By working to meet all of these goals together, we also hope to prevent recidivism among men and women who have been incarcerated. We are particularly concerned about households which are headed by justice-involved women with substance use conditions. These families rarely are able to stay together. By addressing all of their needs, including the need for stable housing, it is our intention to provide these families with new opportunities to live sober, productive lives.**

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

**Funds will be used to provide Rapid Rehousing/Rental Assistance services for households whose most recent address is inside the City of Dover limits. Our program will assist renters with first-month's security deposit as well as up to the first three months' of rent. Funding will also assist renters with utility deposits, as needed. Financial assistance/rental assistance will be visited at monthly case management meetings, and officially re-evaluated at the 90-day mark, at which point, rental assistance funding will be decreased, or eliminated, based on continued needs. We are leveraging Connections' comprehensive case management program, contracts with Delaware Medicaid and the Delaware Departments of Health and Social Services and Correction, and our extensive network of partnering agencies and housing providers, to help households served through ESG rapid re-housing to**

**meet their economic self-sufficiency goals, their goals for housing, stable employment, and abstinence from substance abuse. By working to meet all of these goals together, we also hope to prevent recidivism among men and women who have been incarcerated. We are particularly concerned about households which are headed by justice-involved women with substance use conditions. These families rarely are able to stay together. By addressing all of their needs, including the need for stable housing, it is our intention to provide these families with new opportunities to live sober, productive lives.**

C. Provide a timetable showing monthly milestones for completion of each activity.

**We will begin providing services on July 1, 2015 and will continue to provide Rapid Re-housing financial assistance to qualifying households until the funds are depleted.**

D. Attach drawings, plans or other documentation necessary to describe program activities.

**Not Applicable.**

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

**Dover's most recently published Consolidated Plan states: 'The primary objective of the community development program within the City of Dover is to develop viable urban communities including decent housing and a suitable living environment, and to expand economic opportunities, principally for low and moderate income persons.' As it related to homeless households, the Plan expresses the need for affordable housing for low and moderate income households, including those who have experienced homelessness.**

**Homelessness among families with children has been on the rise in Delaware. In fact, during a recent count of homeless people in Delaware on one night in January, 2013, 694 homeless households with 946 members were counted in shelters and on the streets of Delaware. Of the households counted, 17% were families with children. Of the INDIVIDUALS counted, 25% were children under the age of 18. We will focus on this population in the provision of rapid re-housing services.**

**According to the National Alliance to End Homelessness 'Years of research and experience in working to end homelessness has proven that rapid re-housing and prevention are key strategies.' Rapid re-housing is also an emphasis of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act. The research that led to this emphasis on ending homelessness as rapidly as possible clearly demonstrates that homeless**

**households who receive immediate assistance to obtain permanent housing are much more likely to avoid future homelessness than are those who receive emergency and/or transitional housing over a long period of time. These findings point to rapid re-housing as the most effective means of ending homelessness permanently. We intend to serve households with incomes below 30% of the area median for the City of Dover, thus helping the city to reduce homelessness and increase capacity in its emergency shelters.**

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

**Rapid re-housing is a strategy that has been successfully used by many communities to reduce homelessness. It is based on the idea that most households become homeless as a result of a financial crisis that prevents them from paying the rent, or a domestic conflict that results in one member being ejected or leaving with no resources or plan for housing. Most households who become homeless have already lived in independent permanent housing, and they can generally return and remain stably housed with limited assistance. Negative outcomes associated with homelessness can be minimized by limiting the period of time people experience it. By helping homeless households return to permanent housing as soon as possible, communities have been able to reduce the length of time people remain in homeless shelters. This opens beds for others who need them, and reduces the public and personal costs of homelessness. Expanding the availability of shelter beds and increasing affordable housing options for low income households are priorities identified in the City's Consolidated Plan which will be addressed by this proposal.**

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

**In 2011, the Delaware Interagency Council on Homelessness (DICH) updated the original Plan to End Chronic Homelessness, published in 2007, to reflect the needs of all homeless populations in Delaware (not only those who were chronically homeless), but also to reflect the changes in the Federal laws, especially the HEARTH Act. HEARTH clearly emphasizes 'housing first' and rapid re-housing as the preferred strategies for ending homelessness. Providing rapid re-housing in scattered site rentals in residential communities is a better solution than housing individuals and families in shorter-term congregate situations. The new plan emphasizes re-entering offenders and justice-involved individuals as a priority population. In addition to this population, our proposed program focuses on the priority populations which the City has identified.**

**In this application, one of our focus areas is homeless households in which the head of the household has involvement with the Delaware justice system. Individuals leaving the correctional system frequently lack a place to go when they return to their communities. Delaware has one of the highest rates of incarceration in the**

**United States, and the number one cause is drug-related crime. Substance abuse, incarceration, and related inability to find a stable job, all contribute to homelessness.**

**The project will target homeless households with qualifying incomes, including those in which the head of the household is involved in the justice system. Housing stability is a key factor in successful reintegration, reduced recidivism, and increased community safety among people who have been incarcerated. A snapshot of re-offenders in Washington State over a three month period in 2009, showed that 34% of offenders who re-offended did not have stable housing. It also shows that of offenders on community supervision (parole) who re-offended, 49%, *nearly half*, did not have stable housing. Ex-offenders who are placed in permanent supportive housing instead of being released without adequate housing are easier to monitor, and are guaranteed to receive the services, education and access to employment they need to achieve self-sufficiency. We will work with those who are leaving DOC facilities to secure emergency shelter and then rapid re-housing for those who qualify.**

**Connections will use ESG funds to provide rapid rehousing services for priority households, efficiently and effectively moving them into permanent, affordable, appropriate housing while providing them with comprehensive case management and supportive services to help resolve the barriers to financial independence. Connections is able to reduce the length of time that persons are homeless because of our already-existing infrastructure and experience in rapid rehousing programs, and our network of healthcare, employment and housing services. Connections will be able to use existing relationships with landlords and apartment complex managers to quickly place individuals and families, and since there will be no learning curve, placements can begin immediately after funding award. We currently have households who are waiting for assistance, and awarding this grant to us will help to maintain continuity and prevent duplication of effort. Our performance measures will include placement of homeless individuals and families within 45 days of first contact; 80% of whom will remain stably housed for at least one year.**

**Rapid rehousing will also increase the number of individuals in the City of Dover to be permanently housed (thereby decreasing the number of homeless households by at least the number served and probably more, as shelter beds and other resources will be freed up by rapidly re-housing the target households). Equally important, households will increase their ability to maintain their housing through substance abuse treatment, employment support, case management and other supportive services, thereby reducing the rates of homelessness recidivism. By aiming rapid re-housing funds at homeless households which have employment and other income, we will be more likely to see sustained results than we would for chronically homeless households with no source of income. For those individuals, we will use our other resources, saving the rapid re-housing resources for households whose profiles suggest the likelihood of long term success and maintenance of permanent housing with only short- to moderate-term assistance.**

**We will work with the Homeless Planning Council of Delaware to increase the number of people to be assisted by accepting all households referred by Centralized Intake in the most appropriate program or service. We are also working with the Delaware Department of Correction and the Hope Commission to link homeless households to permanent housing and employment, using ESG and other resources. Once the household finds permanent housing, we continue to provide services to them at home and in the community to make sure that they do not become homeless again.**

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

**Delaware Department of Correction Health Care Contract (total contract values is $40 million)**
**DHSS Comprehensive Outpatient Behavioral Health services contract ( $400,000)**
**Delaware Medicaid (average billing of more than $8 million annually)**

**These funds will be used to identify and provide leveraged supportive services for ESG recipients.**

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

**We will work with landlords in Dover to find suitable housing for homeless households who, after a brief period of rental assistance, will be able to sustain the housing on their own.**

6. Have you received a sub-recipient grant from the previous funding year? **No**
   If yes give the total amount $_____.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** _____
**Decent Housing** **X**
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** _____
**Affordability** **X**
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

Number of persons, households, units, or beds assisted as appropriate: **10 households annually with up to 20 members.**

Income level of persons or households by: Very Low **100%**
Low_____ %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

STAFF REPORT
Nehemiah Gateway Community Development Corporation
Delaware Tax & Financial Services Campaign

This organization provides individual and small income tax preparation and financial services to low to moderate income persons.

The applicant did not identify in the application how CDBG funds were going to be utilized since the tax preparation is free, the office space is free, and they utilize volunteers for tax preparation.

The grant request in the amount of $20,000 cannot be determined as a reasonable cost based on the information the applicant provided in the activity description.

The applicant did not accurately identify how their grant proposal is consistent with the goals outlined in the 2010-2014 Consolidated Plan.

RECEIVED
FEB 9 - 2015
CITY OF DOVER
PLANNING & INSPECTIONS

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

## 1. General Applicant Information

A. Name: Nehemiah Gateway Community Development Corporation (NGCDC)

Address: 201 West 23rd St., Wilmington, DE 19802

Phone Number: (302) 655-0803

B. Name, position and signature of person submitting application:

Maisha Thoms

Tax Campaign Director

Name and position of authorizing official:

Clifford I Johnson

Board President

C. Name, address and phone number of Contact Person:
(If different from B above)

Burnadette Kornegay

201 W. 23rd St. Wilmington, DE 19802

302-655-0803

Office Manager

### FY 2015 only

| | |
|---|---|
| Activity: | DE Tax & Financial Services (EITC) Campaign |
| Amount Requested: | $ 20,000 |
| Source of Cash Matching Funds | $ 10,000 Bank of America |
| | $ 10,000 IRS |

**LOW/MODERATE-INCOME BENEFIT TABLE**

| 1, Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| 1. Tax Campaign | | | | | |
| 2015 | 1050 | 1029 | 98% | $18000 | $17640 |
| 2016 | 1080 | 1058 | 98% | $18000 | $17640 |
| 2017 | 1120 | 1108 | 98% | $18000 | $17640 |
| 2018 | 1150 | 1127 | 98% | $18000 | $17640 |
| 2019 | 1190 | 1166 | 98% | $18000 | $17640 |
| 2. Opening Accounts | | | | | |
| 2015 | 30 | 28 | 93% | $2000 | $1860 |
| 2016 | 33 | 31 | 94% | $2000 | $1880 |
| 2017 | 38 | 36 | 95% | $2000 | $1890 |
| 2018 | 42 | 40 | 95% | $2000 | $1890 |
| 2019 | 48 | 46 | 96% | $2000 | $1920 |
| 3. Referrals | | | | | |
| 2015 | 84 | 84 | 100% | $1000 | $1000 |
| 2016 | 86 | 86 | 100% | $1000 | $1000 |
| 2017 | 89 | 89 | 100% | $1000 | $1000 |
| 2018 | 92 | 92 | 100% | $1000 | $1000 |
| 2019 | 95 | 95 | 100% | $1000 | $1000 |

Source of Data: Nehemiah Gateway results for the 2013 tax campaign

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Maisha Thoms | Campaign Director |
| Carol Davis | Financial Services Director |
| Burnadette Kornegay | Financial Education Director & Office Mgr. |

B. Attach resumes –see Attachment One

## 4. APPLICATION WORK PLAN

A. Program activities included in the DE Tax and Financial Services (EITC) Campaign include:

1. Individual and small business income tax preparation for both federal and state returns
2. Encouraging savings by offering client's the opportunity to deposit some/all of their tax refund in a savings account, investing in a savings bond and/or opening a deposit account.
3. Through self-identification, refer clients to additional financial education and assistance programs offered by NGCDC and other organizations in order to further their financial goals and gain financial stability.

B. Program Descriptions:

1. Individual and small business income tax preparation for both federal and state returns - The tax campaign, led by NGCDC has been a part of the federal Volunteer Income Tax Assistance (VITA) program for over 10 years. Serving low-to-moderate income individuals and families, our primary goal is to assist working families with accessing both the earned income and child tax credits for which they qualify. Our services are free of charge and are available to individuals and families that have $52,000 or less in income with dependents or $35,000 or less in income without dependents. In Kent and Sussex counties, we partner with First State Community Action Agency to provide tax services. NGCDC provides FSCAA with 'back office' support through training, marketing, volunteer recruiting and support, customer service and other administrative activities that are directly related to tax service delivery.

   We provide free tax preparation services for our clients year-round. During tax season (January-April), we have locations in Dover at Wilmington University, the Dover Library, and William Henry Middle School (see Attachment Three for a listing of all locations and their hours of operation). Outside of tax season, we maintain a

minimum of four locations, with one in Dover, that prepare tax returns (current and prior years), amendments and offer additional tax related support to our clients.

NGCDC provides tax preparation services through the recruitment and training of volunteers. They work at the tax sites under the supervision of an experienced Site Coordinator. Our volunteers are all ages and come from a wide variety of backgrounds. We recruit heavily from the universities, including DE State, Univ. of DE and Wilmington University locations in Dover. We provide tax training and certification through the IRS "Link and Learn" instruction programs. There are 34 volunteers that were assigned to our Dover locations for the 2013 tax season.

During the 2013 tax season (January through April 2014) we prepared 1030 tax returns for individuals, families and/or small businesses with residences in the 19901 and 19904 zip codes. Of these, approximately 95% had incomes at or below 80% of median family income for a family of 4. The average AGI for returns in the 19901 and 19904 zip codes was $15,500.

2. Encouraging savings by offering client's the opportunity to deposit some/all of their tax refund in a savings account, investing in a savings bond and/or opening a deposit account. – During tax season (January – April) we also encourage our clients to save a portion of their tax refund. We are able to issue savings bonds and open both deposit and savings accounts with online banking institutions. During the 2013 tax season, we opened a total of 440 accounts, of which 33 had their returns completed at our Dover area tax sites. Due to reporting limitations with our banking system, we are currently unable to track accounts opened by client address or zip code. We feel that the numbers in this category are low in the Dover area but are dependent on our ability to recruit additional volunteers whose responsibilities are to discuss savings options, referrals (see Activity 3) and other financial issues with clients. If we receive the grant, we will make every effort to find new avenues for recruiting volunteers.

3. At each tax site, we provide our clients with a Financial Resource Booklet that contains valuable information regarding credit, budgeting, home ownership and other financial education information. It also has information regarding a variety of Delaware organizations and banks that offer additional information, courses coaching and counseling. Our client survey form asks questions of clients regarding their financial education needs. Based on their responses to the survey and information they may have gathered from the Booklet, we contact them after tax season to discuss their needs and refer them to specific organizations that provide classes, coaching and other forms of assistance. In tax season 2013, we referred approximately 700 total clients to a variety of organizations, including healthcare navigators, financial coaches, credit counselors, state service centers, and more. While we are currently unable to track referrals by client address, we do track the number of referrals by tax site.

C. Milestones

| Timeline | Activity Description |
|---|---|
| **Activity #1: Tax preparation** | |
| July 1 – June 30 | Recruit, train and support volunteers; Prepare grant requests, submit grant reports; work with IRS on program-related issues |
| July 1 – December 31 | Support out-of-season tax preparation, amendments and/or other tax related support activities for clients |
| September 1 – December 31 | Contract with in-season tax sites; recruit, hire and train Site Coordinators; prepare marketing materials; purchase supplies and equipment |
| January | Set-up tax sites ,e.g., computers, printers, distribute supplies and forms; hold volunteer orientations |
| January 20 (approx)-April 15 | Provide in-season tax preparation services |
| April 15- May 31 | Hold 'End of Season' volunteer celebrations; summarize program results; finalize volunteer reporting to universities |
| | |
| **Activity #2: Open deposit and savings accounts** | |
| Sept 1 – Dec 31 | Work with bank(s) to set up account operating procedures; Recruit volunteers |
| December and January | Train volunteers |
| January20 (approx)-April 15 | Open client accounts with tax refunds |
| April 15-May 31 | Complete processing; resolve problems; complete reporting |
| | |
| **Activity #3: Promote client referrals** | |
| July 1-August 31 | Complete follow-up with prior year referrals |
| Sept 1 - Dec 31 | Draft and print Financial Resource Booklet; Recruit volunteers |
| December and January | Train volunteers |
| January20 (approx)-April 15 | Review Financial Resource Booklet with clients at tax sites; collect referrals |
| April 15-May 15 | Review referral data and initiate client follow-up |
| May 15-June 30 | Contact clients to set-up referral |

D. See attachments Three and Four

E/F. Our program activities support the Housing and Community Development Goal of the

Dover Comprehensive Plan by improving the economic stability of low to moderate income individuals and families. More specifically, it is one aspect of addressing the need to Encourage Owner Occupied Housing in Low/Moderate Income Areas and Preserve the Existing Housing Stock in Dover (Goals One and Two, page 42). This is accomplished by assisting these individuals with accessing tax credits without incurring the cost of paid preparers. By promoting savings and assisting clients with referrals to accurate, ethical and generally free services, we further assist them with achieving financial stability and savings to purchase a home. With financial stability, clients have the means to stay in their homes, make improvements, and contribute to the economic stability of their neighborhoods. This is backed by national statistics that indicate on average, tax payers receive the earned income tax credit for 3 years or less, spend their refunds locally and that for every dollar received in tax refunds, 1.6 dollars is returned to the community. In addition, our clients have saved the cost of tax preparation fees which average $250 in Delaware (excluding any additional cost for high interest, refund advance loans.).

G. Nehemiah Gateway CDC has offered tax preparation services to clients for over 10 years. We have established a solid reputation among our client population where 'word of mouth' is our best marketing. We distribute flyers with our tax site locations throughout the state. The State of Delaware provides all clients receiving state benefits with information regarding our program. Funding is provided by the IRS, State of Delaware, Bank of America and others.

H. Major grants are provided by:
IRS-$48,000
State of Delaware-$60,000
Bank of America-$50,000

**5. A. Coordination with Businesses regarding Community Development**

We distribute our marketing flyer to businesses, non-profits, and government agencies who engage in client contact. We also partner with a variety of organizations, including First State CAA, $tand By Me, CLARIFY, PNC Bank, and others to ensure our clients have access to a wide array of high quality information and services throughout the state.

6. **We have not previously received a sub-recipient grant.**

ADDENDUM

## ATTACHMENT ONE

Resumes for Maisha, Carol and Burnadette

## ATTACHMENT TWO

**Nehemiah Gateway Community Development Corporation**
**Mission and Purpose**

Nehemiah Gateway Community Development Corporation (NG), a 501(c)(3) organization was founded in 2000 as an outreach initiative of Shiloh Baptist Church. We envision a community in which low to moderate income working adults successfully improve their economic well-being. Our mission is to **increase opportunities for asset building, financial management and entrepreneurship in the Delaware region**. We engage, mobilize and support low to moderate income clients in developing and executing strategies for achieving their economic goals. Our programs include:

- **Delaware Tax and Financial Services (EITC) Campaign**
- **VIP-Small Business Support Services**
- **"One Step at a Time" Credit Counseling**

## ATTACHMENT THREE

Tax site flyer

## ATTACHMENT FOUR

Volunteer recruiting flyer

Maisha L. Thoms, 186 Greens Branch Lane, Smyrna, DE 19977
302-290-7685, mlthoms@yahoo.com

**TAX EXPERIENCE:** **Nehemiah Gateway Community Development Corporation – Wilmington, DE**
**December, 2012 – present**
**DE Tax Campaign Director**

- Oversee Delaware Tax and Financial Services Campaign including community outreach, volunteer coordination, staff management, and partnership cultivation.
- Works very closely with the Campaign's primary partners to ensure suitable direction of the Volunteer Income Tax Assistance Program, volunteer tax training, and tax site operations.
- Responsible for leading the initiative in meeting program goals and objectives that garner funding for the Tax and Financial Service Campaign: 2012 tax season the campaign achieved – over 12,000 returns prepared at no cost, over 470 volunteers recruited, over $20 million of federal refunds received by clients, and over $3 million in tax preparation fee savings.
- Tax advisory and tax planning for many campaign clients and tax research on various tax issues for campaign clients.

**CAM Consulting Group LLC – Greater Philadelphia Area**
**January, 2013 – present (launched March, 2012)**
**Managing Director/Founder**

- Provides leadership to the firm by exhibiting integrity, energy, enthusiasm, dedication, and commitment.
- Responsible for maintaining the accounting and finance of the firm.
- Established firm's policies and procedures that mitigate risk that the firm faces daily.
- Actively participates in the strategic planning, vision, growth, expansion, and decision making.
- Offer tax and financial planning services to small businesses and high net worth individuals, and corporate tax consulting services to small to large companies.

**Nehemiah Gateway Community Development Corporation – Wilmington, DE**
**May, 2012 – December, 2012**
**Volunteer Recruiter/Coordinator (Part-time)**

- Managed all volunteer recruitment/retention and surpassed the goal of the organization (450+ volunteers) that specializes in VITA/financial services programs for low to moderate income clients and small businesses.
- Responsible for executing volunteer recruitment plan which includes management of volunteer database, overseeing distribution of volunteer recruiting materials to various locations, writing and releasing press releases and public service announcements on volunteer recruitment, and partnership cultivation with over 100 area businesses, community groups, universities, and non-profit agencies.
- Assisted Program Director with tax site strategy, recruiting and hiring of tax site managers and site staff, tax training, program marketing, and governmental reporting (IRS).

**Nehemiah Gateway Community Development Corporation – Wilmington, DE**
**January, 2011 – December, 2012**
**Tax Site Manager (Seasonal)**

- Managed tax site/s from January to April preparing/reviewing over 300

# Burnadette T. Kornegay

## EXPERIENCE

**2001–Present** **Nehemiah Gateway CDC** **Wilmington, DE**

Director, Asset Building Programs

- Manage Asset Building Programs / Office Manager
- Market Programs
- Case Management
- Develop/Instructor of Financial Literacy Classes

**1994–2001** **Interfaith Housing Delaware** **Wilmington, DE**

Manager, Housing Counseling Program

- Developed Home Buyers Association Program.
- Counsel First Time Homebuyers Providing Credit Indebtedness, Money Management, Pre-purchase and Post Purchase Counseling.
- Developed and Maintained Department Budget.
- Hired, trained and supervised Housing Counseling Staff.

**1993–1995** **Interfaith Housing Delaware** **Wilmington, DE**

Property Manager

- Managed Lease Purchase Program—20 Unit Housing Development

Counseled Lease Purchase Participants, Preparing Them for Home Ownership,

- Providing Credit Indebtedness, Money Management, Pre-Purchase And Post Purchase Housing Counseling

**1989–1993** **Interfaith Housing Delaware** **Wilmington, DE**

Administrative Assistant

- Responsible for the Daily Operation of the Office

## EDUCATION

**2009-2013** **Friends International Christian University** **Los Angeles, CA**

Master's Biblical Studies

**1998–2001** **Springfield College** **Springfield, MA**

B.S., Human Resources.

Graduated *cum laude.*

**Certificates 2012**

**Delivering Effective Financial Education for Today's Consumer**, Neighborworks Center for Homeownership Education for Counseling

**Financial Coaching: Helping Clients Reach Their Goals**, Neighborworks Center for Homeownership Education for Counseling

302-377-6454 – btkornegay@gmail.com
3412 Broom Place J-9
Wilmington, DE 19802

1

# Carol L. Davis

**MANAGERIAL PROFESSIONAL**

**Summary of Qualifications:**
Extensive experience in training & education, business development and nonprofit management, including fiscal oversight, project management, staff development and individual counseling. Experience working in a team-oriented environment to achieve common goals, and/or bring about necessary change. A methodical, highly organized self-starter with the ability to manage multiple and complex projects with attention to detail. Ability to communicate and interact effectively with individuals and groups at all levels. Proficient in administrative and operational process flow planning, execution, and management.

## PROFESSIONAL CAREER & KEY ACHIEVMENTS

### Nehemiah Gateway Community Development Corporation: October 2008 to Current

***Financial Services Director***

Provide support and leadership to ensure services are operating effectively and in alignment with organization's mission, goals and objectives by:

- Facilitating (directing & over-seeing) recruitment, training and administration of volunteers to serve in the financial services/greeter roles during the DE Tax & Financial Services Campaign.
- Contributing to short and long-term organizational strategic planning as a member of the management team.
- Working with Executive Director to manage organization budget and resources, and assist with fund development.
- Serving as a liaison, and fostering relationships with community organizations to cultivate strategic & collaborative partnerships.
- Promoting financial education and asset building.
- Working with staff to ensure quality services, and fine-tune processes and outcomes.

***Business Advisor*: November 2007 – December 2008**

Various projects including working with small business owners to start/grow businesses, and local nonprofit organizations to develop job descriptions, evaluate, assess and make recommendations concerning operational matters and staffing needs.

### YWCA Delaware: October 1997 – November 2007

**Various positions including Program Manager, Director of Training & Education, and Director of Entrepreneurial Services**

Responsible for the management of all aspects of the department's state-wide micro-enterprise program including supervision, budgeting, programming, data reporting, and assistance with fundraising Also responsible for providing education, training and one-on-one counseling for the growth and development of early-stage and existing businesses, and facilitating project management (from concept to implementation) – to develop and pilot a business cooperative (incubator) in a stand-alone retail setting.

### PNC Bank/Credit Department: April 1983 – June 1996

**Various positions including entry level data entry operator, Jr. Credit Analyst, Credit Analyst I, II & III, Private Banking Supervisor, Banking Officer, Sr. Banking Officer, and Asst. Vice President**

Administered consumer and commercial credit card lending, and supervised two departmental units – priority processing analysts & credit investigation staff. Served as the senior private banking credit analyst for the department. Full responsibility of developing and maintaining measurable service quality standards for both units. Also responsible for departmental training, staffing issues, and increasing the productivity of the staff by improving the efficiency of departmental operations.

## EDUCATION & TRAINING

**B.A., Business Management** (*cum laude)*
Howard University, Washington, DC/Lincoln University, Lincoln University, Pennsylvania/ Widener University, Chester Pennsylvania

**Certified Business Development Trainer,** CORE FOUR Business Planning Course Instructor Certification, Northeast Entrepreneurial Fund

**Other**

- Introduction to Financial Management, Delaware Association of Nonprofit Agencies
- Making Micro-credit Work: Optimizing Conference. Bergen, Norway - Guest speaker/ workshop facilitator – "Marketing & Targeting your Clients"
- NeighborWorks Training Institutes - Financial Coaching, Community Economic Development Principles
- Delaware Community Reinvestment Action Council, Board of Directors
- Former New Castle County Chamber of Commerce, Annual Women's Entrepreneurial Expo Planning Committee, Chair of Scholarship Committee (6 consecutive years)

# FREE TAX PREPARATION!

## JANUARY 20–APRIL 18, 2015

## Wilmington

**Ezion Mt. Carmel Church**
**800 N. Walnut Street**
**Jan & Feb**
Mon, Tues, & Wed 9:30am - 8pm
Thurs & Sat 9:30am – 4pm
**Mar & Apr**
Mon 9:30am – 8pm
Tues, Wed & Thurs 9:30am - 4pm
Sat 9:30am - 4pm

**Goodwill of DE – Lea Blvd**
**300 E. Lea Blvd**
Mon 11am - 4pm
Wed 11am - 4pm
Fri 11am - 4pm

**Woodlawn Library**
**2020 W. 9th Street**
Tues 3pm - 7:30pm
Wed, Fri & Sat 10am - 3pm

## New Castle County

**Appoquinimink High School**
**1080 Bunker Hill Road**
Tues & Thurs 4pm - 8pm

**Bear Library**
**101 Governors Place**
Mon 1pm - 6pm
Wed 1pm - 8pm
Fri 10am - 4pm

**Rosehill Community Center**
**19 Lambson Lane**
Tues, Wed & Thurs 2pm - 6:30pm

**Claymont Library**
**400 Lenape Way**
Mon 4pm - 7pm, Wed 10am - 3pm
Sat 10am - 4pm

**Hudson State Service Center**
**501 Ogletown Road**
Mon & Wed 12pm - 8pm
Fri & Sat 12pm - 4pm

**New Castle Library**
**424 Delaware Avenue**
Mon 5pm - 8pm
Fri 10am - 1pm
**DROP-OFF ◄◄ONLY**

**Newark Library**
**750 Library Avenue**
Thurs & Sat 10am - 1pm
**DROP-OFF ◄◄ ONLY**

## Kent County

**Goodwill Milford**
**694 N. Dupont Highway**
Wed, Thurs & Fri 3-7pm
Sat 9am - 3pm

**First State CAA - Dover**
**Blue Hen Corp Center**
**655 S Bay Rd, Ste 4J**
Fri 9am-5pm

**Wilmington University**
**Route 13 & Scarborough Rd**
Mon, Wed & Fri 9am - 4pm

**Dover Library**
**35 Loockerman Plaza**
Wed & Thurs 1pm -7pm
Sat 10am - 4pm

**William Henry**
**Middle School**
**65 Carver Road**
Mon & Tues 5:30pm - 8:30pm

## Sussex County

**GEORGETOWN**

**Central Sussex (DCRAC office)**
**20127 Office Circle**
**Georgetown Professional Park**
Mon 5pm - 8pm
Sat 9am - 3pm

**First State CAA-Georgetown**
**308 N. Railroad Avenue**
Tues, Wed & Thurs 9am - 4pm

**MILLSBORO**

**First State CAA-Long Neck**
**32980 Shoppes at Long Neck**
Wed 12pm - 8pm

**SEAFORD**

**First State CAA-Chandler Heights**
**2 Chandler Street**
Tues 12pm - 8pm

**Sole Proprietor home-based business returns by appointment only (Limited slots available): Dial 2-1-1**

**The Delaware Tax & Financial Services Campaign is sponsored by Nehemiah Gateway CDC & First State Community Action Agency.**
**Other sponsors include:** Gov. Jack Markell, New Castle County, Artisans' Bank, Bank of America, Barclaycard US, Citi Foundation, Community Financial Resources, Delaware 2-1-1, DE State University, Dept. of Health and Social Services, Internal Revenue Service, Kenny Family ShopRite Supermarkets, M & T Bank, PNC Bank, SSD Technology Partners, University of Delaware, United Way of Delaware, Wells Fargo Foundation, Widener School of Law, and Wilmington University.

# FREE TAX PREPARATION

FOR TAXPAYERS WITH HOUSEHOLD INCOMES:
At **$52,000** or less with dependents
At **$35,000** or less without dependents

**QUICK REFUNDS!!! MAKE THE MOST OF YOUR TAX REFUND...**

We can open Prepaid **Debit Cards, Savings Accounts,** or U.S. **Savings Bonds** at Tax Sites!!!




**Delaware Tax & Financial Services Campaign**

***Save some Now... spend later!***

## What to Bring to have your Taxes Prepared:

- **Picture ID & Social Security Cards (REQUIRED FOR ALL—no copies)**
- **Copy of last year's tax return (if available)**
- **W-2's & 1099's from your employer**
- **List of other income/expenses (itemized Deductions)**
- **Childcare information (providers ID number & receipts for amounts paid)**
- **Blank check or account ID card for direct deposit**
- **ALL 1099's (interest, dividends, state tax refunds, unemployment, government, & miscellaneous income)**
- **1098 for education credit, mortgage interest, or property tax**
- **Form 1095-A: Health Insurance Coverage (if applicable)**

**INTERESTED IN PREPARING YOUR OWN TAXES?**

**If you make $57,000 or less,**
you can prepare your own taxes at
**www.myfreetaxesde.com**

**FOR MORE INFO:**
**CALL DELAWARE 2-1-1 OR VISIT**
www.nehemiahgateway.org
**For site Info —see reverse side of flyer.**

WORKING AND CAN'T WAIT?
USE OUR CONVENIENT, SAFE AND SECURE
DROP-OFF PROCESS -
AVAILABLE AT ALL LOCATIONS!!!

Nehemiah Gateway
Community Development Corporation
201 W 23rd Street
Wilmington, DE 19802

# WE WANT YOU TO BE PART OF OUR TEAM...

The Delaware Tax & Financial Services Campaign!



## Become a Volunteer

In 2014, Nehemiah Gateway, its collaborating partners, and 265 volunteers completed over 13,000 federal tax returns saving our clients approximately $3.5 million in tax preparation fees and generating over $18 million in federal refunds in the local economy. In addition, we opened 441 new accounts at tax sites, (savings accounts, saving bonds & debit cards), valued at $95,000 in savings, and facilitated about 700 referrals to other community programs around the state.

**With your help, we could do more!**

### Community Service: Top 6 Reasons to Volunteer:

1. **It's good for you -** Volunteering provides physical and mental rewards.
2. **Volunteers gain professional experience -** You can test out a career.
3. **It brings people together –** Builds camaraderie and teamwork.
4. **You make a difference -** Every person counts.
5. **It promotes personal growth and self esteem.**
6. **Volunteering encourages civic responsibility -** Community service and volunteerism are an investment in our community and the people who live in it.

*Source: University of California, San Diego website*

**We have a variety of Volunteer Opportunities & flexible hours:**

**Tax Preparers * Financial Services * Greeters**

## WE PROVIDE THE TRAINING!!!

**The Delaware Tax & Financial Services Campaign has a variety of locations and flexible schedules in all Delaware counties.**

**Visit our website – www.nehemiahgateway.org**

**(302) 655-0803**

STAFF REPORT
People's Place II
Ruth Dorsey Whatcoat Emergency Homeless Shelter

This organization provides emergency assistance for the homeless in the form of a shelter, transitional housing and crisis intervention.

People's Place are the new owners of the Whatcoat Social Service Agency and they do an outstanding job in providing services that aid special needs persons in the community.

This project meets the low to moderate income requirement. The grant request in the amount of $6,726.46 is a realistic amount for the renovations to the property.

This project is consistent with Goal 2 of the 2010-2014 Consolidated Plan by preserving the existing housing stock in the City of Dover and Goal 4 by providing aid to special needs persons.

People's Place

*Helping people find their path to growth and independence*

February 9, 2015

Tracey Harvey
City of Dover Planning Department
City of Dover
15 Loockerman Plaza
Dover, DE 19901

Dear Ms. Harvey:

I am submitting this application for $6,726.46 for Community Development Block Grant (CDBG) funding. This funding will be used to replace 18 windows in our Ruth Dorsey Whatcoat emergency homeless shelter at 381 State College Road in Dover. This 46 bed shelter is the only shelter in Dover and Kent County which serves men, women and children. It has been in operation since 1977. In 2009, People's Place became the new owner and manager along with Vera's Haven, ten units of transitional housing. In fiscal year 2014, the Ruth Dorsey emergency homeless shelter provided 10,958 nights of shelter to 710 men, women and children.

We are requesting this funding to replace 18 old windows in the original part of the shelter to increase the comfort for residents and increase the energy efficiency of the shelter. In fiscal year 2014 we spent $9,986.73 on propane to heat the original part of the shelter. In addition, we spent $9,725.89 in electric. The addition to the shelter is heated with heat pumps. We are hoping to reduce our heating costs with the new windows.

Thank you for your consideration of our request. Please contact me if you have any questions or need additional information.

Sincerely,

Del Failing

Del Failing
Executive Director

Administrative Offices
1129 Airport Rd.
Milford, DE 19963
Phone – 302-422-8033, Fax – 302-422-8050

RECEIVED
FEB 9 -
CITY OF DOVER
PLANNING & INSPECTIONS

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name People's Place II, Inc./People's Place Properties, Inc.

Address 1129 Airport Road, Milford, DE 19963

Phone Number 302-422-8033

B. Name, position and signature of person submitting application:

Del Failing
Executive Director

Name and position of authorizing official:

Del Failing
Executive Director

C. Name, address and phone number of Contact Person:
(If different from B above)

(Same as B above)

FY 2015 only

Activity:
Amount Requested: $ 6,726.46
Source of Cash Matching Funds $

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity<br>Shelter | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| 2014 | 710 | 710 | 100% | 6,726.46 | 6,726.46 |
| 2015 | 710 | 710 | 100% | | |
| 2016 | 710 | 710 | 100% | | |
| 2017 | 710 | 710 | 100% | | |
| 2018 | 710 | 710 | 100% | | |
| 2019 | 710 | 710 | 100% | | |
| | | | | | |
| | | | | | |
| | | | | | |

Source of Data: Delaware CMIS, July 1, 2013-June 30, 2014

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Del Failing | |
| | Executive Director |
| | |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project. Attached.
Del Failing has over 35 years of social services experience.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

C. Provide a timetable showing monthly milestones for completion of each activity.

D. Attach drawings, plans or other documentation necessary to describe program activities.

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

5. Each application should also describe the following:

   A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

6. Have you received a sub-recipient grant from the previous funding year?
   If yes give the total amount $_____.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** x
**Decent Housing** _____
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** _____
**Affordability** x
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

Number of persons, households, units, or beds assisted as appropriate 710 persons

Income level of persons or households by: Very Low 100 %
Low _____ %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

**The program activity we are requesting funding for is rehabilitation of a facility that shelters the homeless in Dover.**

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

**The program activity we are requesting funding for is rehabilitation of a facility that shelters the homeless in Dover. We are requesting funds to replace the oldest windows in the shelter. This will make the shelter more energy efficient and comfortable. The shelter has 46 beds and serves men, women and children.**

C. Provide a timetable showing monthly milestones for completion of each activity.

**Order windows- within one week of grant award**
**Install windows- as soon as possible after delivery**

D. Attach drawings, plans or other documentation necessary for completion of each activity.

**Quote is attached.**

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

**The requested activity conforms with the City's Consolidated Plan which includes targeting activities for individuals who are homeless.**

F. Describe the extent to which the proposed project(s) will address one or more

significant priorities identified by the City's Consolidated Plan.

**The requested activity conforms with the City's Consolidated Plan which includes targeting activities for individuals who are homeless.**

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

**Other recent work in the past five years includes new vinyl siding on the shelter funded by the Laffey McHugh Foundation.**

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

**People's Place is willing to contribute a cash match to this project.**

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

**Local businesses support the shelter with in-kind and cash donations.**

6. Have you received a sub-recipient grant from the previous funding year? **No.**

If yes give the total amount $_____.

*Deck's Unlimited*
*807 Spruce Avenue*
*Milford, De. 19963*
*302-233-8461*

# ESTIMATE

| DATE | ESTIMATE NUMBER |
|---|---|
| 2/2/2015 | 263 |

| Customer |
|---|
| People's Place 2<br>1129 Airport Road<br>Milford, De 19963<br>302-422-8033 |

| GOOD UNTIL |
|---|
| 3/4/2015 |

| ITEM | DESCRIPTION | QTY | RATE | AMOUNT |
|---|---|---|---|---|
| Whatcoat | Shelter window replacements. | | | 0.00 |
| | Replace windows in the Old section of the shelter. Retrim windows and paint out. | | | |
| | Labor to install Replacement window size 29.5x 54.5 inches. | 13 | 180.00 | 2,340.00 |
| | Windows in the bathrooms, bedrooms and upstairs hallways.<br>Reliabilt by Atrium. #88910. See attached paperwork for window details. | 13 | 186.82 | 2,428.66 |
| | Labor to install Replacement window size 29.5x65.5 inches. | 5 | 200.00 | 1,000.00 |
| | Windows are in the east and south side common areas.<br>Reliabilt by Atrium.#88910. See attached for window detail. | 5 | 191.56 | 957.80 |
| | Labor includes the removal, replacement, materiasls and waste disposal. | | | 0.00 |

| | |
|---|---|
| Subtotal | 6,726.46 |
| 0% Tax | |
| **Total** | 6,726.46 |

DEL FAILING
1129 Airport Road
Milford, DE 19963
(302) 422-8033

EXPERIENCE:

| | |
|---|---|
| 2010 to present | Executive Director<br>People's Place, Inc.<br>Milford, Delaware |
| 1997 to 2010 | Associate Director<br>People's Place, Inc.<br>Milford, Delaware |
| 1990-1997 | Program Director<br>People's Place, Inc.<br>Milford, Delaware |
| 1989-1990 | Program Supervisor<br>Federation Employment and Guidance Service<br>New York, New York |
| 1988-1989 | Case Manager Supervisor<br>Volunteers of America<br>New York, New York |
| 1987-1988 | Director of Social Services<br>Westside Cluster<br>New York, New York |
| 1982-1987 | Psychiatric Social Worker<br>Human Services Worker<br>Herman J. Bennett House<br>Wilmington, Delaware |
| 1980-1982 | Human Services Worker<br>Governor Bacon Health Center<br>Delaware City, Delaware |
| 1979-1980 | Psychiatric Technician<br>New Castle Detoxification Center<br>New Castle, Delaware |

STAFF REPORT
Veteran Housing Complex Rehabilitation Project
15 Clarence Street

The applicant's grant proposal is to renovate an existing five (5) unit building with CDBG funds that will provide affordable rental housing for low to moderate income veterans in the City of Dover.

The grant request for $26,250.00 seems to be low based on the interior and exterior condition of the building and rises concern if the building can be brought up to code since the applicant is not leveraging any additional resources.

This project is consistent with Goal 2 in the 2010-2014 Consolidated Plan by preserving the existing housing stock in the City of Dover and consistent with the Mayors Challenge to End Veteran Homelessness by December 2015.

# City of Dover

# FY 2015-2019 Multi-Year

# CDBG Grant Application Proposal

## Veteran Housing Complex (VHC) Rehabilitation Project

## 15 Clarence Street, Dover, De. 19904



Image capture: Apr 2012 © 2015 Google

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

RECEIVED
FEB 9 - 2015
CITY OF DOVER
PLANNING & INSPECTIONS

1. General Applicant Information

A. Name Dr. Joe W. Burden, Jr.

Address P.O. Box 1977

Phone Number 302-465-8887

B. Name, position and signature of person submitting application:

Dr. Joe W. Burden, Jr

Property Owner & Manager

_____

Name and position of authorizing official:

_____

_____

_____

C. Name, address and phone number of Contact Person:
(If different from B above)

Dr. Joe W. Burden, Jr

P.O. Box 1977

Dover, De. 19904

(302) 465-8887

FY 2015 only

Activity: Rehabilitation

Amount Requested: $ 21, 250.00

Source of Cash Matching Funds $_____

1. Low/Moderate-Income Benefit:

* (See attached Table)

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

1. Low /Moderate Income Benefit

*( See attached Table)

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Dr. Joe W. Burden, Jr | |
| | Estate Administrator/Property Owner |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

*(See Attached Curricula Vita)

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| Interior Rehab Units 1-5 | 5-15 PEOPLE | 5-15 PEOPLE | 100% | $21,250.00 | $21,250.00 |
| | | | (Year 1) → | Total Requested for FY 2015 = | $21,250.00 |
| Exterior Rehab Units 1-5 | 5-15 PEOPLE | 5-15 PEOPLE | 100% | $5,000.00 = | $5,000.00 |
| | | | (Year 2) → | Total Requested for FY 2016 = | $5,000.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

# Joe Willis Burden, Jr., Ph.D.

## EDUCATION

**LOUISIANA STATE UNIVERSITY** **PH.D.**
Baton Rouge, LA
Department of Kinesiology
*Doctorate of Philosophy (Ph.D.) in Pedagogy
(Degree obtained: May 2007)

Dissertation Title: Assessing Ethnorelative Pedagogical Preparedness in Physical Education Teacher Education (PETE) Programs

**MICHIGAN STATE UNIVERSITY** **M.S.**
East Lansing, MI
Department of Kinesiology
*Master of Science in Physical Education & Exercise Science
(Degree obtained: August, 1996).

**NORFOLK STATE UNIVERSITY** **B.S.**
Norfolk, VA
Department of Health, Physical Education, Recreation & Dance
*Bachelors of Science in Physical Education (K-12)
(Degree obtained: December, 1994).

## PROFESSIONAL EXPERIENCE

**UNIVERSITY OF CENTRAL FLORIDA** Fall 2009- Summer 2012
Orlando, FL
Department of Child, Family, and Community Sciences (Sport & Fitness)
***Assistant Professor***

- Responsibilities include undergraduate teaching; (PET 4710) Physical Education/Activity Methods for Children & Adolescents, and (PET 3765) Coaching. Additional teaching responsibilities at the graduate level include teaching (PET 6252) Race & Gender in Coaching & Sport Leadership and (PET-5766) Advanced Coaching Theory. Further responsibilities include advising undergraduate and graduate students in Sport & Exercise Science (*Physical Activity/Coaching Education* majors).

**KEAN UNIVERSITY** Fall 2005-Spring 2009
Union, NJ
Department of Health, Physical Education & Recreation
***Assistant Professor***

- Responsibilities included teaching Introductory Field Experience in ( PED 2800) K-12 Physical Education;(and ( ID 2950)Technology and the Young Child; Furthermore, responsibilities include teaching (PED 5113) Application of Quantitative Statistical Methods and Computers in Exercise Science and (PED 5112) Research Methods in Exercise Science in the Exercise Science graduate program. In addition, served as the NCATE coordinator for the K-12 Physical Education Teacher Education Program.

**LOUISIANA STATE UNIVERSITY** 08/2000 – 05/2004
Baton Rouge, LA
Department of Kinesiology;
***Graduate Research/Teaching Assistant***

- Responsibilities included teaching departmental courses and serving as a research assistant with departmental research projects related to examining social and psychological implications of race and diversity in teaching and learning in sport and physical education.

**DELAWARE STATE UNIVERSITY** 08/1999 - 05/2000
Dover, DE
Department of Health and Human Performance
***Sport Management Program Coordinator/ Instructor***

- Responsibilities included teaching courses (e.g., Sport Law, Facility Management, Sport Leadership, Fitness & Wellness, First Aid & CPR, and Foundations of Sport), chairing the departmental library and computer lab, co-chairing the Sport Management curriculum development committee, and serving as a member of the University Judiciary Committee.

**THURGOOD MARSHALL MIDDLE SCHOOL** 08/1998- 06/1999
Temple Hills, MD
***Physical Education Teacher (Creative Arts Department Chair)***

- Responsibilities included teaching physical education, serving as chair of the Creative Arts/ Physical Education staff, and managing the physical education equipment, facilities, and budget.

**UNIVERSITY OF MARYLAND, COLLEGE PARK** 08/1997- 06/1998
College Park, MD
Department of Intercollegiate Athletics
***Assistant Academic Coordinator (Football Program)***

- Responsibilities included monitoring study hall for football student-athletes, supervising utilization of tutors, implementing programs to enhance academic and life skills, representing academic support in recruitment of student-athletes, and

advising 30 student-athletes to comply with university and NCAA academic standards.

**DELAWARE STATE UNIVERSITY** 08/1996 - 06/1997
Dover, DE
Department of Intercollegiate Athletics
***Assistant Director of Compliance/Academic Advisor***

- Responsibilities included advising student-athletes academic progression, reviewing eligibility documents, and monitoring the NCAA and university compliance of six Division I intercollegiate sports.

**MICHIGAN STATE UNIVERSITY** 08/1995 - 05/1996
East Lansing, MI
Department of Kinesiology,
***Graduate Research Assistant***

- Responsibilities included research assistance with the Michigan Exemplary Physical Education Curriculum (MI-EPEC) grant, a nationally recognized physical education curricular development project, which was funded for implementing the assessment and evaluation of effective (K-12) physical education curriculum in the State of Michigan.

4. Application Work Plan

*( See Attached Application Work Plan)

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

C. Provide a timetable showing monthly milestones for completion of each activity.

D. Attach drawings, plans or other documentation necessary to describe program activities.

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of

## 4.) Application Work Plan

### A. Activity Priority Listing

| *(Highest to Lowest Priority) | Activity Action | Requested Funding |
|---|---|---|
| Activity 1 | Interior Renovation of Unit #1 | $4,250.00 |
| Activity 2 | Interior Renovation of Unit #2 | $4,250.00 |
| Activity 3 | Interior Renovation of Unit #3 | $4,250.00 |
| Activity 4 | Interior Renovation of Unit #4 | $4,250.00 |
| Activity 5 | Interior Renovation of Unit #5 | $4 250.00 |
| Activity 6 | Exterior Renovation _Task 1 | $1,000.00 |
| Activity 7 | Exterior Renovation _Task 2 | $500.00 |
| Activity 8 | Exterior Renovation _Task 3 | $1,500.00 |
| Activity 9 | Exterior Renovation _Task 4 | $1,000.00 |
| Activity 10 | Exterior Renovation _Task 5 | $1,000.00 |

YEAR 1 Funding $4,250.00

YEAR 2 Funding $500.00

### B. Program Activity Description

**Description of the Demonstrated Need for Proposed Program**
*Introduction*

The State of Homelessness in America 2014 report revealed that nearly 10% of all homeless (over 58,000 individuals) in the United States (US) are veterans (National Alliance to End Homelessness, 2014). 27 out of every 10,000 veterans in the US are homeless and in need of shelter. *More specifically, the aforementioned report revealed that Delaware had the ***highest percentage increase in homeless veterans in the nation from 2012-2013*** **at 34.6%.**

*Advocacy for Addressing Homelessness in Veterans in Dover*

In 2010, as part of the Joining Forces Initiative, the Obama administration established goals to end homelessness in veterans and Michelle Obama announced that several US mayors, governors, and county officials would work towards advocating the end of homelessness veterans in their respective cities and states by the end of 2015 (The White House, 2014) . In an effort to facilitate the national initiative to assist veterans in acquiring housing, in November 2014, WBOC reported that the City of Dover, Delaware would participate in the federal Department of Housing and Urban Development's (HUD) 2015 Mayors Challenge to End Veteran Homelessness (WBOC, 2014).

*Local Collaborative Efforts Needed for Housing Veterans in Dover*

In addressing goals for the Mayor Christensen's goal to end veteran homelessness in the City of Dover, as a property administrator, I aspire to utilize CDBG funding to rehabilitate an existing vacant apartment building as a means to provide adequate housing for homeless veterans.

## Program Objectives

Mr. Joe Burden, Jr., legal appointed representative of the Estate of Joe Burden, Sr. is proposing the renovation and development of a self-sufficient rental housing complex in the City of Dover, Delaware for disabled veterans, homeless veterans, and/or their families. We are proposing to renovate the current ground level housing complex located at 15 Clarence Street in Dover, Delaware. The Disabled Veteran Housing Complex (DVHC) is proposed to offer (5) two-bedroom apartments with adequate personal backyard space for each unit.

The DVHC is centrally located near the downtown Dover area and is 5 minutes from the Del Dot bus station and City of Dover police station, 7 minutes away from Bayhealth Hospital, and sits across the street from Eden Hill medical facility.

## Program Goals

1. To acquire funding which would facilitate the renovation and development an affordable high quality housing facility which is accessible for the physically challenged, environmentally friendly, with low monthly operating expenses, and thus making rent more affordable for our proposed low to moderate tenants (veterans).

2. To provide sustainable rental space to homeless veterans' that would improve the social, economic, environmental, and health outcomes of such individuals living in the City of Dover, Delaware.

**Program Activity Descriptions & Requested CDBG Funding**

This project will consist of rehabilitating (5) rental apartments in an vacant apartment building on 15 Clearance Street in Dover, Delaware. The listing below describes the interior/exterior activities which will occur and the requested funding for this project. The total requested funding for interior renovations is $21, 250.00 and exterior funding requests equal $5,000.00. *Thus, the total proposed project funding is $26, 250.00. (See Below)*

| Interior renovation activities include: (YEAR 1) | Exterior activities include: (YEAR 2) |
|---|---|
| *( Interior renovations of all each unit includes):<br>1) repairing and painting drywall, ($500.00)<br>2) Installing new sub-flooring & flooring. $ ( 1,000.00)<br>3) Install baseboard heating units throughout the unit.<br>4) ( 1,000.00)<br>5) Renovate kitchen, (500.00)<br>6) Spray for insects (pest control), (250.00)<br>7) Installing new windows (500.00)<br>8) Installing new doors. (500.00)<br>**Total Cost per unit: $4,250.00 X (5) rental units= $21, 250.00** | **1)** Installing a fenced divider in the rear yard of each unit to separate property lines and ensure privacy of each occupant. ($ 1,000) **(Task 1)**<br>2) Install motion sensor lighting system on building ($500.00)**(Task 2)**<br>3) Resurface the exterior facing of the housing complex ( re- stucco, paint) ($1,500.00) **(Task 3)**<br>4) Install an lighted exterior sign which reads: (Veterans Housing Complex) in front of the complex. **$( 1,000.00)(Task 4)**<br>5) Install fencing around the complex ($1,000.00) **(Task 5)**<br>**Total Cost for Exterior Renovations: $ 5,000.00** |

**Closing Summary**

This project strives to facilitate the City of Dover Mayor's initiative to facilitate housing for homeless veterans in the Dover, Delaware area by assisting through providing cost efficient housing to homeless veterans. In addition, this project will be cutting edge in regards to facilitating Veterans whom may return home from service, as it would serve as the first specific facility which specifically houses Veterans in the City of Dover and the only such facility in the state of Delaware

**References**

National Alliance to End Homelessness (2015, January 7). *Mayor Landrieu Announces New Orleans has Ended Veteran Homelessness*. http://www.endhomelessness.org/pages/presskit

National Alliance to End Homelessness (2014, May 27). The State of Homelessness in America 2014. http://www.endhomelessness.org/library/entry/the-state-of-homelessness-2014

The White House (2014, June 4). Fact Sheet: Mayors Challenge to End Veteran Homelessness. http://www.whitehouse.gov/the-press-office/2014/06/04/fact-sheet-mayors-challenge-end-veteran-homelessness

WBOC (2014, November 12). A Veterans Day Goal: End Vet Homelessness in Dover. http://www.wboc.com/story/27358797/a-veterans-day-goal-end-vet-homelessness-in-dover

**C. See attached Monthly Timetable for FY 2015-2019**

**E. Activity Conformance w/ City's Consolidated Plan**

| *(Highest to Lowest Priority) | Activity Action | Alignment w/ Consolidated Plan # 1 & 4 |
|---|---|---|
| Activity 1 | Interior Renovation of Unit #1 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 2 | Interior Renovation of Unit #2 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 3 | Interior Renovation of Unit #3 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 4 | Interior Renovation of Unit #4 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 5 | Interior Renovation of Unit #5 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 6 | Exterior Renovation _Task 1 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 7 | Exterior Renovation _Task 2 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 8 | Exterior Renovation _Task 3 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 9 | Exterior Renovation _Task 4 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |
| Activity 10 | Exterior Renovation _Task 5 | 1. Provide aid to special needs persons<br>2. Provide safe and livable neighborhoods |

| Monthly Timetable-Activities | Fiscal<br>Year 2015 |
|---|---|
| Jan | |
| Feb | |
| Mar | |
| April | |
| May | |
| Jun | Begin Rehab of Unit(s) #1-5<br>Begin_Rehab on Unit 1 |
| Jul | |
| Aug | Begin_ Rehab on Unit #2<br>$4,250.00 |
| Sept | |
| Oct | Begin_ Rehab on Unit #3<br>$4,250.00 |
| Nov | |
| Dec | Begin_Rehab on Unit #4<br>4,250.00 |

| Monthly Timetable_Activities | Fiscal Year<br>2016 |
|---|---|
| Jan. | |
| Feb | Rehab Unit #5<br>4,250.00 |
| Mar | Begin Exterior Renovations of Veteran Housing Complex. (Task1) |
| Apr | |
| May | Begin Exterior Task 2 |
| Jun | |
| Jul | Begin Exterior Task 3 |
| Aug | |
| Sept | Begin Exterior Task 4 |
| Oct | |
| Nov | Begin Exterior Rask 5 |
| Dec | PROGRAM ACTIVITIES COMPLETE- 12/31/2015 |

STAFF REPORT
Habitat for Humanity

Habitat is a non-profit organization that builds affordable housing by partnering with low income residents to assist with the construction or the rehabilitation of residential properties.

Habitat has a proven and successful track record throughout the nation and the State of Delaware.

Habitat's grant proposal is to acquire a vacant home through the Strong Neighborhood Housing Fund and rehabilitate the property with CDBG funds.

This project meets the low to moderate income requirement as the property will be sold to a very low income family. The grant request for $50,000 for renovations to the property cannot be determined as a realistic amount at this time since the property has not been acquired. If this grant is awarded, it will be contingent upon the acquisition of a property by the time the grant is awarded.

This project is consistent with Goal 2 of the 2010-2014 Consolidated Plan by preserving the existing housing stock in the City of Dover.

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name Central Delaware Habitat for Humanity, Inc.

Address 544 Webbs Lane, Dover, DE 19904

Phone Number (302) 526-2366

B. Name, position and signature of person submitting application:

Jocelyn Tice

Executive Director

Name and position of authorizing official:

Jocelyn Tice, Executive Director

C. Name, address and phone number of Contact Person:
(If different from B above)

N/A

FY 2015 only

Activity: Housing Rehabilitation
Amount Requested: $ 50,000
Source of Cash Matching Funds $ 73,505

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| FY15 Housing Rehabilitation | 3 | 3 | 100% | $50,000 | $50,000 |
| FY16 Housing Rehabilitation | 3 | 3 | 100% | $50,000 | $50,000 |
| FY17 Housing Rehabilitation | 30 | 30 | 100% | $50,000 | $50,000 |
| FY18 Housing Rehabilitation | 30 | 30 | 100% | $50,000 | $50,000 |
| FY19 Housing Rehabilitation | 30 | 30 | 100% | $50,000 | $50,000 |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Source of Data:

According to the American Community Survey the average household size in the City of Dover is 3, so that is how the total persons served was calculated based on the number of homes.

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| Jocelyn Tice | Executive Director |
| Angel Stark | Bookkeeper |
| Paul Fitzwater | Site Supervisor |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

C. Provide a timetable showing monthly milestones for completion of each activity.

D. Attach drawings, plans or other documentation necessary to describe program activities.

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

5. Each application should also describe the following:

   A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

6. Have you received a sub-recipient grant from the previous funding year?
   If yes give the total amount $N/A_____.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** _____
**Decent Housing** x
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** _____
**Affordability** x
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

Number of persons, households, units, or beds assisted as appropriate 96

Income level of persons or households by: Very Low _____ %
Low 100 %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

## Grant Application Form

2. **Management Capacity**

CDHFH was founded in 1990 as the Kent County affiliate of Habitat for Humanity International. Over the past 25 years, CDHFH has built and/or renovated 38 homes, providing much needed housing solutions for 171 adults and children. CDHFH continues to maintain a 0% foreclosure rate proving that our program is a long term affordable housing solution. CDHFH has also recently began offering post-homeownership workshops to current Habitat homeowners as a way to continue to empower and educate throughout the years of homeownership.

Since 2009, CDHFH has increased its capacity 700% by going from serving an average of one family a year to eight in 2015. The factors driving this exceptional growth include hiring full-time staff members such as an Executive Director and Development Director, increasing funding opportunities, developing partnerships with other affordable housing programs, and utilizing AmeriCorps members in collaboration with Sussex County Habitat for Humanity.

CDHFH's neighborhood revitalization initiative began in 2011 as CDHFH began acquiring property in the Town of Frederica. Over the past four years, CDHFH has acquired twelve properties, either vacant lots or blighted property. Of the twelve properties, ten are currently occupied by Habitat homeowners and two are under construction. The goal of the revitalization initiative is to offer an expanded array of products, services and partnerships, empowering residents to revive their neighborhoods and enhance their quality of life. CDHFH has had an impact by supporting the Town's effort in hiring a part-time police officer, starting a neighborhood watch program, and supporting their application through Kent County to receive CDBG funds for infrastructure improvements on 5$^{th}$ Street.

CDHFH not only builds new homes, but has renovated 8 homes out of the 38 sold by Habitat. These homes have either been acquired by Habitat through the Neighborhood Stabilization Program (NSP) by partnering with City of Dover, Kent County Levy Court and Diamond State Community Land Trust or donated by banks as they were foreclosures. CDHFH has also successfully managed projects through the Housing Development Fund (HDF) through the Delaware State Housing Authority (DSHA) and CDBG through the City of Dover.

CDHFH is the developer, lender, property owner and service provider for this project. Those that make our development team for administering the CDBG project are:

- Jocelyn Tice, Executive Director – Ms. Tice has served as the Executive Director for the past six years and is the first Executive Director for CDHFH. Ms. Tice has increased the capacity of the organization as stated above from serving an average of one family per year to eight for 2015. Ms. Tice has also successfully secured and administered $256,500 from DSHA's HDF program by providing funding for seventeen homes, $700,000 from Federal Home Loan Bank of Pittsburgh by providing for eleven homes, $32,000 from City of Dover's CDBG for one renovation project, $112,000 of Neighborhood Stabilization Program funds for renovations on five projects.

- Angel Stark, Bookkeeper – Ms. Stark has served as the Bookkeeper for CDHFH for the past eight years. She has successfully managed the financial requirements with each source of funding to ensure compliance.
- Paul Fitzwater, Site Supervisor – Mr. Fitzwater has served as CDHFH's Site Supervisor for the past five years and is responsible for managing, motivating, and training volunteers on site, ordering materials, ensuring a level of energy efficiency and scheduling subcontractors. He has managed eleven new construction homes and three renovations; however, he has over thirty years of construction experience.

Other people that make up our development team are:

- Mike Fisher, Attorney - Mr. Fisher has assisted us in selling eleven Habitat homes to eleven new homebuyers and numerous property acquisitions. Mr. Fisher has been very gracious in discounting his service fees which directly impacts the homeowner's mortgage. Mr. Fisher looks forward to continuing this partnership and offering his services at a discount.
- Don Grower, Surveyor - Mr. Grower has been conducting surveys for CDHFH since 2009. He is very precise and detailed on each survey he has completed for CDHFH. His surveys are timely and instrumental in the planning process. He completes the initial survey at the time of purchase, stakes out the house and shed to ensure it meets the set-back requirements at the start of construction then conducts a final survey to note the house, shed, driveway, and utility locations.
- Brian Lessard, Developer – Mr. Lessard has served on the board of directors for the past five years providing valuable industry standard construction practices to CDHFH. His expertise and experience is valuable as CDHFH continues increase its capacity.

In addition to the professionals that provide their expertise and those we have on staff, hundreds of volunteers assist with the construction of each home that allow us to continue to build and renovate more homes each year.

4. **Application Work Plan**

**Mission Statement**

Central Delaware Habitat for Humanity's mission is seeking to put God's love into action by bringing people together to build affordable homes, communities, and hope. We do this by partnering with the Kent County community to provide resources, financial support and volunteer time.

**Purpose of Central Delaware Habitat for Humanity**

The purpose of Central Delaware Habitat for Humanity (CDHFH) is to build or renovate simple, decent affordable homes in Kent County by partnering with low-income people (60% or below median income). CDHFH also strives to empower and educate each homeowner to be successful in maintaining their property as well as managing finances for their new home. CDHFH is a unique affordable housing organization for the following reasons:

- Habitat assists those that are not able to obtain a conventional financing.
- Habitat offers a 30 year, 0% interest mortgage.
- Each adult in the home will have to complete 250 hours of sweat equity.
- Each home is built by volunteers from the local community with the exception of a few subcontractors for various aspects of construction.
- Habitat has a first and second mortgage. The second mortgage is referred to as "Silent Second" because it amortizes at the same rate as the first mortgage, but there are no payments made on it. The second mortgage is the difference between the appraised value and the actual cost of the home. In the event the homeowner sells the home prior to 30 years, the first and second mortgage will need to paid in full. This ensures that the new owners do not gain instant equity in the event they choose to sell after they move into their home, as well as keeping the home affordable for life.
- CDHFH has maintained a 0% foreclosure rate through 2014.
- CDHFH is the only affordable housing organization in Kent County offering a 0% interest mortgage.

**A. Program Activity Priority**

The program activities that this application addresses are:

- Expanding Home Ownership
- Rehabilitating Substandard Housing

For Fiscal Years 2015 - 2016, CDHFH will rehabilitate one vacant home that will then be sold to a low-income person who will achieve homeownership.

The remaining Fiscal Years, 2017 – 2019, CDHFH will provide minor exterior repairs on current owner-occupied housing to prevent further blight on homes. These repairs would be minor exterior repairs only. All home owners would be required to be 60% or below area median income thus targeting low-income.

This program addresses the following two national objectives:

- To give maximum feasibility priority to activities which will benefit low and moderate income families
- To aid in the prevention of slums and/or blight

**B. Program Activity Description**

For Fiscal Years 2015-2016, CDHFH will rehabilitate 1 home within the Central Dover Housing Initiative which is a target area under the Strong Neighborhood Housing Fund (SNHF) through Delaware State Housing Authority and is a smaller area within the Downtown Development District (DDD) and Restoring Central Dover Plan. CDHFH will utilize funds from the SNHF to acquire the property and use the balance of funds along with CDBG funds to rehabilitate the property. CDHFH has not acquired the property; however, there are at least nine potential

properties in the target area that would be eligible for CDHFH to acquire. See Exhibit 1 for a map of the target area and location of potential target areas. Only nine of the red parcels are blighted homes that would be available for acquisition.

Once the property has been acquired a scope of work will be drafted and bids will be solicited for the contractor required areas. The majority of work will be completed by volunteers coordinated through CDHFH. Once the home has been completed, CDHFH will sell the home to a low-income person with a 0% interest, 30 year mortgage.

Homeowners for the program are selected on the following criteria:

- Live or work in the Kent County for the past year
- Demonstrate the ability to pay a mortgage
- Demonstrate a need for housing
- Demonstrate a willingness to partner with Habitat
- Household income must be at or below 60% area median income

During the Fiscal Years 2015 - 2016 the number of people this project will serve is minimal if you consider the direct family that will live in the home. The number of people is three per home which is the average family size in the City of Dover.

For Fiscal Years 2017 – 2019, CDHFH will implement A Brush with Kindness which targets blighted low-income owner-occupied housing and will conduct minor exterior repairs on a minimum of 10 homes per year. The number of people this will serve per year is 30 which is based on the average family size times ten homes. The minor repairs are related to beautification of the home and neighborhood. Beautification projects include exterior painting, removal of overgrowth in the yard, tree removal, step/deck repair and even wheelchair ramps. The target area would have an emphasis in the DDD area; however, applications would be accepted throughout the City of Dover. See Exhibit 2 for an overview of the program that will be piloted in Frederica.

In Kent County, many are paying more than they can afford for housing, not leaving enough for such necessities as good nutrition, health care, education, or saving for the future. Through CDHFH's homeownership model, Habitat is able to offer homeownership opportunities to those who are unable to get a conventional loans and sell the completed homes at below market rate. The following statistics support the need and demand for homeownership program in Kent County and, more specifically, in the City of Dover.

Based on *Who Can Afford to Live in Delaware 2014*, Delaware State Housing Authority's Kent County Housing Fact Sheet, the fair market value of a two bedroom apartment in Kent County is $910.00 which means an individual earning minimum wage would have to work 97 hours per week to afford that apartment. In 2014, 57% of renters could not afford the 2-bedroom fair market rent making affordable housing out of reach. Of the renter households, 45.9% pay more than 30% of their income to housing. By comparison, CDHFH's average mortgage payment is $467 and recent homeowners have saved an average of $216 per month comparing their mortgage verse rent.

The housing wage in Kent County (the wage needed to afford a fair market value two bedroom unit) is $17.50. The typical wage for a teller in Kent County is $11.10, nursing aid $12.39, and retail salesperson $9.96 which are the top occupations by residents living the Restoring Central Dover community. According to Delaware State Housing Authority's Median Home Prices for the second quarter in 2014, the median home price was $178,200 which creates an affordability gap of $28,151 for those at 60% AMI since the qualifying mortgage amount for a conventional loan is $150,049. CDHFH's average estimated home price for homes located on South Kirkwood Street that will be constructed in 2015 is approximately $136,640.

According to the Delaware State Housing Authority's Needs Assessment 2015 – 2020, this project supports the need for affordable housing:

- Shift in smaller households due to smaller family sizes which is increasing in Kent County – CDHFH builds/renovates the house based on the family size and based on varying lot sizes.
- Aging population and the need for more affordable housing and housing that allows them to age in place. – CDHFH builds the house based on the needs of the future homeowner.
- Increased demand for affordable housing for those with special needs – CDHFH is able to make adjustments during the renovation process for any special needs.
- Occupations with the highest growth projection are administrative/office support, sales and food preparation thus a high need for affordable, below market rate housing. – CDHFH will ensure that the sale price of each home does not create a cost burden to the homebuyer.

NCALL spearheaded and recently released the ReStoring Central Dover plan (see Exhibit 3 for map of plan area) and the process was designed to be both data-driven and people driven. During the community outreach and engagement there were focus groups, door to door survey, interactive open house and a public meeting. There was also a lot of research conducted to obtain current market conditions and existing housing stock. Here is an outline of the existing conditions of the current market from Restoring Central Dover:

- 75% of the plan area is renter occupied as compared to 48% throughout the City of Dover, which is why homeownership is key to stabilizing the community.
- The population growth in the plan area is much less relative to the rates in other areas of the City and County which is why it is important to retain existing residents as well as attract new neighbors to stabilize deteriorated blocks.
- 13% of the parcel area in the plan area is vacant land and buildings. The clusters of vacancy are opportunities for infill development.
- The existing building conditions as they were observed from the street show that 17% are in excellent condition, 43% are in good condition, 37% are in fair condition, and 3% are in poor condition.
- Loockerman Street as a commercial corridor offers an opportunity to bring more commercial services within walking distance to Central Dover residential neighborhoods; however, the challenge to overcome in revitalizing the corridor include perception of safety, high vacancy and tenant turnover rates and a lack of readily leasable spaces due to deferred maintenance and lack of resources for property owners to rehabilitate.

Capitalizing on housing development opportunities on or within walking distance of Loockerman would help change the perception of this struggling commercial corridor as well as bring a denser customer base to support the commercial revitalization.

- The area's weighted average median income, $34,730, is 27% lower than the City of Dover's $47,754.
- 53% of the families in Central Dover are headed by a single female householder compared to one in three families with single family householders city-wide.
- 81% or more of renters are paying more than 30% of their income towards gross rent. The preservation of and increased access to affordable housing will be key to providing more housing opportunities to Central Dover residents.
- When residents and businesses were asked what they liked least about Central Dover, 42% identified safety in the community. This was the least liked response by a margin of 12%.
- Dover Police Department shows that the number of violent crimes per 1,000 person in the Central Dover area rose from 6.16 per person in 2011 to 22.76 per person in 2013 which clearly demonstrates the need for resources to ensure the safety of the Central Dover community.

Also, here is a breakdown of housing related statistics as it relates to Kent County, City of Dover and census tracts 433 and 414. The primary location for the two home ownership projects for Fiscal Years 2015 and 2016 will be in the two census tracts, but this project supports the entire Consolidated Plan 2015 – 2019 and the reason for increased home ownership.

| General Housing Statistics | Kent County | City of Dover | Census Tract 414 | Census Tract 433 |
|---|---|---|---|---|
| Population | 160,100 | 32,316 | 3,070 | 3,590 |
| Median Income | $55,149 | $46,267 | $40,043 | $45,000 |
| Median Home Value | $199,500 | $181,300 | $180,600 | $170,200 |
| Total Housing Units | 65,924 | 14,599 | 1,656 | 1,758 |
| # of Occupied Units / % of Total Units | 58,524/89% | 12,658/87% | 1,222/74% | 1,398/80% |
| # of Vacant Units / % of Total Units | 7,400/11% | 1,941/13% | 434/26% | 360/20% |
| Owner Occupied / % of Occupied Units | 42,334/72% | 6,836/54% | 483/40% | 709/51% |
| Renter Occupied / % of Occupied Units | 16,190/28% | 5,822/46% | 739/60% | 689/49% |
| Homeownership Rate | 72% | 54% | 40% | 51% |
| Median Gross Rent | $945 | $917 | $908 | $1,106 |
| Median Amount of Home Loans | $152,000 or more | $130,001 - 170,000 | $99,001 - 128,000 | $99,001 - 128,000 |
| % of Renters who are cost burdened | 47.06% or more | 45.46-54.20% | 58.8% or more | 49.82-58.87% |

| | | | | |
|---|---|---|---|---|
| % of Homeowners who are cost burdened | 28.52% or more | 27.24-35.09% | 20.60-26.30% | 26.31-32.26% |
| % of Family Households | 70% | 59% | 43% | 60% |
| Avg. Family Size | 3.26 | 3.31 | 3.66 | 3.22 |
| % of White Race | 68% | 48% | 44% | 32% |
| % African American Race | 24% | 43% | 43% | 59% |
| % Housing Units Built 2000 or later | 30% | 17% | 13% | 10% |
| % Living in Poverty | 10.89% or less | 16.20-24.64% | 25.37% or more | 5.64-10.12% |
| Crimes Rates/100,000 people | | | | |
| Aggrevated Assaults | 286.02 or more | 386.71 or more | N/A | N/A |
| Burglary | 2,839.43 or more | 4,016.91 or more | N/A | N/A |
| Robbery | 67.58 or more | 136.93 or more | N/A | N/A |
| Murder | 2.13-3.59 | 3.42 or less | N/A | N/A |
| Rape | 19.79-28.60 | 42.80-67.43 | N/A | N/A |
| Motor Vehicle Theft | 108.13-158.90 | 146.21-240.96 | N/A | N/A |
| Graduation Rate in Capital School District | | 70.70% or less | | |

Source 2009-2013 American Community Survey & Policy Map 2008 - 2012

As CDHFH expands home ownership by rehabilitating property throughout downtown, the benefits of home ownership to low-income families are:

- Stability and security
- Safe neighborhood for children to play
- Children do better in school
- Health improves throughout the entire family, especially children
- Develops a sense of pride
- Develops a sense of community
- Builds self-esteem

CDHFH's program goals and objectives are:

**Goal:** Transform lives of low income families by providing homeownership opportunities that would otherwise not be possible.

**Objective:** To increase the number of affordable housing units within the City of Dover available to low income families.

To decrease the number of low income families living in substandard housing.

**Goal:** Equip low-income families with the tools necessary to be successful homeowners

**Objective:** To increase the knowledge of low income families about homeownership, financial management, and home maintenance.

To track the number of hours completed by each adult for their sweat equity requirement.

**Goal:** Develop community partners and engage the local community in volunteer opportunities.

**Objective:** To increase awareness about the need for affordable housing throughout the City of Dover and Kent County.

To increase community collaborations through this project that will further benefit low to moderate income families

**Goal:** Improve the existing housing stock of owner-occupied low-income homes.

**Objective:** To increase awareness about a beautification program that targets minor exterior repairs.

To prevent blight in existing neighborhoods by improving the façade of homes.

Some outcomes of CDHFH's homeownership is summarized below based on a survey CDHFH completed with NeighborWorks through Success Measures. The surveys were given to all Habitat homeowners who have lived in their home more than six months.

- 95% of homeowners have seen positive changes in their life since their partnership began with CDHFH.
- 90% of homeowners felt that the sweat equity they contributed to their home helped prepare them for home maintenance.
- 76% of homeowners stated that if given the choice, they would continue to live in their neighborhood.
- 86% have continued to monitor their credit.
- 67% of homeowners said that the financial literacy classes provided by Habitat helped manage their finances.
- 50% said that now that they have their own home their children study more.

This is the long term impact affordable home ownership has had on low-income people through CDHFH's program.

### C. Timetable

Below is a timetable for the activity that CDHFH will complete in Fiscal Year 2015.

| Activity | Blighted Home Renovation | Notes |
|---|---|---|
| **Site Acquisition** | June 2015 | |
| **Environmental Review** | July/August 2015 | CDBG funding becomes available |
| **Scope of Work Drafted** | September 2015 | |
| **Bids Solicited** | October 2015 | |
| **Home Owner Approved** | November 2015 | Homeownership seminar will be in August 2015 |
| **Permit** | December 2015 | |
| **Renovation Begins** | January 2016 | |
| **Renovation Ends** | April 2016 | |
| **Transfer to Owner** | June 2016 | |

### D. Supporting Documentation – Drawings, Plans, Budgets

Here is the budget for the rehabilitation of CDHFH's home in FY15:

**Blighted Home Acquisition & Rehabilitation**

| | | | |
|---|---|---|---|
| Home Price | $ 55,000.00 | 1 | $ 55,000.00 |
| Closing Costs | $ 3,300.00 | 1 | $ 3,300.00 |
| Insurance | $ 700.00 | 1 | $ 700.00 |
| Environmental Assessment & Abatement | $ 3,277.00 | 1 | $ 3,277.00 |
| Renovation Costs | $ 50,000.00 | 1 | $ 50,000.00 |
| **Project Total** | | | $ 112,277.00 |
| Developer Fee (10%) | $ 11,228.00 | 1 | $ 11,228.00 |
| **Total Home Acquisition & Renovation** | | | **$ 123,505.00** |

The cost of this project is very reasonable for the City of Dover. The median home price in the city is $181,300, so this make home ownership very affordable for a low-income person. Also, CDHFH will sell the home with a 0% interest mortgage.

CDHFH had an as per construction appraisal done on the homes that will be built on South Kirkwood Street and South Queen Street. See Exhibit 4 for a copy of the appraisal for those homes. The appraisal price for those homes is a minimum of $139,000. The housing stock in the target area for acquisition is comparable to the type of homes Habitat will be building downtown.

Since the home has not been acquired there are no drawings, plans or other documentation to attach at this time.

**E. Goals & Objectives of the City's Consolidated Plan**

The goals and objectives that CDHFH's project conforms to are:

a. Preserve the existing housing stock in the City of Dover.

   i. As it relates to FY15 & FY16, CDHFH will be acquiring an existing property to renovate which would be preserving and improving existing housing stock then sold to a low-income home owner.
   ii. As this relates to the remaining fiscal years, CDHFH will be repairing existing homes that are owned by low-income people throughout the City of Dover.

b. Encourage owner occupied housing in low to moderate income areas.

   i. CDHFH has built 17 homes within the City of Dover and of those 17 homes, 4 are paid off and the remaining continue to be occupied by low-income (60% or below median income) families. CDHFH has not had to foreclose on a homeowner, which speaks for a successful program.
   ii. CDHFH will be selling eight homes to low-income home owners during calendar year 2015. Of those eight, seven are new construction and one vacant, foreclosed home that will be renovated.
   iii. CDHFH is also collaborating with NCALL, MHDC under the SNHF program to create affordable home ownership opportunities to approximately twelve more people in the Central Dover Housing Initiative target area by January 2017.

c. Provide safe and livable neighborhoods

   i. One of the goals of CDHFH's SNHF application is to reduce crime which is also a goal of the Restoring Central Dover plan. Here are the four goals targeted in the plan that would help reduce crime in this area:
      1. *Establish collaborate/community policing* – This include forming citizen oversight committee on community policing and creating a neighborhood watch network. When residents participated in the

community resident survey, 60% said they were interested in a neighborhood watch program and 42% said they would volunteer.

2. *Deploy police foot and bike patrols* – Dover Police Department has created a new street crimes unit targeting downtown which will end on December 31, 2014; however, they will be evaluating current staff and structure to continue to have a presence downtown to reduce crime. This would not only reduce crime but also build relationships between police officers and residents. The police department is looking to deploy a cadet program that would walk the streets around Loockerman in spring 2015.
3. *Expand surveillance camera network* – The police department does have a plan to add 21 cameras throughout the city and better integrate the existing camera network into an improved single user interface located at the dispatch center.
4. *Improve lighting in targeted areas* – Public safety can be greatly improved by the installation of better lighting in areas known for high criminal activity. The project partners will talk with Delaware Sustainable Energy Utility about integrating a resident assisted porch lighting program for the target areas identified in the Restoring Central Dover plan as it relates to this project. See lighting map at the end of this section.

The Dover Police Department is also aware of our plans for the new construction CDHFH will be doing in 2015 and is in support of those projects. The department also supports the Central Dover Housing Initiative which includes the project described in this application.

### F. Priorities within the City's Consolidated Plan

CDHFH's project is addressing three of the six priorities, homeless needs, housing needs and economic development needs. CDHFH's project addresses homeless by providing a safe, decent affordable home to a person that currently does not own a home and may be renting, living in transitional housing, or living with a friend. Those people are homeless and will have a place to call home once this project is completed.

CDHFH is addressing the housing needs as it is creating and increasing homeownership opportunities within the City of Dover through this project. Throughout the process, CDHFH is also educating and empowering home owners to maintain their property and to become active members in their community. CDHFH requires each homeowner contribute 250 hours of sweat equity which include 100 hours for construction, 50 hours for financial literacy and other events and 100 may be donated by family and friends.

CDHFH also addresses the priority of economic development. In 2014, CDHFH homes contributed over $12,000 in City of Dover and Kent County taxes. This will only increase based on the number of homes CDHFH sell to low-income people. Also by targeting this project in the

downtown area, the home owner will have access to various amenities such as public transportation, public services and shopping which will create an economic impact.

### G. Project Expansion

Since 2009, CDHFH has increased the number of home ownership opportunities from one family a year to eight. For the past four years, CDHFH has focused in the Town of Frederica and has partnered with ten new Habitat homeowners and will complete two more in February 2015 for a total of twelve homes. CDHFH has actively increased its program in Kent County. Over the past few years, CDHFH has also been able to participate in the Neighborhood Stabilization Program which has provided experience for rehabilitating vacant property, and CDHFH has been the recipient of multiple properties from banks donating foreclosures to prevent future blight in the neighborhood. Due to the increasing demand for owner-occupied repairs, CDHFH will be piloting A Brush with Kindness in Frederica to supplement all the new homes Habitat has built to have a greater impact and will implement the program in Dover during Fiscal Years 2017 – 2019.

This project expands much of the work that is currently happening in the downtown area. Under the Strong Neighborhood Housing Fund, CDHFH in collaboration with Milford Housing Development Corporation (MHDC) and NCALL, created the Central Dover Housing Initiative which is targeting approximately 19 blocks that lies within the Restoring Central Dover plan area as well the City of Dover's Downtown Development District designation. The Central Dover Housing Initiative will provide approximately twelve new home ownership opportunities to people in that area. This target area was selected because of the momentum that has been generated from the recently released Restoring Central Dover plan, Downtown Development District designation, the new construction of two community centers and the increased crime that has occurred in this area. There are many interested businesses, organizations and community members that are committed to reviving this area. This project will support the work that has already begun in the area. See Exhibit 1 for a map of these target areas.

### H. Funding Sources

CDHFH was the lead applicant for the SNHF application in collaboration with NCALL and MHDC. CDHFH has been awarded $672,191 to increase home ownership through new construction and rehabilitation for people up to 120% area median income. Funds from this grant will be used to purchase the home that will be renovated for this project. The official announcement will be made on February 12, 2015, so at this time CDHFH has not been sent a letter of approval to attach to this application.

Other funding sources CDHFH will target is Federal Home Loan Bank of Pittsburgh, local banks, CDHFH fundraisers, gift in-kind donations and CDHFH's consistent sources of funding are the ReStore and mortgage payments. CDHFH receives numerous in-kind donations from vendors such as Whirlpool, Valspar, DOW, Schneider Electric, Hunter Douglas, Compliance Environmental, and Diamond State Pest Control. While there is not a commitment letter from these vendors for this specific project, they have supported CDHFH's program consistently over

the last three years and have expressed interest in continuing their support. CDHFH will continue to ask for donations that are applicable to this project.

5. **Business / Community Collaboration**

CDHFH does not only benefit low-income people but also the business community and the community at large. Volunteers (community members, churches, businesses, civic organizations) are the lifeblood of Habitat. The program creates an opportunity to bring people together that would not ordinarily connect, but are able to build a house together. The community works side by side with the future homeowner as they earn their sweat equity hours. As volunteers are involved from the planning stage through construction, it is an opportunity to build awareness about affordable housing and the issues that revolve around it. In 2014, CDHFH had over 800 volunteers in all aspects of the organization. CDHFH averages 120 volunteers per project.

Other key collaborators are:

- NCALL – NCALL provides all the financial literacy training to Habitat homeowners which include one-on-one counseling, credit repair, and an all-day homeownership workshop. One of their staff members serves on our board of directors as well another staff member serves on our family selection committee. NCALL is also a partner in the SNHF project.

- City of Dover – The City is a key partner in the SNHF project and will continue as CDHFH develops in within the City.

- MHDC – MHDC is another key partner in the SNHF project and will develop homes in the Central Dover Housing Initiative area targeting those with a higher income.

- Other partners in the SNHF application include Dover Interfaith Mission for Housing and Dover Housing Authority. All the SNHF partners will work together to have the largest impact in the downtown area which supports this CDBG project.

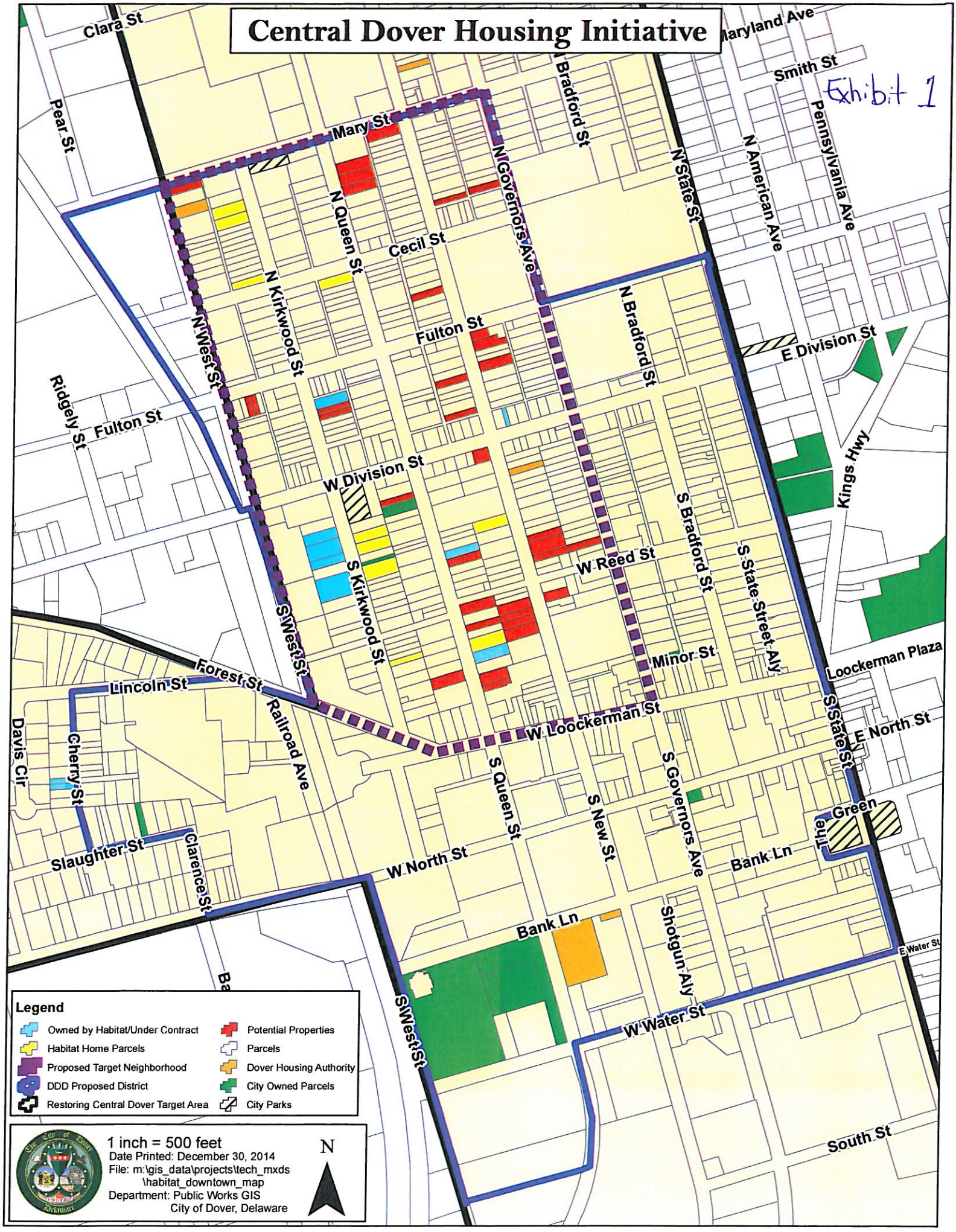

Central Dover Housing Initiative
Exhibit 1
Clara St
Pear St
Mary St
N Bradford St
Maryland Ave
Smith St
Pennsylvania Ave
N American Ave
N State St
N Governors Ave
N Queen St
Cecil St
N Kirkwood St
N West St
Fulton St
N Bradford St
E Division St
Ridgely St
Fulton St
Kings Hwy
W Division St
S Kirkwood St
S Bradford St
S State Street Aly
W Reed St
Minor St
Loockerman Plaza
S West St
Forest St
Lincoln St
Railroad Ave
W Loockerman St
S State St
E North St
Davis Cir
Cherry St
S Queen St
S New St
S Governors Ave
The Green
Slaughter St
Clarence St
W North St
Bank Ln
Shotgun Aly
E Water St
W Water St
South St
Legend
Owned by Habitat/Under Contract
Habitat Home Parcels
Proposed Target Neighborhood
DDD Proposed District
Restoring Central Dover Target Area
Potential Properties
Parcels
Dover Housing Authority
City Owned Parcels
City Parks
1 inch = 500 feet
Date Printed: December 30, 2014
File: m:\gis_data\projects\tech_mxds
\habitat_downtown_map
Department: Public Works GIS
City of Dover, Delaware
N

Exhibit 2

Central Delaware Habitat for Humanity®

# A Brush with Kindness

Central Delaware Habitat for Humanity is excited to offer, *A Brush With Kindness,* an owner-occupied home beautification program. Through this program low-income homeowners in Kent County are able to apply for assistance with exterior painting, landscaping, minor exterior repairs and other beautification projects. This program utilizes volunteer labor in an effort to impact the local community.

**Homeowners are selected based on their income, need and willingness to partner.**

**Here are the basic requirements for the program:**

- ☐ **Own** and **reside** in a home in need of minor exterior repairs or beautification (no rental properties)
  - The homeowner must be unable to afford and/or perform the work themselves
- ☐ Have homeowner's insurance coverage
- ☐ Reside within the Kent County service area of Central Delaware Habitat for Humanity
  - Target community is Town of Frederica
- ☐ Income is 60% or below of the area median household income for Kent County
- ☐ The homeowner must be honest and cooperative with CDHFH and agree to partner with Habitat in all aspects of the project.
- ☐ Homeowner and/or member of household must be willing to be present and assist volunteers as able the day of the project.

**The total household income must fall below the levels listed in this chart**

Minimum to Maximum Income

| Family Size | **Monthly** | **Yearly** |
|---|---|---|
| 1 | **$1,585-$2,267** | **$13,600-$27,200** |
| 2 | **$1,585-$2,592** | **$15,550-$31,100** |
| 3 | **$1,585-$2,917** | **$17,500-$35,000** |
| 4 | **$1,617-$3,233** | **$19,400-$38,800** |
| 5 | **$1,750-$3,500** | **$21,000-$42,000** |
| 6 | **$1,879-$3,758** | **$22,550-$45,100** |
| 7 | **$2,008-$4,017** | **$24,100-$48,200** |
| 8 | **$2,138-$4,275** | **$25,650-$51,300** |
| | | **(HUD 2014)** |

EQUAL HOUSING OPPORTUNITY

**Project requests may involve:**

- ☐ Exterior Painting
- ☐ Minor exterior repair
- ☐ Landscaping
- ☐ Overgrowth in the yard

**Required Attachments:**

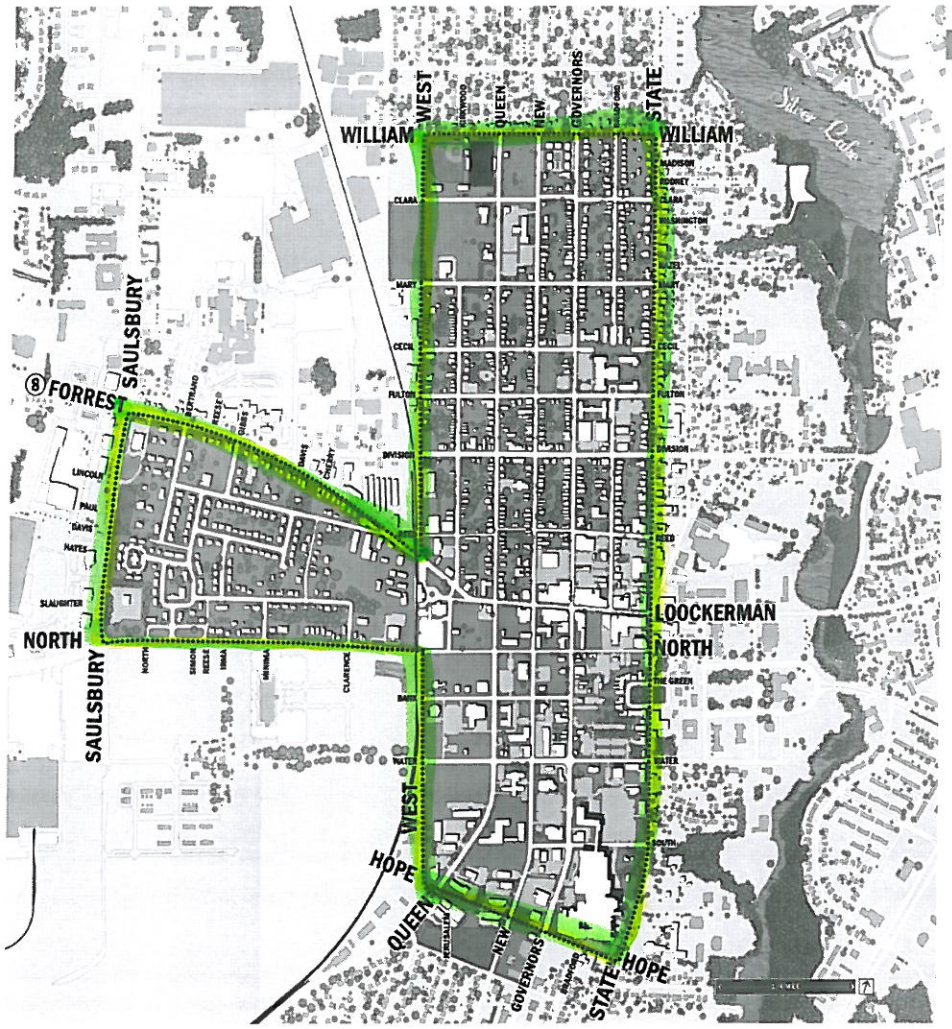
- ☐ Proof of home ownership i.e. deed, property tax notice, copy of mortgage payment, etc.
- ☐ Proof of homeowner's insurance i.e. copy of policy or bill
- ☐ Proof of all financial income (pay stubs, state and/or federal assistance documents) for all household residents
- ☐ Copy of most recent tax return

**Next Steps:**

1. Submit your completed application and ALL attachments to Central Delaware Habitat for Humanity. Incomplete applications will not be accepted.
2. CDHFH will review your application and complete a home visit to assess the potential project.
3. CDHFH will then review the application and site assessment for approval or denial. All applicants will be contacted regarding the status of your application.

**Submit applications to:**
**Cynthia Luciano**
**544 Webbs Lane, Dover, DE 19904**
**Office contact: (302) 526-2366**
**Office Hours: Mon. – Fri. 9am – 5pm**
**cluciano@centraldelawarehabitat.org**

Exhibit 3




CENTRAL DOVER

# PLAN AREA

THE PLAN AREA IS MADE UP OF **75 BLOCKS** WHICH IS APPROXIMATELY **393 ACRES** IN SIZE

Exhibit 3

File No.: 14CDHH 66GP

## SUBJECT

Property Address: 41 S Queen St , & 20 Kirkwood St , et al City: Dover State: DE Zip Code: 19904
County: Kent Legal Description: Deed BVP D 7055 0176 Coordinates 0467773 E. 0422251 N
Assessor's Parcel #: 2-05-07611-05-7200-00001
Tax Year: 2014 R.E. Taxes: $ 1,000+- Special Assessments: $ 0 Borrower (if applicable): n/a
Current Owner of Record: Central Delaware Habitat for Humanity Occupant: ☐ Owner ☐ Tenant ☒ Vacant ☐ Manufactured Housing
Project Type: ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe) HOA: $ 0 ☐ per year ☐ per month
Market Area Name: Central Dover south of Division, west of Governors Map Reference: ADC pg 17, A,5 Census Tract: 0414.00

## ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)
This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective
Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach (See Reconciliation Comments and Scope of Work)
Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)
Intended Use: The Intended Use of this report is to establish the current market value of the subject property

Intended User(s) (by name or type): Central DE Habitat for Humanity and their legal representatives No others are intended or named
Client: Central Delaware Habitat for Humanity Address: 544 Webbs Lane, Dover, DE 19904
Appraiser: Lynn A. Perrine Address: 4640 Underwoods Corner Rd, Clayton, DE 19938

## MARKET AREA DESCRIPTION

| | | | | Predominant Occupancy | One-Unit Housing | | | Present Land Use | | Change in Land Use |
|---|---|---|---|---|---|---|---|---|---|---|
| Location: | ☐ Urban | ☒ Suburban | ☐ Rural | | PRICE | | AGE | One-Unit | 70 % | ☒ Not Likely |
| Built up: | ☒ Over 75% | ☐ 25-75% | ☐ Under 25% | ☒ Owner | $(000) | | (yrs) | 2-4 Unit | 0 % | ☐ Likely * ☐ In Process * |
| Growth rate: | ☐ Rapid | ☒ Stable | ☐ Slow | ☒ Tenant | 100 | Low | 0 | Multi-Unit | 5 % | * To: |
| Property values: | ☐ Increasing | ☒ Stable | ☐ Declining | ☒ Vacant (0-5%) | 160 | High | 100 | Comm'l | 5 % | |
| Demand/supply: | ☐ Shortage | ☐ In Balance | ☒ Over Supply | ☒ Vacant (>5%) | 138 | Pred | 20 | vacant | 20 % | |
| Marketing time: | ☐ Under 3 Mos. | ☒ 3-6 Mos. | ☐ Over 6 Mos. | | | | | | | |

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The neighborhood is bounded to the east by Governors Avenue, south by North Street, west by Saulsbury Road and north by Forest Avenue The subject is located in central Dover. The area consists of individually built single family homes of various ages, styles. There are apartments, condominiums and mixed use properties in and around the area. The 20%+- vacant land in the area has no affect on the subject's marketability.
Financing is readily available from a variety of sources and interest rates are very low. There were no sales in the current or prior quarter. As there is limited market data, values, listing prices and DOM are considered to be stable. This market has an oversupply.
The appraiser has determined the subject property would have to be exposed for 3 to 6 months on the open market in order to have a market value of $139-151,000 on the effective date of this appraisal.

## SITE DESCRIPTION

Dimensions: 5,587 sf or 7,500 sf Site Area: 5,625/7,500
Zoning Classification: RG1 Description: General Residence
Zoning Compliance: ☒ Legal ☐ Legal nonconforming (grandfathered) ☐ Illegal ☐ No zoning
Are CC&Rs applicable? ☐ Yes ☒ No ☐ Unknown Have the documents been reviewed? ☐ Yes ☒ No Ground Rent (if applicable) $ 0/ 0
Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain)
Actual Use as of Effective Date: Residential Use as appraised in this report: Residential
Summary of Highest & Best Use: Zoning permits residential use It is physically possible, appropriately supported, and financially feasible, resulting in highest and best use.

| Utilities | Public | Other | Provider/Description | Off-site Improvements | Type | Public | Private | Topography | Generally Level |
|---|---|---|---|---|---|---|---|---|---|
| Electricity | ☒ | ☐ | | Street | Blacktop | ☒ | ☐ | Size | Average |
| Gas | ☒ | ☐ | | Curb/Gutter | Concrete | ☒ | ☐ | Shape | Rectangular |
| Water | ☒ | ☐ | | Sidewalk | Concrete | ☒ | ☐ | Drainage | Adequate |
| Sanitary Sewer | ☒ | ☐ | | Street Lights | Pole | ☒ | ☐ | View | Residential |
| Storm Sewer | ☒ | ☐ | | Alley | None | ☐ | ☐ | | |

Other site elements: ☒ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities ☐ Other (describe)
FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 10001C0167H FEMA Map Date 05/05/2003
Site Comments: Standard utility easements apply. No other adverse easements or encroachments were noted. No survey was provided.

## DESCRIPTION OF THE IMPROVEMENTS

| General Description | | Exterior Description | | Foundation | | Basement ☒ None | | Heating | |
|---|---|---|---|---|---|---|---|---|---|
| # of Units | 1 ☐ Acc.Unit | Foundation | Concrete/good | Slab | n/1 | Area Sq. Ft. | 0 | Type | Heat Pump |
| # of Stories | 1 or 2 | Exterior Walls | Vinyl/good | Crawl Space | 100% | % Finished | 0 | Fuel | Electric |
| Type ☒ Det. ☐ Att. ☐ | | Roof Surface | Composite/good | Basement | n/a | Ceiling | | | |
| Design (Style) | Contemporary | Gutters & Dwnspts. | Aluminum/good | Sump Pump ☐ n/a | | Walls | | Cooling | |
| ☐ Existing ☒ Proposed ☐ Und.Cons. | | Window Type | Vinyl/Sng/good | Dampness ☐ n/a | | Floor | | Central | Central |
| Actual Age (Yrs.) | 0 | Storm/Screens | Aluminum/good | Settlement | n/a | Outside Entry | | Other | |
| Effective Age (Yrs.) | 0 | | | Infestation | n/a | | | | |

| Interior Description | | Appliances | | Attic ☐ None | | Amenities | | Car Storage ☐ None | |
|---|---|---|---|---|---|---|---|---|---|
| Floors | Carpet/good | Refrigerator | ☒ | Stairs | ☐ | Fireplace(s) # | 0 | Garage # of cars ( | 1 Tot.) |
| Walls | Drywall/good | Range/Oven | ☒ | Drop Stair | ☐ | Woodstove(s) # | 0 | Attach. | 0 |
| Trim/Finish | Wood/ good | Disposal | ☒ | Scuttle | ☒ | Patio | None | Detach. | |
| Bath Floor | Vinyl/good | Dishwasher | ☒ | Doorway | ☐ | Deck | None | Blt.-In | |
| Bath Wainscot | Fiberglass/good | Fan/Hood | ☒ | Floor | ☐ | Porch | Covered | Carport | |
| Doors | Panel/good | Microwave | ☒ | Heated | ☐ | Fence | None | Driveway | 1 |
| | | Washer/Dryer | ☒ | Finished | ☐ | Pool | None | Surface | Blacktop |

Finished area **above** grade contains: 5 Rooms 3-4 Bedrooms 2 0-2 1 Bath(s) 1,365-1400 Square Feet of Gross Living Area Above Grade
Additional features: The ranch type home will have a 6' x 17' covered porch

Describe the condition of the property (including physical, functional and external obsolescence): The subjects will be a newly constructed one or two story home with 3-4 bedrooms and 2 0-2.1 bathrooms. It will be located in an established residential community in west Dover.
This appraisal covers a sample home located in the same market area on one of six lots. The lots included are;
41 S Queen St., parcel # 2-05-07608-05-7200 37.5' x 150';
4 lots on Kirkwood St , 2-05-07608-06-1100, 2-05-07608-06-1200, 2-05-07608-06-1300, 2-05-07608-06-1500 These four lots will be sub-divided into five lots of 50' x 150'

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File No.: 14CDHH 66GP

## TRANSFER HISTORY

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Tax Data/ Multi Listing service

| 1st Prior Subject Sale/Transfer | Analysis of sale/transfer history and/or any current agreement of sale/listing: The subject was transferred twice in 2013 |
|---|---|
| Date: 12/03/2013 | There were no other prior sales or transfers of the subject in the pas 36 months. Sale 1 was transferred on |
| Price: $10.00 | 02/01/2013 for $55,000. There were no other prior sales or transfers of the comparable sales in the past 12 months. |
| Source(s): Land Records | All sales have reportedly settled |
| 2nd Prior Subject Sale/Transfer | |
| Date: None | |
| Price: None | |
| Source(s): Land Records | |

## SALES COMPARISON APPROACH

**SALES COMPARISON APPROACH TO VALUE (if developed)** ☐ The Sales Comparison Approach was not developed for this appraisal.

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | COMPARABLE SALE # 2 | | COMPARABLE SALE # 3 | |
|---|---|---|---|---|---|---|---|
| Address | 41 S Queen St., & 20 Kirkwood St , et Dover, DE 19904 | 40 Virginia Ave Dover, DE 19904 | | 217 McKee Rd Dover, DE 19904 | | 226 N Governors Ave Dover, DE 19904 | |
| Proximity to Subject | | 1.19 miles NW | | 1.40 miles NW | | 0.39 miles N | |
| Sale Price | $ | | $ 145,000 | | $ 157,000 | | $ 108,000 |
| Sale Price/GLA | $ /sq.ft. | $ 105.53 /sq.ft. | | $ 109.79 /sq.ft. | | $ 91.84 /sq.ft. | |
| Data Source(s) | Inspection | trend#6262603; DOM-136 | | trend#6290898; DOM-285 | | trend#6188716;DOM 134 | |
| Verification Source(s) | Public Record/MLS | Public Record/MLS | | Public Record/MLS | | Public Record/MLS | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjust. | DESCRIPTION | +(-) $ Adjust. | DESCRIPTION | +(-) $ Adjust. |
| Sales or Financing | None Known | VA | | Cash | | ArmLth | |
| Concessions | 0 | $5,800 | -5,800 | 0 pts. | | $3,240 | -3,240 |
| Date of Sale/Time | 07/14/2014 | 09/26/2013 | | 03/05/2014 | | 10/22/2013 | |
| Rights Appraised | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Location | Suburban | Suburban | | Suburban | -5,000 | Suburban | |
| Site | 5,625/7,500 | 7644 sf | | 18,016 Sq.Ft | -2,418 | 4320 sf | 0 |
| View | Residential | Residential | | Wooded | 0 | Residential | |
| Design (Style) | Contemporary | Contemporary | | Contemporary | | Traditional | |
| Quality of Construction | Average | Average | | Average | | Average | |
| Age | 0 | 21 | +5,250 | 0 | | 83 | +20,750 |
| Condition | Good | Good | | Good | | Average | +10,000 |
| Above Grade Room Count | Total 5 Bdrms 3-4 Baths 2.0-2.1 | Total 7 Bdrms 4 Baths 2.1 | 0 | Total 6 Bdrms 3 Baths 2.0 | 0 | Total 6 Bdrms 3 Baths 1.1 | +4,000 |
| Gross Living Area | 1,365-1400 sq.ft. | 1,374 sq.ft. | 0 | 1,430 sq.ft. | 0 | 1,176 sq.ft. | +5,600 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 416sf0sfin | 0 |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | HP/Central | FWA/Central | 0 | FWA/Central | | Steam/None | +4,000 |
| Energy Efficient Items | None Noted | None noted | | None Noted | | None noted | |
| Garage/Carport | Off Stree | Off Street | | Off Street | | Off Street | |
| Porch/Patio/Deck | Covered Porch/None | Covered Porch | 0 | None | +1,500 | Covered Porch | 0 |
| | None | None | | None | | None | |
| | None | None | | None | | None | |
| | None | None | | None | | None | |
| Net Adjustment (Total) | | ☐ + ☒ - | $ -550 | ☐ + ☒ - | $ -5,918 | ☒ + ☐ - | $ 41,110 |
| Adjusted Sale Price of Comparables | | | $ 144,450 | | $ 151,082 | | $ 149,110 |

Summary of Sales Comparison Approach: Sale 1 required the fewest gross adjustments and was therefore given the most weight in the final valuation. Although Sales 1 and 2 are more than one mile from the subject, they are considered to be an alternate choice of the typical buyer. All sales have similar economic factors and the same school district. Site adjustments were made at the rate of $10,000/acre for utility, when necessary. Although Sales 1 and 3 are more than 6 months old, no time adjustments were deemed necessary as no decline is evident. No design adjustments were deemed necessary. Sale 2 was adjusted for its location in a more desirable community. Age adjustments were made at the rate of $250/year, to account for normal wear. Sale 3 was also adjusted for condition relative to the subject. For this reason, sale 1 required greater than 25% gross adjustments. Adjustments are typically made at approximately 50% of the estimated cost to replace/repair the item, i.e. paint, carpet, HVAC, etc.. No basement adjustment was deemed necessary for this sale as basements in homes of this age typically have limited utility.

**Indicated Value by Sales Comparison Approach $** 139-151,000

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File No.: 14CDHH.66GP

## COST APPROACH

**COST APPROACH TO VALUE (if developed)** ☒ The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

Site value is based on comparable lot sales in the area. The Kirkwood Street lots will be sub-divided into 5 equal 50' x 150' lots.

41 S Queen St., is a 37' x 151' lot = 5,587 sf. The estimated site value for this lot is $17,000.

Kirkwood St., are 50' x 150' lots = 7,500 sf. The estimated site value for these lots is $23,000.

| | | | | |
|---|---|---|---|---|
| ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW | OPINION OF SITE VALUE | | | =$ 0 |
| Source of cost data: Marshall Swift Residential Cost Handbook | DWELLING | Sq.Ft. @ $ | | =$ |
| Quality rating from cost service: Avg Effective date of cost data: Current | | Sq.Ft. @ $ | | =$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.): | | Sq.Ft. @ $ | | =$ |
| The Cost approach was not provided. | | Sq.Ft. @ $ | | =$ |
| | | Sq.Ft. @ $ | | =$ |
| | | | | =$ |
| | Garage/Carport | Sq.Ft. @ $ | | =$ |
| | Total Estimate of Cost-New | | | =$ |
| | Less | Physical | Functional | External |
| | Depreciation | | | =$( ) |
| | Depreciated Cost of Improvements | | | =$ |
| | "As-is" Value of Site Improvements | | | =$ |
| | | | | =$ |
| | | | | =$ |
| Estimated Remaining Economic Life (if required): 49 Years | **INDICATED VALUE BY COST APPROACH** | | | **=$** 0 |

## INCOME APPROACH

**INCOME APPROACH TO VALUE (if developed)** ☒ The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent $ 0 X Gross Rent Multiplier 0 = $ 0 **Indicated Value by Income Approach**

Summary of Income Approach (including support for market rent and GRM): Rental data was not available as properties of this type are not typically purchased for income production.

## PUD

**PROJECT INFORMATION FOR PUDs (if applicable)** ☐ The Subject is part of a Planned Unit Development.

Legal Name of Project:

Describe common elements and recreational facilities:

## RECONCILIATION

**Indicated Value by: Sales Comparison Approach $** 139-151,000 **Cost Approach (if developed) $** 0 **Income Approach (if developed) $** 0

Final Reconciliation: The Sales Comparison Approach was used in the final valuation. The sales used are considered to be the best currently available regardless of the size of the dwelling or level of adjustment. Values appear to be increasing and this market is in balance. The final room count is has not been determined. It was therefore necessary to express the final opinion of value as a range.

This appraisal is made ☐ "as is", ☒ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, ☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: Proposed construction, complete according to submitted construction exhibits. Utilities turned on and in working order.

☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

**Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: $** 139-151,000 **, as of:** 07/15/2014 **, which is the effective date of this appraisal.**
**If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.**

## ATTACHMENTS

A true and complete copy of this report contains 15+- pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

| | | | | |
|---|---|---|---|---|
| ☒ Scope of Work | ☒ Limiting Cond./Certifications | ☐ Narrative Addendum | ☒ Photograph Addenda | ☒ Sketch Addendum |
| ☒ Map Addenda | ☒ Additional Sales | ☐ Cost Addendum | ☐ Flood Addendum | ☐ Manuf. House Addendum |
| ☒ Hypothetical Conditions | ☐ Extraordinary Assumptions | ☐ | ☐ | ☐ |

Client Contact: Jocelyn McBride Client Name: Central Delaware Habitat for Humanity

E-Mail: director@centraldelawarehfh.com Address: 544 Webbs Lane, Dover, DE 19904

## SIGNATURES

### APPRAISER

Appraiser Name: Lynn A. Perrine

Company: Skylark Appraisal Services, Inc

Phone: (302) 653-6553 Fax: (302) 653-6603

E-Mail: skyapps@verizon.net

Date of Report (Signature): July 25, 2014

License or Certification #: X2-0000055 State: DE

Designation: DE Certified Residential Real Property Appraiser

Expiration Date of License or Certification: 10/31/2015

Inspection of Subject: ☐ Interior & Exterior ☒ Exterior Only ☐ None

Date of Inspection: 07/15/2014

### SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name:

Company:

Phone: Fax:

E-Mail:

Date of Report (Signature):

License or Certification #: State:

Designation:

Expiration Date of License or Certification:

Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection:

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# ADDITIONAL COMPARABLE SALES

File No.: 14CDHH 66GP

SALES COMPARISON APPROACH

| FEATURE | SUBJECT | COMPARABLE SALE # 4 | | COMPARABLE SALE # 5 | | COMPARABLE SALE # 6 | |
|---|---|---|---|---|---|---|---|
| Address | 41 S Queen St., & 20 Kirkwood St., et Dover, DE 19904 | 1207 S Farmview Dr Dover, DE 19904 | | | | | |
| Proximity to Subject | | 1.09 miles W | | | | | |
| Sale Price | $ | | $ 150,000 | | $ | | $ |
| Sale Price/GLA | $ /sq.ft. | $ 93.28 /sq.ft. | | $ /sq.ft. | | $ /sq.ft. | |
| Data Source(s) | Inspection | trend#6234997; DOM-4 | | | | | |
| Verification Source(s) | Public Record/MLS | Public Record/MLS | | | | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjust. | DESCRIPTION | +(-) $ Adjust. | DESCRIPTION | +(-) $ Adjust. |
| Sales or Financing Concessions | None Known 0 | FHA $2,000 | -2,000 | | | | |
| Date of Sale/Time | 07/14/2014 | 07/31/2013 | | | | | |
| Rights Appraised | Fee Simple | Fee Simple | | | | | |
| Location | Suburban | Suburban | -5,000 | | | | |
| Site | 5,625/7,500 | 7841 sf | | | | | |
| View | Residential | Residential | | | | | |
| Design (Style) | Contemporary | Contemporary | | | | | |
| Quality of Construction | Average | Average | | | | | |
| Age | 0 | 24 | +6,000 | | | | |
| Condition | Good | Good | | | | | |
| Above Grade Room Count | Total 5 / Bdrms 3-4 / Baths 2.0-2.1 | Total 8 / Bdrms 3 / Baths 2.1 | 0 | Total / Bdrms / Baths | | Total / Bdrms / Baths | |
| Gross Living Area | 1,365-1400 sq.ft. | 1,608 sq.ft. | -5,200 | sq.ft. | | sq.ft. | |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | | | | |
| Functional Utility | Average | Average | | | | | |
| Heating/Cooling | HP/Central | FWA/Central | 0 | | | | |
| Energy Efficient Items | None Noted | None noted | | | | | |
| Garage/Carport | Off Stree | Off Street/1 Car | -2,500 | | | | |
| Porch/Patio/Deck | Covered Porch/None | Covered Porch | 0 | | | | |
| | None | Fireplace | -2,000 | | | | |
| | None | None | | | | | |
| | None | None | | | | | |
| | | | | | | | |
| | | | | | | | |
| Net Adjustment (Total) | | ☐ + ☒ - | $ -10,700 | ☐ + ☐ - | $ | ☐ + ☐ - | $ |
| Adjusted Sale Price of Comparables | | | $ 139,300 | | $ | | $ |

Summary of Sales Comparison Approach: Sale 4 was transferred on 01/10/2013 for $87,000. There were no other prior sales or transfers of Sale 4 in the prior 12 months. Although Sale 4 is more than one mile from the subject, it is considered to be an alternate choice of the typical buyer. All sales have similar economic factors and the same school district. Although Sale 4 is more than 6 months old, no time adjustments were deemed necessary as no decline is evident. Sale 4 was adjusted for its location in a more desirable community. Age adjustments were made at the rate of $250/year, to account for normal wear.

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# Assumptions, Limiting Conditions & Scope of Work

File No.: 14CDHH 66GP

| | | | | | |
|---|---|---|---|---|---|
| Property Address: | 41 S Queen St., & 20 Kirkwood St., et al | City: Dover | State: DE | Zip Code: 19904 | |
| Client: | Central Delaware Habitat for Humanity | Address: | 544 Webbs Lane, Dover, DE 19904 | | |
| Appraiser: | Lynn A. Perrine | Address: | 4640 Underwoods Corner Rd, Clayton, DE 19938 | | |

**STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS**

— The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

— The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

— If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

— The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

— If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

— The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

— The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

— The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

— If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

— An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

— The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

— An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

**The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.**

**Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.): There are no warranties expressed or implied relating to the subject property.**

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# Certifications

File No.: 14CDHH 66GP

| | | | | | |
|---|---|---|---|---|---|
| Property Address: | 41 S Queen St , & 20 Kirkwood St , et al | City: Dover | State: DE | Zip Code: 19904 | |
| Client: | Central Delaware Habitat for Humanity | Address: | 544 Webbs Lane, Dover, DE 19904 | | |
| Appraiser: | Lynn A. Perrine | Address: | 4640 Underwoods Corner Rd, Clayton, DE 19938 | | |

**APPRAISER'S CERTIFICATION**

**I certify that, to the best of my knowledge and belief:**

— The statements of fact contained in this report are true and correct.

— The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

— I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

— I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

— My engagement in this assignment was not contingent upon developing or reporting predetermined results.

— My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

— My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

— I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.

— Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

— Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

**Additional Certifications:**

**DEFINITION OF MARKET VALUE *:**

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

SIGNATURES

| | | |
|---|---|---|
| Client Contact: | Jocelyn McBride | Client Name: Central Delaware Habitat for Humanity |
| E-Mail: | director@centraldelawarehfh.com | Address: 544 Webbs Lane, Dover, DE 19904 |

| APPRAISER | SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) |
|---|---|
| Appraiser Name: Lynn A. Perrine | Supervisory or Co-Appraiser Name: |
| Company: Skylark Appraisal Services, Inc. | Company: |
| Phone: (302) 653-6553 Fax: (302) 653-6603 | Phone: Fax: |
| E-Mail: skyapps@verizon.net | E-Mail: |
| Date Report Signed: July 25, 2014 | Date Report Signed: |
| License or Certification #: X2-0000055 State: DE | License or Certification #: State: |
| Designation: DE Certified Residential Real Property Appraiser | Designation: |
| Expiration Date of License or Certification: 10/31/2015 | Expiration Date of License or Certification: |
| Inspection of Subject: ☐ Interior & Exterior ☒ Exterior Only ☐ None | Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None |
| Date of Inspection: 07/15/2014 | Date of Inspection: |


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# Market Conditions Addendum to the Appraisal Report

File No. 14CDHH.66GP

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 41 S Queen St., & 20 Kirkwood St., et al City Dover State DE ZIP Code 19904

Borrower n/a

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

## MARKET RESEARCH & ANALYSIS

| Inventory Analysis | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | Overall Trend |
|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | 33 | 0 | 0 | ☐ Increasing ☒ Stable ☐ Declining |
| Absorption Rate (Total Sales/Months) | 5.50 | 0.33 | 0.33 | ☐ Increasing ☒ Stable ☐ Declining |
| Total # of Comparable Active Listings | 17 | 17 | 34 | ☐ Declining ☐ Stable ☒ Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 3.1 | 51.5 | 103.0 | ☐ Declining ☐ Stable ☒ Increasing |

| Median Sale & List Price, DOM, Sale/List % | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | Overall Trend |
|---|---|---|---|---|
| Median Comparable Sale Price | 130,600 | 0 | 0 | ☐ Increasing ☒ Stable ☐ Declining |
| Median Comparable Sales Days on Market | 90 | 0 | 0 | ☐ Declining ☒ Stable ☐ Increasing |
| Median Comparable List Price | 139,900 | 139,900 | 138,500 | ☐ Increasing ☒ Stable ☐ Declining |
| Median Comparable Listings Days on Market | 185 | 146 | 83 | ☒ Declining ☐ Stable ☐ Increasing |
| Median Sale Price as % of List Price | 95.91 | 98.77 | 98.77 | ☐ Increasing ☒ Stable ☐ Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No | | | | ☐ Declining ☒ Stable ☐ Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Builder's Incentive and seller concessions are typical for this market. The are typically 1-5% of the sales price. The list-to-sell ratio may be effected by the inclusion of settlement assistance and low interest rates.

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).

The entire market has been effected by changes in the past few years. There have been foreclosures/REO sales in the market area. The market, as a whole, appears to be stabilizing.

Cite data sources for above information. Trend Multi-Listing Services, County Tax Records

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

In order to obtain sufficient market data the search area was expanded to include comparable homes within a 1.5 mile radius. These communities and comparable sales are considered to be an alternate choice of the prospective buyer. The value range used was $100,000-$160,000. The figures and days-on-market are shown as a median. There were no sales in the current or prior quarter. As there is limited market data, values, listing prices and DOM are considered to be stable. This market has an oversupply.

The appraiser has determined the subject property would have to be exposed for 3 to 6 months on the open market in order to have a market value of $139-151,000 on the effective date of this appraisal.

## CONDO/CO-OP PROJECTS

**If the subject is a unit in a condominium or cooperative project, complete the following:** **Project Name:**

| Subject Project Data | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | Overall Trend |
|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | | | | ☐ Increasing ☐ Stable ☐ Declining |
| Absorption Rate (Total Sales/Months) | | | | ☐ Increasing ☐ Stable ☐ Declining |
| Total # of Active Comparable Listings | | | | ☐ Declining ☐ Stable ☐ Increasing |
| Months of Unit Supply (Total Listings/Ab.Rate) | | | | ☐ Declining ☐ Stable ☐ Increasing |

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

The observations in this addendum are based on the data source identified above which is generally believed to be an acceptable source of market data. The accuracy of the data cannot be guaranteed as it relies on the input at the source.

EXPOSURE TIME: the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

## APPRAISER

| | |
|---|---|
| Signature | Signature |
| Appraiser Name Lynn A Pearce | Supervisory Appraiser Name |
| Company Name Skylark Appraisal Services, Inc. | Company Name |
| Company Address 4640 Underwoods Corner Rd, Clayton, DE 19938 | Company Address |
| State License/Certification # X2-0000055 State DE | State License/Certification # State |
| Email Address skyapps@verizon.net | Email Address |



Form 1004MC2 — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

| | | | | |
|---|---|---|---|---|
| Borrower/Client | n/a | | | File No. 14CDHH 66GP |
| Property Address | 41 S Queen St , & 20 Kirkwood St , et al | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 |
| Lender | Central Delaware Habitat for Humanity | | | |

## APPRAISAL AND REPORT IDENTIFICATION

**This Report is one of the following types:**

☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

## Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
— The statements of fact contained in this report are true and correct.
— The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
— Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
— Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
— I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
— My engagement in this assignment was not contingent upon developing or reporting predetermined results.
— My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
— My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
— Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
— Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

## Comments on Appraisal and Report Identification

**Note any USPAP related issues requiring disclosure and any State mandated requirements:**

This Appraisal report was prepared in accordance with FIRREA Title XI
The Intended User of this Appraisal Report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of the appraisal for construction of a home, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value.
No additional Intended Users are identified by the appraiser

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.
I have no current or prospective interest in the subject property or the parties involved, and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity
I have performed no (or the specified) other services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment

**APPRAISER:**

Signature: Lynn A Perrine
Name: Lynn A. Perrine
DE Certified Residential Real Property Appraiser
State Certification #: X2-0000055
or State License #:
State: DE Expiration Date of Certification or License: 10/31/2015
Date of Signature and Report: July 25, 2014
Effective Date of Appraisal: 07/15/2014
Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only
Date of Inspection (if applicable): 07/15/2014

**SUPERVISORY or CO-APPRAISER (if applicable):**

Signature:
Name:
State Certification #:
or State License #:
State: Expiration Date of Certification or License:
Date of Signature:
Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable):

# Subject Photo Page

| | | | | |
|---|---|---|---|---|
| Borrower/Client | n/a | | | |
| Property Address | 41 S Queen St , & 20 Kirkwood St , et al | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 |
| Lender | Central Delaware Habitat for Humanity | | | |



**Kirkwood Street Lot**

41 S Queen St , & 20 Kirkwood St , et al

| | |
|---|---|
| Sales Price | |
| Gross Living Area | 1,365-1400 |
| Total Rooms | 5 |
| Total Bedrooms | 3-4 |
| Total Bathrooms | 2 0-2 1 |
| Location | Suburban |
| View | Residential |
| Site | 5,625/7,500 |
| Quality | Average |
| Age | 0 |



**Street North**



**Street South**

# Subject Photo Page

| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | n/a | | | | |
| Property Address | 41 S Queen St , & 20 Kirkwood St., et al | | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 | |
| Lender | Central Delaware Habitat for Humanity | | | | |



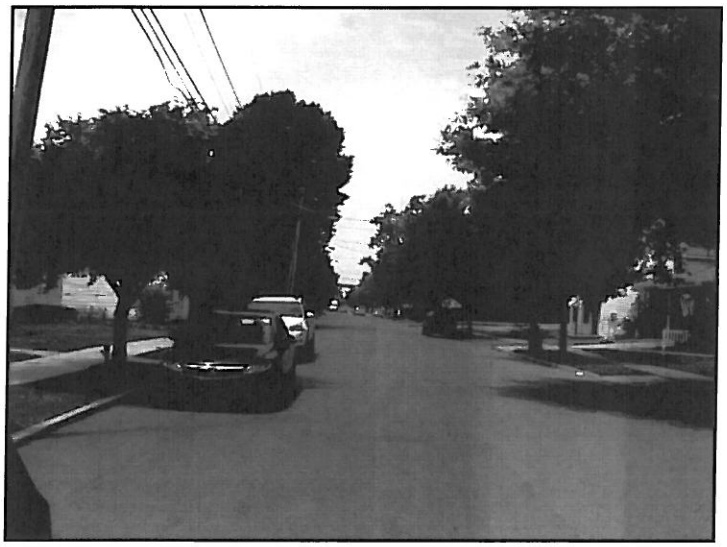
**Queen Street Lot**

41 S Queen St , & 20 Kirkwood St., et al

| | |
|---|---|
| Sales Price | |
| Gross Living Area | 1,365-1400 |
| Total Rooms | 5 |
| Total Bedrooms | 3-4 |
| Total Bathrooms | 2 0-2 1 |
| Location | Suburban |
| View | Residential |
| Site | 5,625/7,500 |
| Quality | Average |
| Age | 0 |



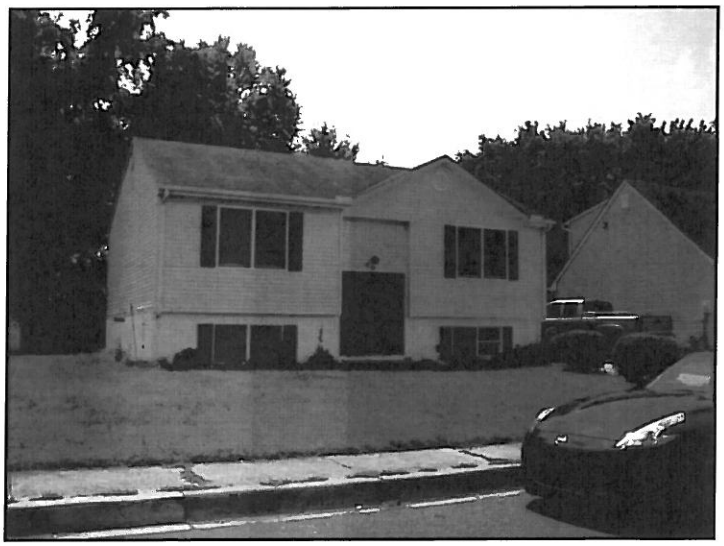
**Street South**



**Street North**

# Comparable Sales

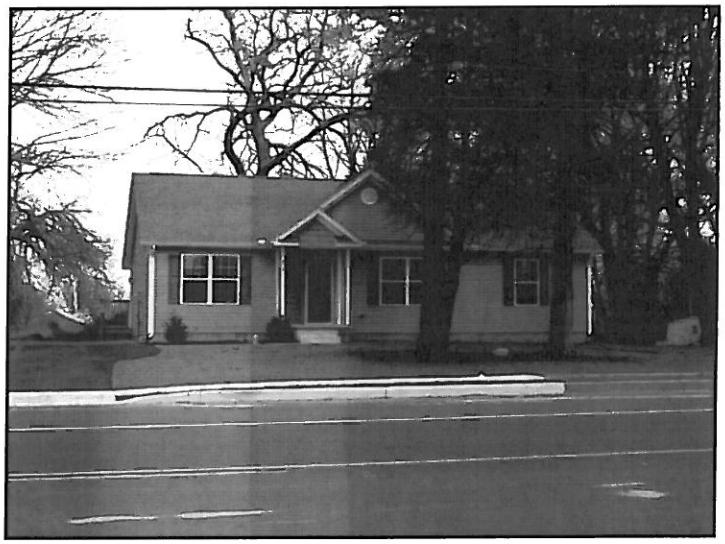
| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | n/a | | | | |
| Property Address | 41 S Queen St., & 20 Kirkwood St., et al | | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 | |
| Lender | Central Delaware Habitat for Humanity | | | | |



## Comparable 1

40 Virginia Ave

| | |
|---|---|
| Prox. to Subject | 1.19 miles NW |
| Sale Price | 145,000 |
| Gross Living Area | 1,374 |
| Total Rooms | 7 |
| Total Bedrooms | 4 |
| Total Bathrooms | 2.1 |
| Location | Suburban |
| View | Residential |
| Site | 7644 sf |
| Quality | Average |
| Age | 21 |



## Comparable 2

217 McKee Rd

| | |
|---|---|
| Prox. to Subject | 1.40 miles NW |
| Sale Price | 157,000 |
| Gross Living Area | 1,430 |
| Total Rooms | 6 |
| Total Bedrooms | 3 |
| Total Bathrooms | 2.0 |
| Location | Suburban |
| View | Wooded |
| Site | 18,016 Sq.Ft. |
| Quality | Average |
| Age | 0 |



## Comparable 3

226 N Governors Ave

| | |
|---|---|
| Prox. to Subject | 0.39 miles N |
| Sale Price | 108,000 |
| Gross Living Area | 1,176 |
| Total Rooms | 6 |
| Total Bedrooms | 3 |
| Total Bathrooms | 1.1 |
| Location | Suburban |
| View | Residential |
| Site | 4320 sf |
| Quality | Average |
| Age | 83 |

# Comparable Photo Page

| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | n/a | | | | |
| Property Address | 41 S Queen St , & 20 Kirkwood St , et al | | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 | |
| Lender | Central Delaware Habitat for Humanity | | | | |




## Comparable 4

1207 S Farmview Dr

| | |
|---|---|
| Prox. to Subject | 1.09 miles W |
| Sales Price | 150,000 |
| Gross Living Area | 1,608 |
| Total Rooms | 8 |
| Total Bedrooms | 3 |
| Total Bathrooms | 2.1 |
| Location | Suburban |
| View | Residential |
| Site | 7841 sf |
| Quality | Average |
| Age | 24 |

## Comparable 5

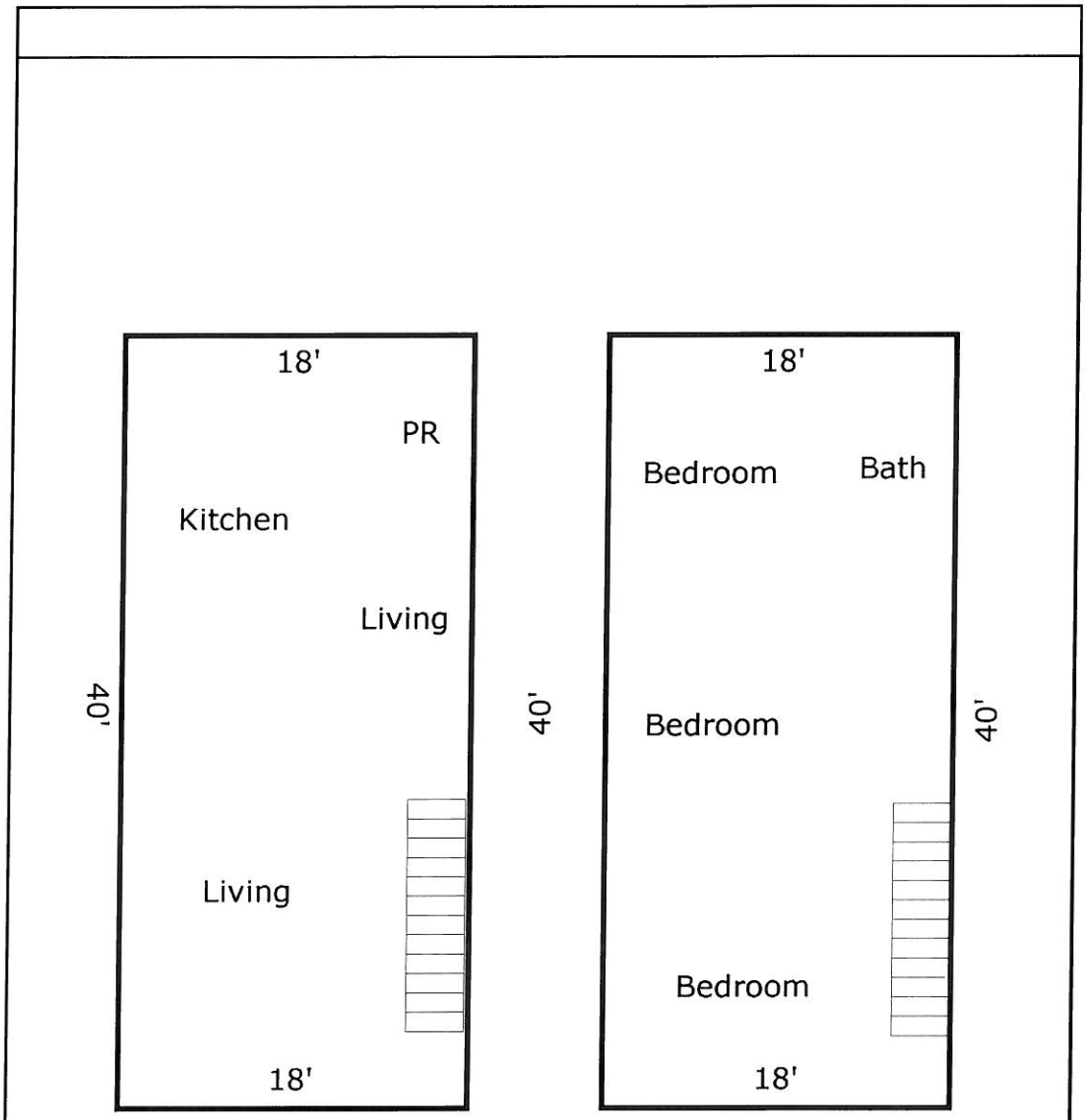
| | |
|---|---|
| Prox. to Subject | |
| Sales Price | |
| Gross Living Area | |
| Total Rooms | |
| Total Bedrooms | |
| Total Bathrooms | |
| Location | |
| View | |
| Site | |
| Quality | |
| Age | |

## Comparable 6

| | |
|---|---|
| Prox. to Subject | |
| Sales Price | |
| Gross Living Area | |
| Total Rooms | |
| Total Bedrooms | |
| Total Bathrooms | |
| Location | |
| View | |
| Site | |
| Quality | |
| Age | |

# Building Sketch

| | | | | |
|---|---|---|---|---|
| Borrower/Client | n/a | | | |
| Property Address | 41 S Queen St. & 20 Kirkwood St., et al | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 |
| Lender | Central Delaware Habitat for Humanity | | | |



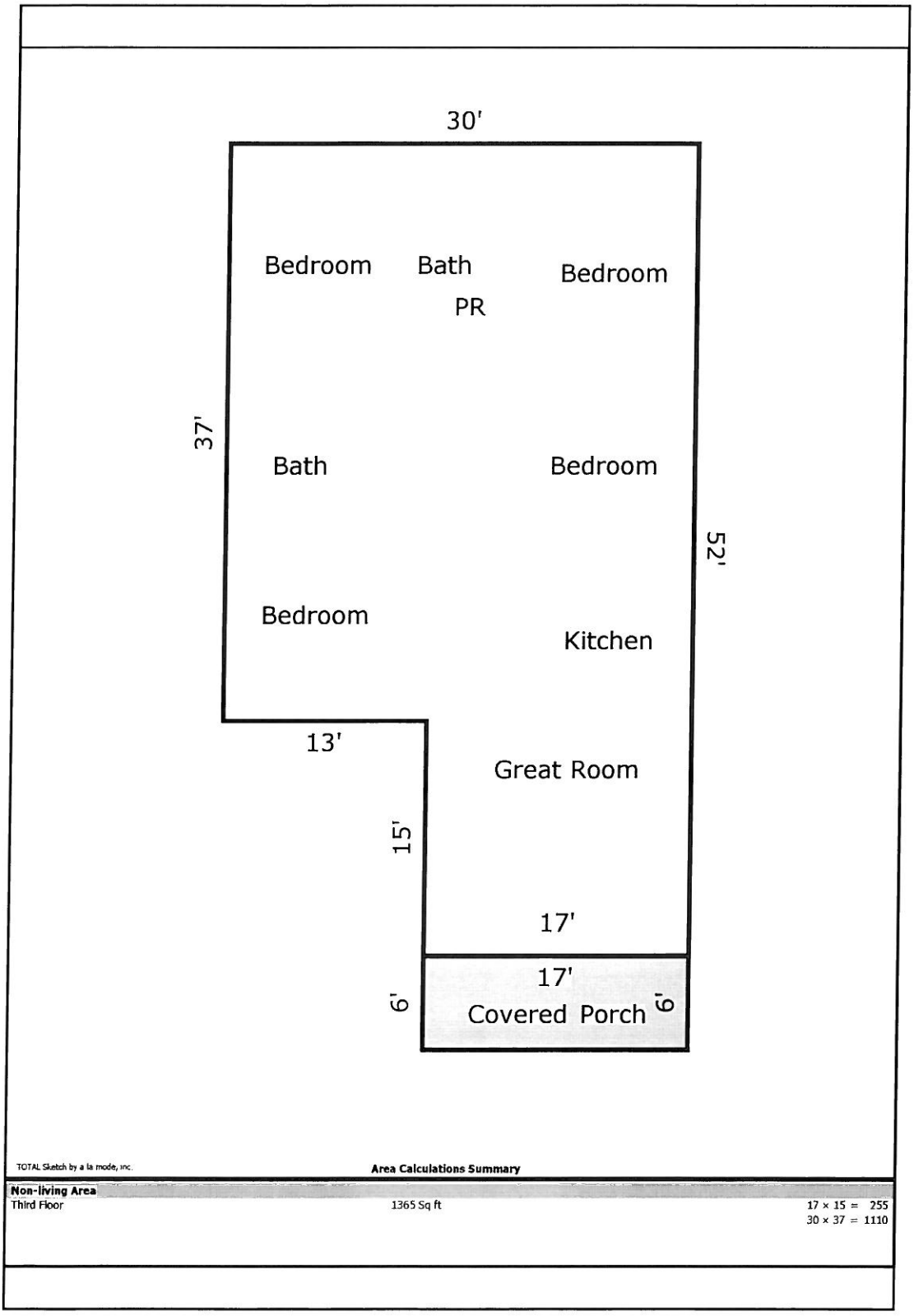

TOTAL Sketch by a la mode, inc.

**Area Calculations Summary**

| Non-living Area | | |
|---|---|---|
| First Floor | 720 Sq ft | 40 × 18 = 720 |
| Second Floor | 720 Sq ft | 40 × 18 = 720 |

# Building Sketch

| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | n/a | | | | |
| Property Address | 41 S Queen St , & 20 Kirkwood St , et al | | | | |
| City | Dover | County Kent | State DE | Zip Code | 19904 |
| Lender | Central Delaware Habitat for Humanity | | | | |




TOTAL Sketch by a la mode, inc.

**Area Calculations Summary**

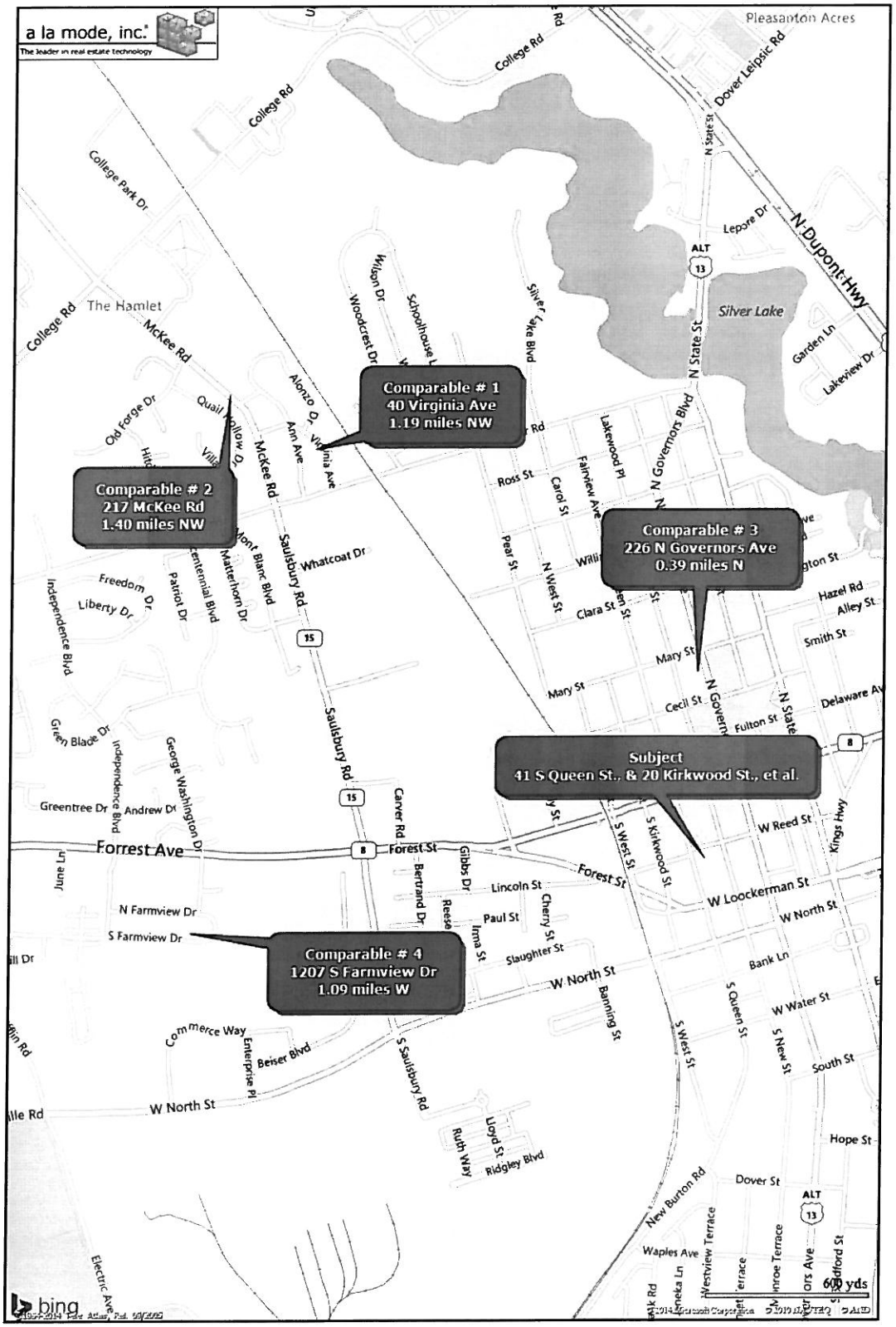
| Non-living Area | | |
|---|---|---|
| Third Floor | 1365 Sq ft | 17 x 15 = 255<br>30 x 37 = 1110 |

**Lots**



# Location Map

| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | n/a | | | | |
| Property Address | 41 S Queen St , & 20 Kirkwood St , et al | | | | |
| City | Dover | County Kent | State DE | Zip Code 19904 | |
| Lender | Central Delaware Habitat for Humanity | | | | |



**License 2015**

LICENSE NO X2-0000055

STATE OF DELAWARE
DIVISION OF PROFESSIONAL REGULATION

NOT TRANSFERABLE

Certified Residential Real Property Appraiser

EXPIRATION DATE 10/31/2015

ISSUED TO:

Lynn A. Perrine

MAILING ADDRESS
Lynn A. Perrine
4640 Underwoods Corner Road
Clayton DE 19938

PROFESSIONAL LICENSE

388794

STAFF REPORT
Milford Housing Development Corp (MHDC)
Housing Rehabilitation Program

The Housing Rehabilitation Program formally managed by the city's Community Development Office will be managed by MHDC if grant is awarded. MHDC is a successful and established nonprofit affordable housing developer which was founded in 1977 and services Kent and Sussex counties.

This project services 100% low to moderate income persons. The grant request of $60,000 is a realistic amount for a maximum up to $15,000 per home which will service 4-5 homeowners during the program year.

MHDC staff has the level of expertise and experience to continue the success of managing the Housing Rehabilitation Program, and also required to adhere to federal regulations set forth by HUD.

This project is consistent with Goal 2 of the 2010-2014 Consolidated Plan by preserving the existing housing stock in the City of Dover.

977 East Masten Circle
Milford, DE 19963

MHDC
AFFORDABLE HOUSING SOLUTIONS

302-422-8255 *phone*
302-422-8260 *fax*
www.milfordhousing.com

RECEIVED
FEB 9 - 2015
CITY OF DOVER
PLANNING & INSPECTIONS

February 5, 2015

Ms. Tracey N. Harvey
City of Dover Planning Department
City of Dover
15 Loockerman Plaza
Dover, DE 19901

RE: City of Dover CDBG Grant Application FY 2015-2019 – Housing Rehabilitation

Dear Ms. Harvey,

I am pleased to submit the enclosed grant application to the City of Dover for the Community Development Block Grant (CDBG) FY 2015-2019 multi-year program. We are hoping the City of Dover will consider our request in the amount of $60,000 per fiscal year for housing rehabilitation. If awarded, all funds will go directly to rehabilitate owner-occupied housing units for low- to moderate-income households that reside within city limits.

On behalf of MHDC's Board of Director's and staff, we would like to reiterate our sincere appreciation for the support provided by the City of Dover. Please find enclosed one original and eight copies of the application and the required exhibits.

If you have any questions, comments, or require additional information, please do not hesitate to contact either me or Russell Huxtable, MHDC Vice President/COO at 302-422-8255 or via email at vmiller@milfordhousing.com and rhuxtable@milfordhousing.com, respectfully.

Warmest Regards,

Valerie A. Miller
Development Director

Enclosures

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name **Milford Housing Development Corporation (MHDC)**

Address **977 East Masten Circle, Milford, DE 19963**

Phone Number **(302) 422-8255**

B. Name, position and signature of person submitting application:

**Valerie Miller, Development Director**

Name and position of authorizing official:

**David Moore, President/CEO**

C. Name, address and phone number of Contact Person:
(If different from B above)

**Fran Cardaci, Housing Preservation Manager (same address and phone as above)**

FY 2015 only

| | |
|---|---|
| Activity: | **Rehabilitation** |
| Amount Requested: | $ **60,000.00** |
| Source of Cash Matching Funds | $ **583,500.95 (please see Attachment 5)** |

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| **Housing Rehabilitation** | **4-6 households** | **4-6 households** | **100%** | **$60,000.00** | **$60,000.00** |
| | | | | | |
| | | | | | |
| | | | | | |

Source of Data:
**MHDC will work with the City of Dover's Community Development Office, which maintains a CDBG waiting list of clients who meet program criteria and income limits, as determined by the U.S. Department of Housing and Urban Development (HUD).**

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| **Russell Huxtable** | **Vice President/COO** |
| **Fran Cardaci** | **Housing Preservation Manager** |
| **Gary Saroukous** | **Field Coordinator** |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

- **The highest priority for this project is to rehabilitate owner-occupied housing units found to be in violation of the City of Dover's Housing Code.**

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

- **Program activity is 'Housing Rehabilitation'. This activity is fully described as housing rehabilitation for low- to moderate-income homeowners who reside within city limits. The objective is to preserve the City's existing housing stock.**
- **The total number of units to be rehabilitated is 6-8, per year of grant**

**funding period. Total number of units to be repaired during all three years of the grant period is 18-24.**

- **Households must be low- to moderate-income as defined by the U.S. Department of Housing and Urban Development (HUD). Households served must be 80 percent and below Area Median Income (AMI) as defined by HUD.**
- **Housing type is homeownership units. Clients must provide proof that they own the home in order to qualify for the rehabilitation.**
- **Target area is defined as the geographic city limits for the City of Dover. The project is city-wide and will focus on preserving the existing housing stock in the City.**
- **Each household served will be allowed up to $15,000 in repairs to bring the unit up to code.**
- **The need for home rehabilitation is based on: 1) Overwhelming demand for such services as received daily from the City of Dover by residents; 2) Rising numbers of cost-burdened households, as it relates to housing costs; and 3) Rising number of elderly residents and persons with disabilities facing diverse and critical housing needs. Sources include: City of Dover and the Delaware State Housing Authority.**

C. Provide a timetable showing monthly milestones for completion of each activity.

- **The rehabilitation program will begin immediately once the grant has been approved. The rehabilitation project is expected to take 150 days.**
- **The first month of the project will consist of lead base paint testing for all homes that are 50 years of age and over and sent for review and approval to the Historic Preservation Office.**
- **The second month of the project will consist of the properties going out for bid. The remaining three months will consist of the rehabilitation of the properties.**
- **Rehabilitation activities will meet City of Dover code regulations.**

D. Attach drawings, plans or other documentation necessary to describe program activities.

- **The properties to be rehabilitated will come from the first 4 to 6 applicants off the waiting list and will be for owner-occupied properties in located within city limits.**

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

- **Activities carried out support the overall goals of the City of Dover's Consolidated Plan and its priorities on housing issues. Goal 3 of the 2010-2014 Consolidated Plan is to preserve the existing housing stock in the City of Dover. Home rehabilitation is consistent with this goal.**
- **This project is also consistent with Goal 1 by providing aid to special needs persons. Housing units that will need to become handicap accessible will be completed by this project.**

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

- **The proposed program address the City of Dover's second priority of addressing housing needs. Improving the quality of existing housing stock will address this need by bringing the units up to code requirements.**

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

- **Annually this project is funded for the City of Dover to administer. Each year the city reaches its goal by providing safe sanitary housing to low to moderate income persons and making the neighborhoods more desirable to live in. Currently, the City of Dover has reached out to MHDC in search of possible partnership for service delivery.**
- **MHDC's Home Repair Project has been funded by the City of Dover for many years. In the past seven years, over 70 homes within the City of Dover, have received repairs through the CDBG sub-recipient grant funding through the project. From FY12-13, 6 homes were rehabbed using CDBG monies by MHDC.**
- **Award dates and amounts include:**

**FY2006 - $25,000**
**FY2007 - $25,000**
**FY2008 - $25,000**
**FY2009 - $25,000**
**FY2010 - $35,000**
**FY2011 - $40,000**
**FY2012 - $35,000 (Emergency Home Repairs)**
**$52,782 (Housing Rehabilitation)**
**FY2013 - $40,000 (Emergency Home Repairs)**
**$35,658 (Housing Rehabilitation)**

- **In regards to providing 'Emergency Home Repairs', the project has consistently performed well and met all monitoring requirements of the City during these funding periods.**
- **In FY12, MHDC was awarded CDBG funds for 'Housing Rehabilitation'. This was a new program activity for MHDC. During our initial monitoring visit by the City of Dover, there were some initial concerns. MHDC was asked to provide the City of Dover with a remediation plan to get the program back on target. This was provided and subsequently, all matters resolved.**
- **'Housing Rehabilitation' is commonly known as the most complicated activity to undergo in the CDBG program, due to vigorous program requirements. It took MHDC staff some time to learn all aspects of the program. However, we have since developed a CDBG Housing Rehab Manual, used for internal purposes, in addition to ensuring our staff have received the training resources they need. Based on our experience and subsequent growth, we are now completely confident in our ability to effectively and efficiently administer this program.**

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

- **Please see Attachment 5.**

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

- **The proposed project does not involve efforts to coordinate with businesses regarding the development of community.**

6. Have you received a sub-recipient grant from the previous funding year?
If yes give the total amount $ **35,658 (Housing Rehab) and $40,000 (Emergency Home Repairs) during FY2013**.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

| | |
|---|---|
| **Suitable Living Environment** | _____ |
| **Decent Housing** | X |
| **Economic Opportunity** | _____ |

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

| | |
|---|---|
| **Availability/Accessibility** | X |
| **Affordability** | _____ |
| **Sustainability** | _____ |

Please provide a proposed outcome based on the information below that applies to your activity

**MHDC's Home Repair Project defines the projected outcome as the removal of a housing condition that qualifies as hazardous or unhealthy and is in immediate need. During each fiscal year of the grant funding period, MHDC will complete a minimum of 15 home repairs for very-low to low-income households within Dover city limits. In sum, the Home Repair Project's goal is to complete a minimum of 100 emergency home repairs throughout the state of Delaware in 2015.**

**MHDC is requesting that a maximum cap of $7,500 be used for home repairs. Most homeowners do not need this full amount of funding, but on occasion the homeowner may need a new roof or furnace which cost more than the $5,000 per home the Project had been using in the past with City of Dover CBDG. The repair activities will be focused on eliminating conditions of an immediate health or safety hazard to the homes' occupants. Over the years, typical repairs included: replacement of furnaces, electrical repairs, plumbing repairs, construction of entrance steps and wheelchair ramps, modifying bathrooms for safety and accessibility, replacement of broken windows, roof repairs or replacements, and the installation of hardwired smoke/co detectors.**

**If granted, MHDC's Home Repair Project will complete at least 15 home repairs, 100% of those units will meet the City of Dover's Housing Code, 100% of repaired units will have immediate threats to safety and/or health eliminated, and no homeowner served will be forced to relocate. Indicators for measurement include: Housing inspections, Certificates of Occupancy, client satisfaction surveys, client case files, interviews, program budget, financial records, organization records and program records.**

Number of persons, households, units, or beds assisted as appropriate **Minimum of 15 households.**

Income level of persons or households by: Very Low **60** %
Low **40** %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

- **Target area is Dover city limits. Nearly all those served will be low-income households, set by HUD. Minimum of 15 households to be served. Number of persons will vary by household, but using the Delaware average household size of 2.58, according to the U.S. Census Bureau's American Community Survey 5-Year Estimates (2006-2010), it is estimated that approximately 40 persons will be served within FY2015, 60 percent of which will be very-low income.**

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

MHDC
AFFORDABLE HOUSING SOLUTIONS

# City of Dover CDBG Application FY 2015-2019

*Attachment Table of Contents*


***Exhibit 1:*** Mission & Background

***Exhibit 2:*** Board of Directors

***Exhibit 3:*** Staff Resumes

***Exhibit 4:*** Demographic & Statistical Report

***Exhibit 5:*** Funding Sources

***Exhibit 6:*** Most Recent Audit

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Mission & Background

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Milford Housing Development Corporation

*A Nonprofit Affordable Housing Developer*




Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit, affordable housing developer, headquartered in Milford, DE. Our mission is to provide decent, safe, and affordable housing solutions to people of modest means.

MHDC was founded in 1977 by a group of concerned local citizens who saw a need for housing in the community. Like other nonprofits, the agency was led only by volunteers, and a dedicated Board of Directors for many years. In 1994, the agency hired its first employee and growth quickly began. Within three years, MHDC had completed its first affordable, senior rental complex. During this same time, 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). Since then, MHDC has grown into Delaware's leading nonprofit provider of affordable housing.

MHDC
*Milford Housing Development Corp.*
*977 East Masten Circle*
*Milford, DE 19963*

# Milford Housing Development Corporation

## *Programs & Services*

AFFORDABLE HOUSING SOLUTIONS

*Programs & Services*

MHDC has become a leader in Delaware's affordable housing by offering a continuum of services, including:

- Self-Help Housing Program – MHDC's premier homeownership program is offered as an alternative path to homeownership. Working in small groups of families, participants help build one another's homes during a year-long construction process. Families average roughly $32,000 in sweat equity per home. To date, over 185 affordable homes have been developed through the program;
- Home Repair Project (HRP) – MHDC became stewards of this well-known, high-performing program in the fall of 2011. In 2013, over 150 emergency home repairs were completed with volunteers donating over 5,000 hours of labor;
- Financial Fitness Program - designed to help lower income households build assets, escape poverty, and build a financially stable life. MHDC's qualified staff has been provided financial literacy training to over 200 households in the past five years;
- Home Ownership Preservation Program – MHDC prevents existing affordable housing units from becoming substandard, by acquiring vacant, foreclosed homes, rehabilitating them, and bringing them up to code. Funding is secured and packaged by MHDC staff through loans and grants;
- New Construction, Single-Family Housing Program - Provides conventional homeownership programs where participants design homes based on individual choice. MHDC completes all phases of the construction;
- Multi-Family Rental Program - MHDC also provides management services to over 2,000 affordable rental units in Delaware. MHDC owns 11 affordable rental complexes, consisting of 336 units for families and seniors at or below 80 percent Area Median Income (AMI). East Coast Property Management (ECPM), the property management company owned by MHDC; &
- Transitional Housing - MHDC owns and operates seven units of transitional housing for families experiencing undue hardships or women and children who are victims of domestic violence. Rent is income restricted and is based on a small percentage of each family's household income.

We believe providing these services meets the needs of our communities, fulfills our mission, and promotes community stabilization.

# Milford Housing Development Corporation

## *Previous Affordable Housing Experience*

AFFORDABLE HOUSING SOLUTIONS

*Previous Affordable Housing Experience*

MHDC's first housing effort began in 1977 with the development of Academy Apartments in Milford, DE. The project was funded though a Farmers Home Administration (FHA) Section 515 loan. Four years later, MHDC utilized Community Development Block Grant (CDBG) funds, through the Delaware State Housing Authority (DSHA), to secure land for Lucas Circle, a 12-lot subdivision for single-family homes. Homes were built under the FHA Section 502 Homeownership Loan Program.

From the mid- to late 80s, MHDC focused work with the town of Milford and local churches to revitalize north Milford, predominately a minority area at the time. Since 1990, MHDC developed many affordable housing units including:

- 1995 – Colony West, Milford, DE. (20 affordable rental units in partnership with Interfaith Housing);
- 1996 – Scattered Site Transitional Housing (3-units, construction financed through DSHA's HOME Program);
- 1997 – Greenwood Acres, Greenwood, DE. (28 affordable rental units financed through U.S. Department of Agriculture Rural Development(USDA RD);
- 1997 – Carriage Place, Georgetown, DE. (Self-Help Housing Program award for 16 single-family homes for individuals 80 percent and below Area Median Income (AMI), funded through USDA RD;
- 1998 – Milton Landing, Milton, DE. (48 affordable rental units, financed through the DSHA's Low-Income Housing Tax Credit Program (LIHTC);
- 2000 – Cedar Creek Landing, Lincoln, DE. (Self-Help Housing Program award for 62 single-family homes for individuals 80 percent and below Area Median Income (AMI), funded through USDA Rural Development);
- 2000 – Park Royal, Milton, DE. (32 affordable rental units, financed through DSHA
- 2001 – Marshall Manor, Milton, DE. (36 affordable rental units for seniors, financed through DSHA's LIHTC and USDA Rural Development);
- 2008 – Hurd's Crossing, Felton, DE. (36 affordable rental units for seniors, financed through DSHA's LIHTC and USDA Rural Development);
- 2009 – Acorn Acres, Georgetown, DE. (24 affordable rental units for families. MHDC acquired the property from Interfaith Mission of Sussex County. Financed through USDA and DSHA); and
- 2013 – North Lake Village Apartments, Middletown, DE. (52 affordable rental units for families. This LIHTC was acquired and rehabilitated, with financing through DSHA).

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Board of Directors

# Milford Housing Development Corporation

## *Board of Directors - 2015*

MHDC
AFFORDABLE HOUSING SOLUTIONS

*Board of Directors*

MHDC's activities are governed by a well-respected Board of Directors. Our board represents a cross-section of the communities we serve and are able to lend insight and direction for our housing activities.

- ***Matthew T. Parks, Board Chairperson*** – Currently employed as the Community Reinvestment Act (CRA) Officer at Discover Bank, Greenwood, DE;
- ***Thomas Houlihan, Vice Chair*** – Currently employed as the Head of Commercial and Community Development Lending at Capital One, Wilmington, DE;
- ***June Barto, Board Member*** – Currently retired. Previously employed as the Secretary to the Milford City Council and as a Teacher's Assistant at Milford School District both located in Milford, DE;
- ***Margaret (Peggy) Gallego, Board Member*** – Currently retired. Previously employed as a Radiology Assistant at Milford Memorial Hospital, Milford, DE;
- ***Joseph R. Herbert, Board Member*** – Currently employed as the Managing Director for Bank of America Public Capital Corporation & Merrill Lynch, Pierce, Fenner & Smith Inc;
- ***Rev. James M. Holt, Board Member*** – Currently retired. Previously served as Senior Pastor of Mt. Enon Baptist Church, Milford, DE. Previously served in the U.S. Air Force as a Chief Master Sergeant until his retirement in 1983;
- ***Timothy Riley, Board Member*** – Currently employed by the Kent Conservation District, Dover, DE;
- ***Linda Rogers, Board Member*** – Currently retired. Previously employed as the President of Milford Jaycees, Milford, DE;
- ***Harold Truxon, Board Member*** – Currently working part-time as a Greeter at Wal-Mart. Previously a local restaurant owner in Ellendale, DE.

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Staff Resumes

MHDC
AFFORDABLE HOUSING SOLUTIONS

# MHDC Staff & Experience – Home Repairs & Housing Rehabilitation

Home Repair Project (HRP) key staff members include:

- **Frances Cardaci, Preservation Manager.** Ms. Cardaci has been working with the Project since June, 2010. She works with large volunteer groups on selected sites and has full Field Coordinator responsibilities, including major responsibilities with the expanding Wilmington Initiative. Fran retired from the USAF following a career that included flying as a C-5 Instructor Flight Engineer at Dover AFB and as an Instructor Weapons Director aboard AWACS aircraft at Tinker AFB in Oklahoma. She served as Chief of Operations Group Readiness in the 552 Air Control Wing at Tinker, responsible for the deployment preparedness of 2000 airmen in five squadrons. She received a Bachelor's degree in Business Management from Wilmington College in Delaware in 1990 and an MBA from Oklahoma City University in Oklahoma City in 1996. She completed the Non-Profit Management Certificate Course at the University of Delaware in May 2011. Fran also worked in business valuation, tax preparation and home building, and has owned several small businesses in Sussex County.

- **Gary Saroukos, Field Coordinator.** After spending years as volunteer for the Home Repair Project (HRP), Gary retired from Capital School District where he was a carpentry instructor for over 20 years and was hired as the HRP Field Coordinator in the fall of 2013. He brings over 15 years contracting experience as former owner of G.M. Saroukos General Contractors, Inc. In addition, Gary has an Associates' degree in Construction Management, a Bachelors' degree in Vocational Education from Delaware State University, and a Masters of Educational Leadership from the University of Delaware.

- **Walter Ottinger, Preservation Supervisor.** Mr. Ottinger, a former housing repair contractor and mobile home repair guru formerly employed by Brass Sales in Felton. Walter has transitioned from Field Coordinator to Construction Supervisor duties this year. He and his Kent County SCSEP perform a variety of approved home repairs in Kent County. He works closely with Ms. Cardaci coordinating client repairs and assessing the emergency conditions. He provides guidance and assistance to volunteer groups on Make A Difference Day and a variety of youth WorkCamps over the years. He has worked for Brass Sales, Inc, has been a foreman for Beracah Homes, and most recently has had his own repair company, Womott Home Improvement.

- **Deborah White, Intake Coordinator.** Ms. White is the first point of contact for potential HRP participants. Her prior employment in the building trades helps provide us a keen insight of work being requested as she conducts telephone intake interviews. During the phone intake, she often is able to determine the nature and extent of true emergency conditions and quickly coordinates contractor or other support as necessary. Ms. White processes client applications and maintains client and volunteer files.

- **Oversight Committees in Kent and Sussex Counties** - The RC&D Council originally created citizens' Oversight Committees, which MHDC has kept in place. The role of the Oversight Committees is to determine potential program participant's eligibility and to assess the emergency nature of the repair work requested. The five to seven member committees represent the ethnic, professional and economic diversity of the county's population and community leaders. Presently, representatives include educators, ministers, county community development staff, former program participants, social service agency representatives, persons with physical disabilities, persons of diverse ethnic and racial backgrounds, community leaders and citizens at large.

**Kent Oversight Committee Members:**

- Marion Boon (Tax Specialist; Retired; committee member since 1993)
- Tracy Harvey (Community Development , City of Dover)
- Ray Hunt (formerly with Independent Resources, Inc.)
- Rod Smith (Community Development Specialist, Kent County CDBG program)
- Albert Biddle (CDBG Program Director, Kent Planning Department)
- Karen Young (Retired Dean of Students, Wesley College; CASA program)
- Helen Curry (advisory capacity. USDA Rural Development)
- Dwayne Powell (Community Specialist, First State Community Action Agency)
- Alton Smith (retired educator, Wilmington, RC&D Council Member)
- Alma Smith (retired banker, Wilmington, RC&D Council Member)

**Sussex Oversight Committee Members:**

- Harold Truxon (retired businessman; community leader)
- Minnie Smith-Burton (retired teacher; community leader in West Rehoboth; FSCAA Board)
- Dale McDowell (CDBG program staff, Sussex County Development Office)
- Reverend Charles Dennis (Pastor, Ellendale)
- Tom McCormick (Southeast Sussex Ministerium, Volunteer coordinator)
- Karen Bowden (Salisbury State University; Resident of Georgetown; RC&D volunteer)
- Tom McCormick (retired; Southeast Sussex Ministerium, Volunteer Coordinator)
- William Richardson (Retired)
- Herbert Sheetz (retired contractor) also a group volunteer leader in Sussex County
- William Richardson (retired contractor) also group volunteer leader is Sussex County

**David W. Moore, MHDC President/CEO.** Much of MHDC's success has resulted from the expertise brought forth by President/CEO David Moore and Vice/President/COO Russell Huxtable. As President/CEO, Mr. Moore has 24 years management experience, 22 years nonprofit housing experience, 29 years residential construction experience, 22 years Self-Help Housing experience, an Associate's degree in Construction Management, and a Bachelor's degree in Business Management. He is a current board member of the National Rural Housing Coalition and past president of the National Rural Self-Help Housing Association. In 2008, Mr. Moore was the recipient of the Arts & Humanity Award from Delaware Technical & Community College in Georgetown. Most recently, he was again honored by the Delaware Chapter of the National Association of Housing and Redevelopment Officials (DE-NAHRO) with their 2013 Ambassadors Award.

**Russell Huxtable, MHDC Vice President/C0O.** Vice President/COO Russell Huxtable has 13 years management experience, 15 years nonprofit housing experience, 13 years Self-Help Housing experience, and a Bachelor's degree in Political Science. He is President of National Rural Self-Help Housing Association and an appointee to the State of Delaware Council on Housing. Under their leadership, MHDC was transformed from a small, relatively unknown nonprofit to one with currently over $32 million in assets. MHDC is not the average and is as equally proud to say so.

MHDC has a strong organizational ability to successfully plan, market, and manage the Home Repair Project (HRP). Likewise, HRP has a documented history of success. In the 23 years HRP has been operating, over 4,500 families have been helped with nearly 210,000 hours of volunteer labor were donated by individuals and community groups to assist in these achievements. The Project repaired holes in floors, ceilings, walls, and roofs; built entrance ramps for disabled or elderly homeowners; repaired or replaced windows, doors, and locks; repaired or replaced furnaces and wells; and performed electrical and plumbing repairs. Skilled licensed professionals were contracted to complete repairs that require "code" work.

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# Demographics & Statistics

| Name_First | Name_Last | Home Address | Annual Income | Ethnicity | Veteran | Housing Type | Type of Housing | Length of Ownership | JOB::Job Completion Date |
|---|---|---|---|---|---|---|---|---|---|
| James | Shaw | 910 Wilson Drive | $22,745.00 | African American | Yes | Stick-built Rancher | Single-story site built | 11-15 Years | 8/9/2013 |
| Shenoa | Brumbaugh | 135 Holmes Street | $38,696.28 | African American | No | 2-Story | Attached (Townhome, duplex, etc. | 6-10 Years | 10/1/2013 |
| W. Marie | Foreman | 32 Acacia Place | $35,821.00 | African American | No | 2-Story | Attached (TownHome, duplex, etc. | 11-15 Years | 5/30/2014 |
| Richard | Goddu | 140 Spruance Road | $25,548.00 | Caucasian | No | 2-Story | Attached (Townhome, duplex, etc. | > 20 Years | 11/21/2013 |
| Donna | Mason | 811 Westview Terrace | $19,188.00 | African American | No | 2-Story | Two-story site built | 11-15 Years | 2/4/2014 |
| Kasey | Mears | 359 Fiddlers Green | $41,559.48 | Caucasian | No | 2-Story | Two-story site built | | 5/30/2014 |
| Nellie | Foster | 127 Meeting House Lane | $59,799.84 | African American | No | 2-Story | Two-story site built | 16-20 Years | |
| Renora | Lott | 218 Reed Street | | African American | No | 2-Story | Two-story site built | 16-20 Years | |
| Stephanie | Gibson | 140 Upland Ave | | | | | Single-story site built | 1-5 Years | |
| Raymond | Pirece | 86 Mitscher Road | | | Yes | | Single-story site built | > 20 Years | |

MHDC
AFFORDABLE HOUSING SOLUTIONS

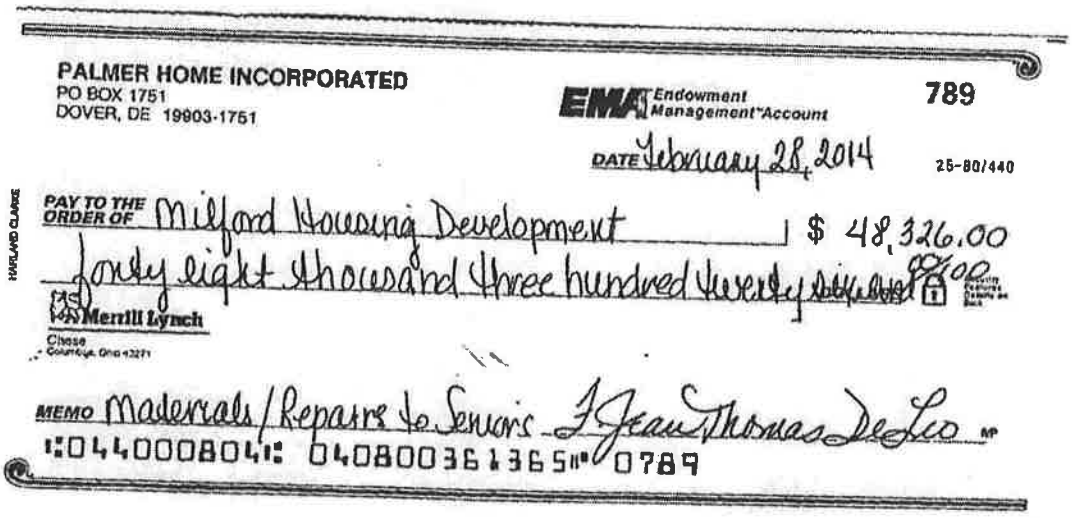
# Funding Sources

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Milford Housing Development Corporation

*Emergency Home Repairs & Housing Rehabilitation*
*City of Dover CDBG Funding Sources - 2015*

| SOURCES | | Amount |
|---|---|---|
| **Sources - Restricted, Repairs Only:** | | |
| Palmer Home Foundation | $ | 48,326.00 |
| Rawlins Charitable Trust | $ | 31,724.95 |
| Atlantic Community Thrift Shop (ACTS) | $ | 12,000.00 |
| **Total Sources - Restricted, Repairs Only =** | **$** | **92,050.95** |
| | | |
| **Funding - Received (Non-restrictive):** | | |
| Delaware State Housing Authority (DSHA) | $ | 400,000.00 |
| Delaware Grant-in-Aid | $ | 38,450.00 |
| JP Morgan Chase | $ | 35,000.00 |
| Kent County Levy Court | $ | 6,500.00 |
| Gannett Foundation | $ | 5,000.00 |
| Milton & Hattie Kutz Foundation | $ | 4,000.00 |
| Perdue Foundation | $ | 2,500.00 |
| **Total Non-restricted Sources =** | **$** | **491,450.00** |
| | | |
| **Total Funding Sources =** | **$** | **583,500.95** |



PALMER HOME INCORPORATED
PO BOX 1751
DOVER, DE 19903-1751

EMA Endowment Management Account

789

DATE February 28, 2014

25-80/440

PAY TO THE ORDER OF Milford Housing Development $ 48,326.00

Forty eight thousand three hundred twenty six and 00/100

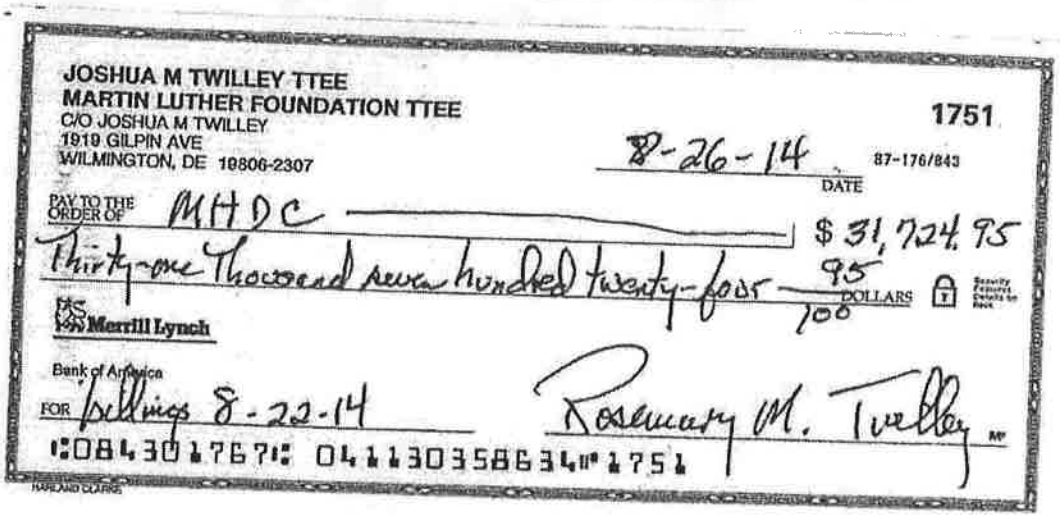
Merrill Lynch

Chase

MEMO Materials / Repairs to Seniors J Jean Thomas DeLeo

⑆044000804⑆ 040800361365⑈ 0789

* Request for funding in the amount of $50,000 for current year, is pending Board Approval of Palmer Home Foundation.



JOSHUA M TWILLEY TTEE
MARTIN LUTHER FOUNDATION TTEE
C/O JOSHUA M TWILLEY
1919 GILPIN AVE
WILMINGTON, DE 19806-2307

1751

8-26-14
DATE

87-176/843

PAY TO THE ORDER OF MHDC

$ 31,724.95

Thirty-one Thousand seven hundred twenty-four 95/100 DOLLARS

Merrill Lynch
Bank of America

FOR billings 8-22-14

Rosemary M. Twilley

:084301767: 041130358634 1751

* Rawlins Charitable Trust

- Operates on reimbursements

**Valerie Miller**

---

**From:** RBWohl@aol.com
**Sent:** Wednesday, January 14, 2015 5:44 PM
**To:** Valerie Miller
**Subject:** ACTS financial support

Ms. Miller,

You submitted an application for funding support last September. A number of matters delayed the usual process this year. Today the ACTS Board agreed to continue its support to your organization through 2015 at the current funding level, $1,000/mo. I will try to get a confirming letter to you soon, but wanted you to have the information now.

Ron Wohlust

(302) 739-4263
(302) 739-1118 FAX
(302) 739-7428 TDD

DEVELOPMENT SECTION
18 THE GREEN
DOVER, DELAWARE 19901
TOLL FREE: (888) 363-8808

December 19, 2014

Mr. David Moore
Executive Director
Milford Housing Development Corporation
977 East Masten Circle
Milford, DE 19963

RE: **HDF Homeownership Grant – Home Repair Project**

Dear Mr. Moore:

It gives me great pleasure to inform you that the Delaware State Housing Authority (DSHA), upon the recommendation of the Council on Housing, has approved a grant in the amount of $400,000 to Milford Housing Development Corporation. As requested, the grant proceeds will be used to provide emergency repair service to extremely low- to very low-income, owner-occupied households in Kent and Sussex Counties.

Please sign the concurrence line below to indicate your acceptance of the conditions of Resolution No. 494. The original should be returned to DSHA, to the attention of Susan Eliason. We have included a copy of this letter along with a copy of the Council Resolution for your records.

In addition, enclosed is the Grant Agreement, which is consistent with the enclosed Resolution. Please sign all three copies of the Agreement and return them to Ms. Eliason for final execution.

DSHA is pleased to provide this assistance for lower-income Delawareans.

Sincerely,

ANAS BEN ADDI
Director

pap:mjh

Enclosures

CONCURRENCE: David Moore DATE: 12/29/14

JOINT FINANCE COMMITTEE
STATE OF DELAWARE
GENERAL ASSEMBLY
411 LEGISLATIVE AVENUE
DOVER, DELAWARE 19901

July 1, 2014

TO:

Milford Housing Development Corporation
Mr. David Moore
977 E. Masten Circle
Milford, DE 19963

FROM: Senator Harris B. McDowell, III
Chair, Joint Finance Committee

Representative Melanie George Smith
Co-Chair, Joint Finance Committee

SUBJECT: **Fiscal Year 2015 Grant in Aid Award and Application for Grant-in-Aid from the State of Delaware for Fiscal Year 2016.**

Dear Grant-in-Aid Recipient:

This is to inform you that your agency has received funding in Senate Bill No. 266, the F.Y. 2015 Grant-in-Aid Appropriations Bill, in the amount of $ 76,900.

**The State Treasurer's Office will mail the quarterly checks to your agency at the above address. Payments will be made in July, October, January and April. If you have any questions regarding payment please contact Erin Guerke at 302-672-6700.**

Enclosed please find the Grant-in-Aid Application for F.Y. 2016. **The application is due in the Office of the Controller General by 4:30 p.m., Monday November 3, 2014**. This is a firm deadline and **there will be no extensions**. Please read through the application and instructions carefully. Incomplete applications that are missing information will not be accepted. To expedite the handling of your application, please check that you have done the following:

(continued on back)

PRINTED ON RECYCLED PAPER

1. Completed the entire application and submitted the **original** and **one copy** of the application. You must include your agency's 9-digit Federal Employer Identification number. This does not apply to veterans organizations.

2. Included the most recent copy of your agency's audit completed by either a Certified Public Accountant or a Public Accountant. **The audit must have been issued within the past three years. If your agency is not able to provide an audit, you must submit a detailed statement of the circumstances surrounding the reason.** The lack of an audit may impact the ultimate funding decision of the Joint Finance Committee. This does not apply to veterans organizations

Please **mail the original application along with one copy and the audit to**:

Office of Controller General
Legislative Hall - D580A
P.O. Box 1401
Dover, DE 19903

Decisions regarding Fiscal Year 2016 Grant-in-Aid will not be made until June 30, 2015.

**There will be one Grant-in-Aid workshop for Fiscal Year 2016. You are not required to attend the workshop.** In order to obtain the greatest benefit, review the instructions and application forms prior to attending the workshop. This will enable you to obtain the assistance you may need. Please bring photo identification for security purposes.

| | | |
|---|---|---|
| Wednesday | September 3, 2014 10:00 a.m. | House Hearing Room<br>Legislative Hall<br>411 Legislative Ave.<br>Dover, DE 19901 |

ENC.
0311460052

JPMorgan Chase Foundation

*Daryl Graham*
**JPMorgan Chase Foundation**

July 16, 2014

David Moore
President & CEO
MILFORD HOUSING DEVELOPMENT CORPORATION
977 E Masten Cir
Milford, DE 19963-1085

Grant # 13626791

Dear David Moore:

We are pleased to inform you that the JPMorgan Chase Foundation has approved a grant of $125,000.00 to MILFORD HOUSING DEVELOPMENT CORPORATION in support of MHDC's Core Housing Programs: The Self-Help Housing Program, the Home Repair Project & the Financial Fitness Program for low income households and individuals.

We take great pride in our history of supporting organizations and programs that strengthen the communities we serve. We commend the important work of your organization, are pleased to support its efforts with this grant, and look forward to learning about its community impact.

This grant is subject to the attached Terms and Conditions. *Please read this attached document carefully* and *have an authorized officer from your organization sign and return it, indicating acceptance of the grant's Terms and Conditions. Additionally, please review* **Appendix C** *of the Terms and Conditions and disclose any applicable Federal Official Affiliations.*

Upon review and acceptance, please return the signed Terms and Conditions in its entirety within thirty (30) days of receipt to:

**JPMorgan Chase Foundation Grant Administration**
**c/o CyberGrants, Inc.**
**300 Brickstone Square, Suite 601**
**Andover, MA 01810**

We extend our best wishes for continued success.

Sincerely,

Enclosure

Kent County

RECEIVED
JUL 14 2014
BY:

# Department of Finance

Susan Durham - Director of Finance
Mary Karol - Assistant Director

Kent County
Administrative Complex
555 Bay Road
Dover, DE 19901
(302) 744-2386
Fax: (302) 736-2270

July 10, 2014

Mr. David Moore
MHDC Emergency Home Repair (formerly RC & D)
977 E. Masten Circle
Milford, DE 19963

Dear Mr. Moore:

Kent County Levy Court recently adopted the Fiscal Year 2015 Budget, which took effect on July 1, 2014. This budget includes your Community Service Grant Award of $6,500.00.

As stated on the application, this money "....shall be used for the purpose of carrying out the primary mission of the receiving agency."

Please be aware that the award of this grant for Fiscal Year 2015 does not imply that a like grant will be awarded to your organization in future years. Kent County Levy Court encourages grantee organizations to diversify their funding sources and strive toward self-sufficiency.

Thank you for your interest in the Community Service Grant program. If you have any questions, please feel free to call me at (302) 744-2380.

Sincerely,

Debbie Elders

Debbie Elders
Accounting Supervisor

The News Journal
www.delawareonline.com
Worth every minute.

October 7, 2014

Street Address:
950 West Basin Road
New Castle, DE 19720

Mailing Address:
P.O. Box 15505
Wilmington, DE 19850

(302) 324-2500
(800) 235-9100

Milford Housing Development Corporation
Attn: Valerie Miller
977 East Masten Circle
Milford, DE 19963

Dear Ms. Miller,

My name is Leslie Emma I am the coordinator with the Needy Family Fund, I received your grant application from the News Journal. They felt that the money you are requesting was down our alley.

I am enclosing in this letter a check for $5,000 check # 108 for your services. Please send me via spreadsheet what you have disbursed the funds to so I have that for my records.

Please call or e-mail me so I can make sure you have received the check.

Thank you for your cooperation in this matter.

Leslie Emma
Regional Assistant Controller
Needy Family Fund
302-324-2520
lemma@gannett.com




Fax Numbers:
Accounting: 324-2554
Circulation: 324-2945
Classified: 324-5511
Human Resources: 324-2578
Info Systems: 324-2969
Marketing: 324-2557
News: 324-5509
Retail: 324-5518

GANNETT

The Arthur W. Perdue Foundation, Inc. Foundation Source, Administrator **59919**

| Reference No. | Description | Date | Amount |
|---|---|---|---|
| 171117 | Grant | | $2,500.00 |

NOV 17 2014

BY

| Check Date | Check No. | Payee | Check Amount |
|---|---|---|---|
| 11/13/2014 | 59919 | MILFORD HOUSING DEVELOPMENT CORPORATION | $2,500.00 |

**The Arthur W. Perdue Foundation, Inc.**
Foundation Source, Administrator
501 Silverside Road, Suite 123
Wilmington, DE 19809
(800) 839-1754

JP MORGAN PRIVATE BANK
JP MORGAN CHASE BANK, N.A
NEW YORK, NEW YORK
1-2-210

**59919**
**11/13/2014**

PAY ***Two Thousand Five Hundred Dollars And 00 Cents* **$2,500.00**

VOID AFTER 180 DAYS

To The Order Of: **MILFORD HOUSING DEVELOPMENT CORPORATION**
977 E MASTEN CIR
MILFORD, DE 19963-1085

Salvatore A. Bucci

Memo:

Security features included. Details on back.

⑈059919⑈ ⑆021000021⑆ 217502954465⑈

**MILTON AND HATTIE KUTZ FOUNDATION**

**101 Garden of Eden Road • Wilmington, Delaware 19803**
**Telephone: (302) 427-2100 • Fax: (302) 427-2438**

**OFFICERS**

Leslie Newman
*President*
Suzanne B. Grant
*Vice President*
Jerome K. Grossman, Esq.
*Secretary*
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Dr. Craig Stemberg
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William W. Wagner

JUN 18 2014
BY:

June 16, 2014

Valerie A. Miller, Development Director
Milford Housing Development Corp.
977 East Matsen Circle
Mildford, DE 19963

Dear Ms. Miller:

Enclosed please find our check in the amount of $4,000. This represents a grant to your organization for support of "Home Repair Project". Please acknowledge receipt of this check.

If there are any publications or lists of grants given, we would appreciate that the Milton and Hattie Kutz Foundation's name be included.

Grant proposals for next year must be received by Friday, March 16, 2015. If you will be applying for funds at that time, the enclosed evaluation form must be received with your proposal. If you are not reapplying for funds, the evaluation form must be submitted by June 30, 2015.

We wish you continued success to improve the world that we all share.

Cordially,

Leslie Newman
President

LN/gmk
Enclosure




# Most Recent Audit

MILFORD HOUSING DEVELOPMENT CORPORATION
AND AFFILIATES
(A DELAWARE NONPROFIT CORPORATION)
CONSOLIDATED FINANCIAL STATEMENTS
DECEMBER 31, 2013
WITH COMPARATIVE TOTALS FOR THE YEAR
ENDED DECEMBER 31, 2012

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
(A DELAWARE NONPROFIT CORPORATION)
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DECEMBER 31, 2013


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Robert B. Lank, C.P.A.
Terrence Johnson, C.P.A.
Richard L. Tull, C.P.A.

Gary W. Tuttle, C.P.A.
John E. Cullen, Jr., C.P.A.
Robert B. Lank, Jr., C.P.A.

# LANK, JOHNSON & TULL

*Certified Public Accountants*

P.O. Box 418 • 521 N. Market St. Ext. • Seaford, Delaware 19973
P.O. Box 253 • 268 Milford-Harrington Highway • Milford, Delaware 19963
1475 S. Governors Avenue • Dover, Delaware 19904

Seaford Office
(302) 629-9543
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Milford Office
(302) 422-3308
Fax (302) 422-4782

Dover Office
(302) 736-2618
Fax (302) 736-5522

## INDEPENDENT AUDITOR'S REPORT

To The Board of Directors
Milford Housing Development Corporation
Milford, Delaware

We have audited the accompanying consolidated statement of financial position of Milford Housing Development Corporation (a Delaware Nonprofit Corporation) and Affiliates as of December 31, 2013, the related consolidated statement of activities, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We did not audit the financial statements of North Lake Village, LP, an affiliate, which statements reflect total assets of $8,718,441, as of December 31, 2013, and the total support and revenues of $448,504, for the year then ended. Those statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it relates to the amounts included for North Lake Village, LP, is based solely on the report of the other auditors. The prior year summarized comparative information has been derived from Milford Housing Development Corporation and Affiliates' December 31, 2012, financial statements and, in our report dated April 25, 2013, we expressed an unqualified opinion on those financial statements. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, based on our audit and the report of other auditors, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Milford Housing Development Corporation and Affiliates, as of December 31, 2013, and the changes in its net assets and its cash flows for the year then ended, in conformity with accounting principles generally accepted in the United States of America.

**Reports Issued In Accordance with *Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated August 6, 2014, on our consideration of Milford Housing Development Corporation and Affiliates' internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

**Report on Additional Information and Schedule of Expenditures of Federal Awards**

Our audit was performed for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying supplemental information is presented for purposes of additional analysis and is not a required part of the financial statements. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133 *Audits of States, Local Governments, and Nonprofit Organizations* and also is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying and other accounting records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Lank, Johnson & Tull

Seaford, Delaware
August 6, 2014

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
MORTGAGOR'S CERTIFICATION

We hereby certify that we have examined the accompanying consolidated financial statements and supplemental information of Milford Housing Development Corporation and Affiliates, as of and for the year ended December 31, 2013, and, to the best of our knowledge and belief, the same are accurate and complete.

President
Milford Housing Development Corporation
51-0218904

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED DECEMBER 31, 2013

WITH COMPARATIVE TOTALS FOR THE YEAR ENDED DECEMBER 31, 2012

| ASSETS | Divisions | Limited Partnerships | 2013 | Restated 2012 |
|---|---|---|---|---|
| Cash | $ 1,292,315 | $ 250,895 | $ 1,543,210 | $ 1,532,448 |
| Investments | 157,472 | - | 157,472 | 143,944 |
| Funded Escrows and Reserves | 972,623 | 1,305,898 | 2,278,521 | 1,874,650 |
| Security Deposits Escrow | 39,383 | 69,554 | 108,937 | 87,637 |
| Accounts Receivable | 931,044 | 41,845 | 972,889 | 307,472 |
| Accounts Receivable - Subsidy | 26,308 | 29,761 | 56,069 | 54,972 |
| Prepaid Expenses | 17,350 | 17,249 | 34,599 | 15,678 |
| Construction in Progress | - | - | - | 31,469 |
| Intangible Assets (Net) | 14,894 | 117,586 | 132,480 | 34,271 |
| Neighborhood Stabilization Program Homes | 382,214 | - | 382,214 | 984,099 |
| Property and Equipment (Net) | 11,785,582 | 17,736,075 | 29,521,657 | 21,338,468 |
| TOTAL ASSETS | $ 15,619,185 | $ 19,568,863 | $ 35,188,048 | $ 26,405,108 |
| LIABILITIES | | | | |
| Accounts Payable and Accrued Expenses | $ 169,184 | $ 107,807 | $ 276,991 | $ 155,394 |
| Deferred Revenue | 332,400 | 1,302 | 333,702 | 49,097 |
| Security Deposits Funded | 40,068 | 69,554 | 109,622 | 88,674 |
| Accrued Interest Payable | 707,841 | 1,548,036 | 2,255,877 | 1,939,387 |
| Neighborhood Stabilization Program Loans | 382,214 | - | 382,214 | 984,099 |
| Construction Payables | - | 4,828,532 | 4,828,532 | - |
| Long Term Debt | 10,465,546 | 10,303,200 | 20,768,746 | 18,789,735 |
| TOTAL LIABILITIES | 12,097,253 | 16,858,431 | 28,955,684 | 22,006,386 |
| NET ASSETS/PARTNERS' CAPITAL | | | | |
| Net Assets - Unrestricted | 2,545,911 | - | 2,545,911 | 2,008,596 |
| Partners' Capital | - | 2,710,432 | 2,710,432 | 1,470,573 |
| Total Unrestricted | 2,545,911 | 2,710,432 | 5,256,343 | 3,479,169 |
| Temporarily Restricted | 976,021 | - | 976,021 | 919,553 |
| TOTAL NET ASSETS/PARTNERS' CAPITAL | 3,521,932 | 2,710,432 | 6,232,364 | 4,398,722 |
| TOTAL LIABILITIES NET ASSETS/PARTNERS CAPITAL | $ 15,619,185 | $ 19,568,863 | $ 35,188,048 | $ 26,405,108 |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
CONSOLIDATED STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2013

WITH COMPARATIVE TOTALS FOR THE YEAR ENDED DECEMBER 31, 2012

| | Divisions | Limited Partnerships | 2013 | Restated 2012 |
|---|---|---|---|---|
| UNRESTRICTED NET ASSETS: | | | | |
| SUPPORT: | | | | |
| Foundations, Churches and Corporations | $ 615,176 | $ - | $ 615,176 | $ 556,361 |
| Federal Financial Assistance | 1,195,909 | 1,006,081 | 2,201,990 | 1,855,631 |
| State Financial Assistance | 120,000 | - | 120,000 | 124,726 |
| | 1,931,085 | 1,006,081 | 2,937,166 | 2,536,718 |
| Net Assets Released from Restrictions | (56,468) | - | (56,468) | 230,542 |
| | 1,874,617 | 1,006,081 | 2,880,698 | 2,767,260 |
| REVENUE: | | | | |
| Rental | 394,596 | 612,408 | 1,007,004 | 821,399 |
| Services | 2,516,667 | - | 2,516,667 | 1,989,862 |
| Sales | 539,428 | - | 539,428 | 314,373 |
| Interest | 3,483 | 2,487 | 5,970 | 22,295 |
| Other Revenue | 44,974 | 24,594 | 69,568 | 369,686 |
| | 3,499,148 | 639,489 | 4,138,637 | 3,517,615 |
| TOTAL UNRESTRICTED SUPPORT AND REVENUE | 5,373,765 | 1,645,570 | 7,019,335 | 6,284,875 |
| EXPENSES: | | | | |
| Program | 4,242,556 | 1,977,264 | 6,219,820 | 4,921,191 |
| Management and General | 1,194,335 | - | 1,194,335 | 1,066,476 |
| Fundraising | 80,381 | - | 80,381 | 74,112 |
| | 5,517,272 | 1,977,264 | 7,494,536 | 6,061,779 |
| CHANGE IN UNRESTRICTED NET ASSETS/PARTNERS CAPITAL | (143,507) | (331,694) | (475,201) | 223,096 |
| Net Assets Released from Restrictions | 56,468 | - | 56,468 | (230,542) |
| CHANGE IN TEMPORARILY RESTRICTED NET ASSETS | 56,468 | - | 56,468 | (230,542) |
| CHANGE IN NET ASSETS/PARTNERS' CAPITAL | (87,039) | (331,694) | (418,733) | (7,446) |
| NET ASSETS/PARTNERS' CAPITAL - BEGINNING: | | | | |
| Adjustments | 2,928,149 | 1,470,573 | 4,398,722 | 4,409,863 |
| Equity Contribution | 620,584 | (620,584) | - | - |
| Contributions from Partners | 60,238 | - | 60,238 | - |
| Distributions to Partners and Syndication Costs | - | 2,308,396 | 2,308,396 | - |
| | - | (116,259) | (116,259) | (3,695) |
| NET ASSETS/PARTNERS' CAPITAL - ENDING | $ 3,521,932 | $ 2,710,432 | $ 6,232,364 | $ 4,398,722 |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2013

WITH COMPARATIVE TOTALS FOR THE YEAR ENDED DECEMBER 31, 2012

| | Program | | | | | |
|---|---|---|---|---|---|---|
| | Divisions | Limited Partnerships | Management and General | Fundraising | 2013 | Restated 2012 |
| Compensation and Related Expenses | $ 1,602,989 | $ 267,836 | $ 567,242 | $ 55,100 | $ 2,493,167 | $ 1,982,679 |
| Employee Benefits | 337,368 | 30,688 | 174,512 | 12,895 | 555,463 | 430,150 |
| Management Fees | 2,400 | - | - | - | 2,400 | 13,050 |
| Legal | 1,607 | 16,321 | - | - | 17,928 | 2,650 |
| Accounting | 45,942 | 34,890 | 6,000 | - | 86,832 | 76,214 |
| Advertising | 11,676 | 326 | 3,662 | 307 | 15,971 | 11,501 |
| Other Renting Expenses | - | 62,686 | - | - | 62,686 | - |
| Office | 65,459 | 26,477 | 19,714 | - | 111,650 | 122,819 |
| Postage | 9,757 | - | 1,767 | - | 11,524 | 10,926 |
| Information Technology | 19,530 | - | 6,066 | - | 25,596 | 21,877 |
| Electricity and Fuel | 52,674 | 63,652 | 6,599 | - | 122,925 | 93,870 |
| Maintenance and Repairs | 184,229 | 204,642 | 4,226 | - | 393,097 | 294,030 |
| Project Costs | 490,167 | - | 44,416 | - | 534,583 | 671,763 |
| Cost of Lots Sold | 402,821 | - | - | - | 402,821 | 142,757 |
| Security | 15,501 | 23,358 | - | - | 38,859 | 33,379 |
| Telephone | 53,365 | 15,373 | 5,180 | - | 73,918 | 62,588 |
| Trash Removal | 28,556 | 68,984 | - | - | 97,540 | 56,090 |
| Water and Sewer | 83,887 | 113,054 | - | - | 196,941 | 155,122 |
| Automotive | 122,639 | 3,082 | 12,834 | - | 138,555 | 94,148 |
| Travel and Lodging | 37,164 | - | 2,215 | - | 39,379 | 32,849 |
| Conferences, Conventions, and Meetings | 8,895 | 3,175 | 14,745 | 12,079 | 38,894 | 27,872 |
| Interest | 214,351 | 393,552 | 155,022 | - | 762,925 | 593,447 |
| Administrative Oversight Fee - Other | - | 640 | - | - | 640 | 12,360 |
| Depreciation and Amortization | 253,121 | 450,964 | 122,581 | - | 826,666 | 769,111 |
| Insurance | 97,328 | 94,600 | 31,157 | - | 223,085 | 137,456 |
| Bad Debts | 1,262 | 4,182 | - | - | 5,444 | 12,227 |
| Dues and Subscriptions | 14,256 | - | 7,607 | - | 21,863 | 21,838 |
| Rent | 80,400 | - | - | - | 80,400 | 67,920 |
| Real Estate Taxes | 5,212 | 85,987 | - | - | 91,199 | 91,019 |
| Other Taxes | - | 12,795 | 8,790 | - | 21,585 | 20,067 |
| TOTAL EXPENSES | $ 4,242,556 | $ 1,977,264 | $ 1,194,335 | $ 80,381 | $ 7,494,536 | $ 6,061,779 |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2013

WITH COMPARATIVE TOTALS FOR THE YEAR ENDED DECEMBER 31, 2012

| CASH FLOWS FROM OPERATING ACTIVITIES | 2013 | Restated 2012 |
|---|---|---|
| REVENUE: | | |
| Support | $ 1,327,852 | $ 2,949,234 |
| Revenue | 5,794,178 | 3,429,860 |
| EXPENSES: | | |
| Compensation and Benefits | (1,812,792) | (2,375,592) |
| Payments to Vendors | (4,581,980) | (2,286,125) |
| Cost of Lots Sold | - | (142,757) |
| Interest | (390,542) | (614,596) |
| NET CASH FLOWS FROM OPERATING ACTIVITIES | 336,716 | 960,024 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Acquisition of Property and Equipment | (5,485,812) | (165,437) |
| Acquisition of NSP Homes | - | (845,319) |
| Restricted Accounts | (373,922) | 157,354 |
| Investment Transactions | 1,124 | - |
| NET CASH FLOWS FROM INVESTING ACTIVITIES | (5,858,610) | (853,402) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Partnership Distributions | (71,259) | (3,695) |
| Equity Contributions | 1,934,662 | - |
| Acquisition of NSP Homes | - | 821,619 |
| Construction Payables | 4,007,609 | - |
| Long Term Debt | (338,356) | (691,733) |
| NET CASH FLOWS FROM FINANCING ACTIVITIES | 5,532,656 | 126,191 |
| NET CHANGE IN CASH AND EQUIVALENTS | 10,762 | 232,813 |
| CASH AND CASH EQUIVALENTS | | |
| Beginning of Period | 1,532,448 | 1,299,635 |
| End of Period | $ 1,543,210 | $ 1,532,448 |
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Change in Net Assets/Capital | $ (418,733) | $ (7,446) |
| ADJUSTMENTS TO RECONCILE CHANGE IN NET ASSETS TO NET CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Depreciation and Amortization | 826,666 | 769,111 |
| (Gain) Loss on Investments | (13,528) | (16,810) |
| In-Kind Contributions | - | (26,009) |
| Bad Debts | 5,444 | 12,227 |
| Change in Accounts Receivable | (210,875) | 994,924 |
| Change in Prepaid Expenses | 18,600 | 6,338 |
| Change in Accounts Payable and Accrued Expenses | 78,241 | (111,591) |
| Change in Deferred Revenue | (95,698) | (639,571) |
| Change in Accrued Interest Payable | 146,599 | (21,149) |
| NET CASH FLOWS FROM OPERATING ACTIVITIES | $ 336,716 | $ 960,024 |

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS

NOTE 1 - ORGANIZATION:

Milford Housing Development Corporation (MHDC) (a Delaware Nonprofit, Non-Stock Corporation), (the "Corporation") was organized for the purpose of promoting quality housing opportunities for disadvantaged, elderly and low-income families. The Corporation owns and operates eleven apartment complexes (the "Projects") consisting of 336 units and an additional 7 units of Transitional Housing, along with various construction activities. Four of the Projects are limited partnerships for which MHDC is the general partner. The Corporation is required to operate the Projects in accordance with the terms as outlined in the regulatory agreements, mortgage agreements, management agreements and management plans. In addition, the Corporation has received various grants from U.S. Department of Agriculture - Rural Development (RD), the State of Delaware, Delaware State Housing Authority (DSHA), Housing Development Fund (HDF), and businesses and private foundations. The Corporation is a qualified "Community Housing Development Organization", as defined in the U.S. Department of Housing and Urban Development (HUD), HOME Investment Partnerships (HOME) Program, and as such, is eligible for certain loans and grants.

The Corporation oversees and participates in activities for the following programs:

CONSTRUCTION SERVICES: The Corporation is engaged in various construction activities that promote affordable housing. Mission Builders is a single member limited liability company, formed in 2008, and wholly owned by MHDC, to reduce liability from the construction services activity. Ground Control is a single member limited liability company, formed in 2011, and wholly owned by MHDC, to perform site-work and landscaping. The Home Repair Project is a division of MHDC designed to assist low to moderate income families with emergency repairs and maintenance to their places of residence.

EAST COAST PROPERTY MANAGEMENT (ECPM): MHDC purchased the property management company in 2011. ECPM maintains the records and oversees the operations of several business entities involved in rental real estate with concentrations in affordable and subsidized housing, homeowners associations, and some market-rate properties.

AFFORDABLE HOUSING - APARTMENTS: MHDC exerts complete control over the operations of seven projects, some of which utilize subsidies from HUD and RD to offer affordable housing options to low income individuals. Information on the Projects is as follows:

| Name | Location | Units | Subsidies |
|---|---|---|---|
| Academy Apartments | Milford, Delaware | 11 | HUD Section 8/USDA Section 521 |
| Blair Apartments | Milford, Delaware | 10 | None |
| Acorn Acres Apartments | Georgetown, Delaware | 24 | USDA Section 521 |
| Greenwood Acres Apartments | Greenwood, Delaware | 28 | USDA Sections 515 and 521 |
| Park Royal Apartments | Milton, Delaware | 32 | HUD Section 8/USDA Section 521 |
| Adams Street | Georgetown, Delaware | 9 | None |
| Walker Woods II Apartments | Dover, Delaware | 19 | HUD Section 8 |
| Walnut Street | Milford, Delaware | 3 | None |

AFFORDABLE HOUSING - APARTMENTS - TAX CREDITS: MHDC is the owner of the general partner for five limited partnerships that operate low-income housing projects in accordance with Section 42 of the Internal Revenue Code. Information on the Projects is as follows:

| Name | Location | Units | General Partner (Division) |
|---|---|---|---|
| Carlton Court Associates, LP | Cambridge, Maryland | 40 | Carlton Court, LLC |
| Hurd's Crossing, LP | Felton, Delaware | 36 | Hurd's Crossing, Inc. |
| Marshall Manor, LP | Milford, Delaware | 36 | Marshall Manor, Inc. |
| Milton Landing, LP | Milton, Delaware | 48 | Milton Landing, Inc. |
| North Lake Village, LP | Middletown, Delaware | 52 | North Lake Village, Inc. |

NOTE 1 - ORGANIZATION (CONTINUED):

TRANSITIONAL HOUSING: MHDC provides shelter for the temporarily homeless in the Milford (3 units) and the Smyrna (4 units) areas. Residents of the transitional housing are provided counseling services to help them obtain permanent housing, employment, financial assistance, and to help them with substance abuse.

SELF HELP HOUSING: MHDC oversees this program that provides technical assistance and construction financing to eligible families constructing their own single family homes on lots owned and developed by MHDC. RD provides funding for this program. The program is projected to provide assistance in the following areas of Kent and Sussex County:

| Name | Location | Lots | Lots Remaining |
|---|---|---|---|
| Broad Acres | Seaford, Delaware | 17 | 17 |
| Cedar Creek Landing | Lincoln, Delaware | 82 | 1 |
| East Gate Farms | Milford, Delaware | TBD | TBD |
| Harmony Hill | Camden, Delaware | 31 | 17 |

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

BASIS OF ACCOUNTING: The accompanying consolidated financial statements have been prepared using the accrual method of accounting in accordance with U.S. generally accepted accounting principles. The Corporation is considered a voluntary health and welfare organization; thus, the statement of functional expenses is presented with the statements of financial position, activities, and cash flows.

COMPARATIVE FINANCIAL INFORMATION: The consolidated financial statements include certain prior year summarized comparative information in total. Such information does not include sufficient detail to constitute a presentation in conformity with U.S. generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Corporation's consolidated financial statements for the year ended December 31, 2012, from which the summarized information was derived. Since the prior year information is summarized, the note disclosures to the consolidated financial statements are presented for the current year only.

CONSOLIDATION POLICY: The consolidated financial statements include the accounts of the Corporation, its divisions, and the entities Milton Landing, LP, Marshall Manor, LP, Hurd's Crossing, LP, North Lake Village, LP, and Carlton Court Associates, LP (the "LPs"). The LPs are consolidated since the Corporation has both an economic interest and significant influence over the operations as the General Partner (see Note 1). All material intra-divisional transactions have been eliminated.

FEDERALLY SUBSIDIZED RENTAL REVENUE: The Projects and housing complexes of the Corporation are subject to RD Housing Assistance Payments and HUD Section 8 agreements. RD subsidies are requested near the end of the month and are usually received in the following month. Section 8 assistance is requested at the beginning of the month and is usually received in the month requested. The Corporation is economically dependent on federal funding sources. Any significant reduction in this funding would have a direct impact on operations.

ACCOUNTS RECEIVABLE: Accounts receivable are stated at the amount management expects to collect from outstanding balances of tenants renting apartment units as well as other customers of the Corporation. Revenue derived from the Projects is recorded at gross potential unit rental revenue and vacancies are recorded as a deduction from rental revenue. Rents are due the first of the month and late charges are assessed after the fifth day of the month. Accounts are written off once a tenant has been evicted. Under the regulatory agreements, management may not increase rents charged to tenants without prior approval. An allowance for doubtful accounts has not been recorded since the amount is deemed immaterial.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

PROPERTY AND EQUIPMENT: Property and equipment are recorded at cost and are depreciated on the straight-line method over the estimated useful lives of the assets, which are 25 - 50 years for the buildings and improvements and 5 to 20 years for the equipment. Additions and betterments are capitalized, while repairs and maintenance that do not improve or extend the useful life of the respective assets are expensed currently.

In accordance with Accounting Standards Codification (ASC), No. 360, "Accounting for the Impairment or Disposal of Long-Lived Assets," management reviews property for impairment whenever events or changes in circumstances indicate that the carrying value of an asset may not be recovered. If the fair value is less than the carrying amount of the asset, an impairment loss is recognized for the difference. No impairment losses have been recognized during the years presented.

INTANGIBLES: Mortgage costs, tax credit fees, and goodwill are capitalized and amortized over the term of the debt (30 – 50 years), tax credit period (15 years), and estimated useful life (15 years), respectively. Management reviews asset carrying amounts whenever events or circumstances indicate that such carrying amounts may not be recoverable. When considered impaired, the carrying amount of the asset is reduced, by a charge to the statement of activities, to its current fair value.

INCOME TAXES: MHDC received a determination letter from the Internal Revenue Service that grants an exemption from federal income taxes under section 501(c)(3) of the Internal Revenue Code (IRC), as an organization other than a private foundation, except for any income that may be a result of unrelated business transactions. The Corporation follows Accounting Standards Codification ("ASC") No. 740, "Income Taxes," a provision for which an organization must recognize the tax benefit associated with tax positions taken when it is more-likely-than-not that the position will be sustained. Management does not believe there are any material uncertain tax positions, and, accordingly, it has not recognized any liability for unrecognized tax benefits. Management believes that it is no longer subject to federal income tax examinations by tax authorities for fiscal years before 2009.

USE OF ESTIMATES: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results may differ from these estimates and assumptions.

CASH AND CASH EQUIVALENTS: Management considers all highly liquid investments with a maturity of three months or less, at the date of acquisition, to be "cash and cash equivalents."

CREDIT RISK: Cash and cash equivalents are maintained at financial institutions and, at times, balances exceeded the federally insured limits. The balances as of December 31, 2013, exceeded the FDIC limit in the amount of $1,327,958.

RESTRICTED DEPOSITS: Restricted deposits consist of the following: escrow funds which are held by DSHA and financial institutions as approved by RD and tenant security deposits which are held in separate bank accounts in the name of the Project. The Regulatory Agreements (the "Agreements") require monthly payments, as specified by authorities on an annual basis, for insurance premiums and real estate taxes where payments are made by the Project, or an authority on the Project's behalf, and are expensed by management based on the respective effective periods, and into a restricted reserve for replacement account where withdrawals can be made for repair and/or replacement of, and capital improvements to, the apartment complexes, subject to approval of the authorities. The Corporation is also required to maintain separate bank accounts for the Self Help Housing program.

INVESTMENTS: Investments represent endowments and pooled income funds held for long term investment. The fair value of marketable investments in equity and debt securities (which include both domestic and foreign issues) and U.S. government obligations are based on the published current market value at December 31, 2013. The fair values of the Corporation's investments in foundations are based on management's valuation of estimates and assumptions from information and representations provided by the respective fund managers in the absence of readily ascertainable market values. Because of the

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

inherent uncertainty of valuation, it is reasonably possible that estimated values may differ significantly from the values that would have been used had a ready market for the securities existed, and the differences could be material. Financial instruments which potentially subject the Corporation to a concentration of credit risk consist principally of investments held by credit-worthy financial institutions. By policy, these investments are kept within limits designed to prevent risk caused by concentration.

DEFERRED REVENUE: The Corporation receives funds from tenants in advance of the due date of the monthly amount due. The Corporation also receives funding commitments from federal, state, and local governments in advance of the commencement of projects. The revenue and support are recorded as deferred revenue in the consolidated statement of financial position until earned.

NET ASSETS: Under current accounting standards, the Corporation is required to report information regarding its financial position and activities according to three classes of net assets:

Unrestricted Net Assets: Resulting from revenues derived from unrestricted contributions, investment income, and other inflows of assets, the benefits of which are not limited by donor-imposed restrictions. Contributions which are restricted by the donor by time or purpose, which is satisfied within the calendar year, are considered unrestricted support;

Temporarily Restricted Net Assets: Resulting from contributions and other inflows of assets whose use is limited by donor-imposed restrictions that expire either with the passage of time or the fulfillment of a specific purpose. When a donor restriction expires, that is, when a stipulated time restriction ends or a purpose restriction is accomplished, temporarily restricted net assets are reclassified as unrestricted net assets and are reported in the statement of activities as net assets released from restriction;

Permanently Restricted Net Assets: Resulting from contributions and other inflows of assets whose use is limited by donor-imposed stipulations that they be restricted to investment in perpetuity. The Corporation has no permanently restricted net assets.

All temporarily restricted net assets consist of certain escrows and reserves, which are restricted as to their use until the Corporation fulfills certain obligations and/or receives approval from a Regulatory Agency.

SUPPORT RECOGNITION: Contribution revenue is recognized at fair value on the earlier of the receipt of cash or an unconditional promise to give. From time to time, the Corporation receives promises to give that have certain conditions such as meeting specific milestones. Conditional promises to give are recognized when the conditions are substantially met. Federal and state grant awards are recognized as revenue earned to the extent of qualifying expenses incurred or as such amounts are accrued.

IN-KIND CONTRIBUTIONS: Donations of property and equipment are recorded as support at their estimated fair value. Such donations are reported as unrestricted support unless the donor has restricted the donated asset to a specific purpose. Assets donated with explicit restrictions regarding their use and contributions of cash that must be used to acquire property and equipment are reported as restricted support. Absent donor stipulations regarding how long those donated assets must be maintained, the Corporation reports expirations of donor restrictions when the donated or acquired assets are placed in service as instructed by the donor.

SALES: The Corporation capitalizes acquisition, predevelopment, development and carrying costs of land and improvements to be held for sale as part of the Affordable Housing Opportunities and Self Help Programs. The costs are allocated to each building lot based on either a square footage or resale value formula. As the lots are sold, a prorated portion of the total cost is charged to cost of goods sold.

ADVERTISING: Advertising costs are expensed when incurred.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED):

SUBSEQUENT EVENTS: Events and transactions subsequent to year end have been evaluated for potential recognition in the financial statements or disclosure in the notes to the financial statements. All events and transactions have been evaluated through, August 6, 2014, the date the report was available for issuance.

NOTE 3 - INVESTMENTS:

Unrestricted investments consisted of the following at December 31, 2013:

| | Cost | Fair Value |
|---|---|---|
| Mutual Funds | $ 118,322 | $ 142,558 |
| Community Foundation | 10,000 | 14,914 |
| Ending Balance - December 31, 2013 | $ 128,322 | $ 157,472 |

Investment activity consisted of the following for 2013:

| | |
|---|---|
| Interest, Dividends, and Capital Gain Distributions | $ 5,267 |
| Gains and Losses | 10,123 |
| Investment Expenses | (1,862) |
| Total Investment Activity | $ 13,528 |

ASC 820-10 *Fair Value Measurements and Disclosures* establishes a hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring inputs that are most observable be used when available. Observable inputs are inputs that market participants operating within the same marketplace as the Corporation would use in pricing the Corporation's asset or liability based on independently derived and observable market data. Unobservable inputs are inputs that cannot be sourced from a broad active market in which assets and liabilities identical or similar to those of the Corporation are traded. The input hierarchy is broken down into three levels based on the degree to which the exit price is independently observable or determinable as follows:

Level 1: Valuation is based on quoted market prices in active markets for identical assets or liabilities. Since valuations are based on quoted prices that are readily and regularly available in an active market, valuation of these products does not entail a significant degree of judgment. Examples include equity securities and publicly traded mutual funds that are actively traded on a major exchange or over-the-counter market.

Level 2: Valuation is based on quoted market prices of investments that are not actively traded or for which certain significant inputs are not observable, either directly or indirectly. The fair value of such investments is estimated using recently executed transactions, bid/asked prices and pricing models that factor in, where applicable, interest rates, bond spreads, and volatility.

Level 3: Valuation is based on inputs that are unobservable and reflect management's best estimate of what market participants would use as fair value.

The following methods and assumptions were used to estimate the fair value of each class of financial instruments:

Mutual Funds: The Corporation's holdings in publicly traded mutual funds consist principally of equity securities carried at their aggregate market value that is determined by quoted market prices. Each of these investments can be liquidated daily. Valuation is based on Level 1 inputs within the hierarchy used in measuring fair value.

NOTE 3 – INVESTMENTS (CONTINUED):

Community Foundation: Investments in community foundations consist primarily of mutual funds and unit investment trusts, but there is a significant amount invested in limited partnerships, offshore limited liability companies, and private equity concerns, all of which are valued based on Level 3 inputs within the hierarchy used in measuring fair value. Given the absence of market quotations, the fair value is estimated using information provided to the Corporation by the investment managers. The values are based on estimates that require varying degrees of judgment and are primarily based on financial data supplied by the investment managers of the underlying funds. The investments may indirectly expose the Corporation to the effects of securities lending, short sales of securities, and trading in futures and forward contracts, options, swap contracts, and other derivative products. While these financial instruments contain varying degrees of risk, the Corporation's exposure with respect to each such investment is limited to its carrying amount (fair value as described above) in each investment. The amounts ultimately realized upon liquidation could differ from reported values that are based on current conditions.

Financial assets carried at fair value measured on a recurring basis are as follows:

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Mutual Funds | $ 142,558 | $ - | $ - | $ 142,558 |
| Community Foundations | - | - | 14,914 | 14,914 |
| Ending Balance | $ 142,558 | $ - | $ 14,914 | $ 157,472 |

There were no transfers to or from the Community Foundation account during the year.

NOTE 4 - INTANGIBLES:

The change in the carrying amount of intangible assets are as follows:

| | Balance Beginning Of Year | Additions During Year | Amortization | Balance End Of Year |
|---|---|---|---|---|
| Intangibles | $ 188,114 | $ 114,352 | $ - | $ 302,466 |
| Accumulated Amortization | (153,843) | - | (16, 143) | (169,986) |
| Intangible Assets (Net) | $ 34,271 | $ 114,352 | $ (16, 143) | $ 132,480 |

NOTE 5 - PROPERTY AND EQUIPMENT:

Substantially all property and equipment is for use in housing opportunities for the disadvantaged.

| | Balance Beginning Of Year | Additions During Year | Sales/ Disposals During Year | Balance End of Year |
|---|---|---|---|---|
| Land | $ 4,591,538 | $ 652,937 | $ (233,418) | $ 5,011,057 |
| Buildings | 21,993,020 | 8,202,358 | - | 30,195,378 |
| Equipment | 2,024,249 | 368,964 | (24,631) | 2,368,582 |
| Total Cost | 28,608,807 | $ 9,224,259 | $ (258,049) | 37,575,017 |
| Accumulated Depreciation | (7,270,339) | | | (8,053,360) |
| PROPERTY AND EQUIPMENT (NET) | $ 21,338,468 | | | $ 29,521,657 |

NOTE 6 - LONG TERM DEBT:

The Corporation has entered into the following loan agreements:

USDA - RD: Long term debt instruments were provided by RD pursuant to its Rural Housing Program under Section 515 of the National Housing Act of 1949 for Academy Apartments, Acorn Acres Apartments, Greenwood Acres Apartments, Park Royal Apartments, Carlton Court Apartments, Hurd's Crossing Apartments, Marshall Manor Apartments, and North Lake Village. The long term debt instruments are secured by a mortgage on the real estate, an interest in personal property, and an assignment of income to be derived from the Projects. Information on the long term debt instruments are as follows:

| Apartments | Original | Rate* | Term | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Academy | $ 374,810 | 9.00% | 50 Y | $ 807 | $ 194,136 | $ 138 | $ 194,274 |
| Acorn Acres | $ 1,052,349 | 6.75% | 50 Y | $ 2,295 | 1,008,377 | 1,807 | 1,010,184 |
| Greenwood Acres | $ 1,435,121 | 6.50% | 50 Y | $ 3,080 | 1,214,106 | 1,548 | 1,215,654 |
| Park Royal | $ 1,334,985 | 6.75% | 50 Y | $ 3,844 | 1,180,367 | 2,138 | 1,182,505 |
| Carlton Court | $ 1,569,987 | 7.38% | 50 Y | $ 3,124 | 1,482,167 | 2,702 | 1,484,869 |
| Hurd's Crossing | $ 1,002,715 | 5.75% | 50 Y | $ 2,127 | 982,554 | 1,740 | 984,294 |
| Marshall Manor | $ 1,000,000 | 6.00% | 50 Y | $ 2,123 | 954,856 | 1,628 | 956,484 |
| North Lake Village | $ 1,714,865 | 3.125% | 50Y | $ 3,067 | 1,701,589 | 2,414 | 1,704,003 |
| TOTALS | | | | | $ 8,718,152 | $ 14,115 | $ 8,732,267 |

* The amount of interest charged is reduced to 1% by a subsidy provided by RD which reduces the monthly payment.

DSHA - HOME: Long term debt instruments were provided by DSHA pursuant to the HOME program for Acorn Acres Apartments, Hurd's Crossing Apartments, Marshall Manor Apartments, Milton Landing Apartments, and Milford Transitional Housing. The long term debt instruments are secured by a mortgage on the real estate, an interest in personal property, and an assignment of income to be derived from the Projects. No repayments on the long term debt instruments are required unless there is available cash flow, as defined in the DSHA Regulatory Agreements. Information on the long term debt instruments are as follows:

| Apartments | Original | Rate | Term | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|
| Acorn Acres | $ 725,000 | 3% | 30 Y | $ 725,000 | $ 211,332 | $ 936,332 |
| Hurd's Crossing | $ 1,450,000 | 3% | 30 Y | 1,450,000 | 196,379 | 1,646,379 |
| Marshall Manor | $ 880,000 | 3% | 30 Y | 880,000 | 276,259 | 1,156,259 |
| Milton Landing | $ 746,570 | 3% | 30 Y | 746,570 | 338,442 | 1,085,012 |
| Milford Transitional | $ 207,462 | 0% | 30 Y | 207,462 | - | 207,462 |
| TOTALS | | | | $ 4,009,032 | $ 1,022,412 | $ 5,031,444 |

DSHA - HDF: Long term debt instruments were provided by DSHA pursuant to the HDF program for Acorn Acres Apartments, Marshall Manor Apartments, Milton Landing Apartments, Park Royal Apartments, and Smyrna Transitional Housing. The long term debt instruments are secured by a mortgage on the real estate, an interest in personal property, and an assignment of income to be derived from the Projects. No repayments on the long term debt instruments are required unless there is available cash flow, as defined in the DSHA Regulatory Agreements. Information on the long term debt instruments are as follows:

NOTE 6 - LONG TERM DEBT (CONTINUED):

| Apartments | Original | Rate | Term | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|
| Acorn Acres | $ 304,736 | 3% | 30 Y | $ 304,736 | $ 40,697 | $ 345,433 |
| Marshall Manor | $ 114,438 | 3% | 30 Y | 74,869 | 1,519 | 76,388 |
| Milton Landing | $ 1,701,365 | 3% | 30 Y | 1,701,365 | 725,049 | 2,426,414 |
| Park Royal | $ 1,059,457 | 3% | 30 Y | 1,059,457 | 270,171 | 1,329,628 |
| Smyrna Transitional | $ 213,000 | 0% | 40 Y | 213,000 | - | 213,000 |
| Walker Woods II | $ 330,453 | 3% | 30 Y | 317,606 | 178,047 | 495,653 |
| TOTALS | | | | $ 3,671,033 | $ 1,215,483 | $ 4,886,516 |

DELAWARE COMMUNITY INVESTMENT CORPORATION: Long term debt instruments were provided by the Delaware Community Investment Corporation (DCIC) for renovations and refinancing a previous long-term debt instrument for Blair Apartments and the construction of Milton Landing Apartments. The long term debt instruments are secured by a mortgage on the real estate, an interest in personal property, and an assignment of income to be derived from the properties. Information on the long term debt instruments are as follows:

| Apartments | Original | Rate | Term | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Blair | $ 573,000 | 4.57% | 18Y | $ 2,927 | $ 516,259 | $ 1,962 | $ 518,221 |
| Milton Landing | $ 304,000 | 7.32% | 30Y | $ 3,080 | 227,774 | 1,385 | 229,159 |
| Walker Woods II | $ 352,000 | 4.00% | 10Y | 1,680 | 347,895 | - | 347,895 |
| TOTALS | | | | | $ 1,091,928 | $ 3,347 | $ 1,095,275 |

EASTON BANK AND TRUST COMPANY: A long term debt instrument was provided by Easton Bank and Trust Company for the refinancing of a previous long term debt instrument for Carlton Court Associates, LP. The long term debt is secured by a first mortgage on the real estate. Information on the long term debt is as follows:

| Apartments | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Carlton Court | $ 106,251 | 6% | 2022 | $ 766 | $ 101,456 | $ 520 | $ 101,976 |

HOUSING ASSISTANCE COUNCIL: Long term debt instruments were provided by the Housing Assistance Council (HAC) pursuant to the Rural Development Program for the purchase of raw land at East Gate Farms and Harmony Hill. The long term debt instruments are secured by a mortgage on the real estate and an interest in improvements made thereon. No repayments on the long term debt instruments are required unless the land is sold. Information on the long term debt instruments are as follows:

| | Original | Rate | Due Date | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|
| East Gate Farms | $ 1,010,679 | 5% | 2012 | $ 680,000 | $ - | $ 680,000 |
| Harmony Hill #1 | $ 150,000 | 0% | 2013 | 120,000 | - | 120,000 |
| Harmony Hill #2 | $ 300,000 | 0% | 2012 | 273,000 | - | 273,000 |
| TOTALS | | | | $ 1,073,000 | $ - | $ 1,073,000 |

NOTE 6 - LONG TERM DEBT (CONTINUED):

The Corporation is currently negotiating with HAC regarding the extension of the due date for each long term debt instrument above.

WILMINGTON SAVINGS FUND SOCIETY: Long term debt instruments were provided by the Wilmington Savings Fund Society (WSFS) for the refinancing of a previous long term debt instrument for the purchase of land to develop Greenwood Acres II Apartments and 209 4th Street. The long term debt instruments are secured by a mortgage on the real estate. Interest only payments on the long term debt instruments are required until the land is developed and/or sold, at which time the entire principal amount is due at settlement. Information on the long term debt instruments are as follows:

| | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Greenwood Acres II | $ 710,000 | 4.25% | 2017 | $ 750 | $ 110,250 | $ - | $ 110,250 |
| Line of Credit | $ 235,000 | 4.25 % | 2013 | $ - | - | - | - |
| 209 4th Street | $ 304,000 | 4.25% | 2016 | $ 1,178 | 133,068 | - | 133,068 |
| TOTALS | | | | | $ 243,318 | $ - | $ 243,318 |

FULTON BANK: A long term debt instrument was provided by Fulton Bank for the purchase of Broad Acres. In addition, financing was provided for the payment of accrued interest on all long term debt instruments held by HAC. The long term debt instrument is secured by a mortgage on the real estate. The line of credit is secured by a mortgage on the Corporation's office building. Information on the line of credit and long term debt instrument is as follows:

| | Original | Rate | Term | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Line of Credit | $ 186,000 | N/A | N/A | $ Int.Only | $ 186,000 | $ - | $ 186,000 |
| Broad Acres | $ 490,000 | 4% | 30 | $ 2,530 | 182,800 | - | 182,800 |
| TOTALS | | | | | $ 368,800 | $ - | $ 368,800 |

CAPITAL ONE: Long term debt instruments were provided by ING Bank for the refinancing of a previous long term debt instrument for the Corporation's office building. Capital One acquired the long term debt from ING during the year presented and now serves as the mortgagee. The long term debt instruments are secured by a mortgage on the real estate. Information on the long term debt instrument are as follows:

| | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Office Building | $ 300,000 | 4.25% | 2016 | $ 1,125 | $ 267,263 | $ - | $ 267,263 |

NOTE 6 - LONG TERM DEBT (CONTINUED):

NCALL: A long term debt instrument was provided by NCALL (a Delaware nonprofit corporation) for the purchase of 117 N. Walnut Street in Milford, Delaware. The long term debt instrument is secured by a mortgage on the real estate. Information on the long term debt instrument is as follows:

| Housing | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| 117 N. Walnut | $ 257,000 | 6.5% | 2017 | $ 1,735 | $ 249,875 | $ - | $ 249,875 |

COUNTY BANK: A line of credit was provided by County Bank for the purchase of Harmony Hill. The line of credit is secured by a mortgage on the real estate. As lots are sold the bank requires that $51,000/lot be paid on the loan. County Bank also provided an operating loan. Information on the loans is as follows:

| Housing | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Operating Loan | $ 100,000 | 6.0% | 2014 | N/A | $ 68,690 | $ - | $ 68,690 |
| Harmony Hill | $ 1,170,000 | 5.5% | 2014 | N/A | $ 456,000 | $ - | $ 456,000 |
| TOTALS | | | | | $ 524,690 | $ - | $ 524,690 |

FIRST STATE COMMUNITY LOAN FUND: A long term debt instrument was provided by First State Community Loan Fund (a Delaware Non-Profit corporation) for the refinancing of a debt instrument for Adams Street Apartments in Georgetown, Delaware. The long term debt instrument is secured by a mortgage on the real estate. Information on the long term debt instrument is as follows:

| Housing | Original | Rate | Due Date | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Adams Street | $ 190,000 | 6% | 2015 | $ 1,139 | $ 180,617 | $ - | $ 180,617 |

PATRICIA BATCHELOR: A long term debt instrument was provided by Patricia Batchelor, the former owner of East Coast Property Management, Inc. (ECPM), for the purchase of her ownership interest in ECPM. Information on the long term debt instrument is as follows:

| Seller Financed | Original | Rate | Term | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| ECPM | $ 325,000 | 5% | 15 Y | $ 2,570 | $ 269,582 | $ - | $ 269,582 |
| TOTAL LONG-TERM DEBT | | | | | $ 20,768,746 | $ 2,255,877 | $ 23,024,623 |

The principal amounts of the long term debt instruments are schedule to mature as follows:

| | |
|---|---|
| 2014 | $ 1,939,178 |
| 2015 | 347,564 |
| 2016 | 580,267 |
| 2017 | 552,902 |
| 2018 | 207,243 |
| Thereafter | 17,141,592 |
| TOTAL | $ 20,768,746 |

NOTE 7 - NORTH LAKE VILLAGE APARTMENTS:

On December 20, 2012, the Corporation partnered with Hudson Valley SLP, LLC to form North Lake Village, LP, for the purpose of purchasing, owning, rehabilitating, and operating North Lake Village Apartments in Middletown, Delaware. During settlement, North Lake Village, LP assumed long term debt totaling $1,715,666 payable to RD (first mortgage). The cost to acquire North Lake Village Apartments was $1,739,364. The Corporation as General Partner owns a .01% interest in North Lake Village, LP and is responsible for oversight of the apartment complex. The Partnership has not had their permanent closing as of the report date.

The Partnership entered into a contract with U & I Builders, Inc. to perform general contractor services in conjunction with the construction of the project. The original contract amounted to $4,737,524, and change orders amounted to $429,091, for a total contract amount of $5,166,615. Construction costs incurred during the period December 15, 2012 through December 31, 2013, totaled $5,166,615. As of December 31, 2013, construction costs payable on the contract is $661,571.

The Partnership entered into a leasehold loan agreement, dated December 13, 2012, with Delaware State Housing Authority ("DSHA"). The loan agreement consists of four loans as described below. The total loan amount for construction financing is $4,963,937 and permanent financing is $1,822,022. The loans are secured by the real estate held for lease and an assignment of rents and leases. The total loan balance as of December 31, 2013, is $4,166,961.

HDF Loan
The second mortgage is a construction loan in the amount of $2,025,442. The loan bears interest at 3% per annum. The loan is payable in full on the permanent conversion date. The balance on the loan as of December 31, 2013, is $1,467,134.

ARHP Bond Funds Loan
The third mortgage is a construction loan in the amount of $1,200,000. The loan bears interest at 3% per annum. On the conversion date, the loan will convert to a permanent financing in the amount of $539,028, bear interest at 1% per annum, and have a term of 20 years, but will amortize over 30 years. The balance on the loan as of December 31, 2013, is $1,200,000.

ARHP Special Funds Loan
The fourth mortgage is a construction loan in the amount of $1,282,994. The loan bears interest at 3% per annum. On the conversion date, the loan will convert to a permanent financing in the amount of $1,282,994, bear interest at 3.5% per annum, and have a term of 20 years, but will amortize over 30 years. The balance on the loan as of December 31, 2013, is $1,282,994.

HOME Loan
The fifth mortgage is a construction loan in the amount of $455,501. The loan bears interest at 3% per annum. The loan is payable in full on the permanent conversion date. The balance on the loan as of December 31, 2013, is $216,833.

NOTE 8 – PENSION PLANS:

The Corporation maintains an IRC Section 403(b) deferred compensation plan for its employees. The Corporation's contributions under the plan are based on an employee's years of service, and matches 25% of the eligible employee's contribution up to 4% of the annual salary. The Corporation contributed $22,951 to the plan during the current year.

During 2013 the Corporation initiated an IRC Section 457(b) deferred compensation plan for a select group of management or highly compensated employees. The participant may defer amounts of compensation and avoid federal income taxation until those amounts are paid or otherwise made available to the participant. The Corporation contributed $12,000 to the plan during the current year. This amount is shown as a prepaid expense and an accrued expense on the statements.

NOTE 9 - CURRENT VULNERABILITY DUE TO CERTAIN CONCENTRATIONS:

The Corporation's operations are concentrated in the low income real estate market are subject to the administrative directives, rules and regulations of federal, state and local regulatory agencies, including, but not limited to, HUD, RD and/or DSHA. Such administrative directives, rules and regulations are subject to change by an act of Congress or an administrative change mandated by HUD, RD and/or DSHA. Such changes may occur with little notice or inadequate funding to pay for the related cost, including the additional administrative burden, to comply with a change.

NOTE 10 - NEIGHBORHOOD STABILIZATION PROGRAM (NSP): MHDC is involved in this program to acquire, rehabilitate and sell distressed homes in New Castle County and Sussex County. The Corporation acquires the properties using loans from the governmental agencies with a zero percent interest rate via the Neighborhood Stabilization Program (NSP) administered by HUD. As of December 31, 2013, MHDC owned 2 homes with a total cost of $382,214.

NOTE 11 – PRIOR PERIOD ADJUSTMENT:

During the year, management discovered that the final week of payroll for 2012 had not been accrued. The 2012 balances have been restated to reflect this change. The net effect is to increase the payroll liability by $36,237 and increase compensation and related expenses for 2012.

During the year, management discovered that Greenwood Acres' subsidy receivable had not been fully recognized in 2012 and prior years. The 2012 balances have been restated to reflect this change. The net effect is to increase subsidy receivable by $11,875, increase federal financial assistance by $621 and increase beginning net assets by $11,254 in 2012.

A non-cash contribution in 2011 was valued at $135,000. During 2013 it was discovered that the property donated was only worth $7,900, due to unforeseen defects. 2012 balances have been restated to reflect this overstatement. Property and equipment has been reduced by $127,100 and beginning net assets have been reduced by the same amount.

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES

SUPPLEMENTAL INFORMATION

DECEMBER 31, 2013

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENEDED DECEMBER 31, 2013

## CONSOLIDATING STATEMENT OF FINANCIAL POSITION - DIVISIONS

| ASSETS | Services | Apartments | Housing | Eliminating Entries | Consolidated Total |
|---|---|---|---|---|---|
| Cash | $ 1,018,476 | $ 198,865 | $ 74,974 | $ - | $ 1,292,315 |
| Investments | 157,472 | - | - | - | 157,472 |
| Funded Escrows and Reserves | 165,161 | 726,735 | 80,727 | - | 972,623 |
| Security Deposits Escrow | - | 35,985 | 3,398 | - | 39,383 |
| Accounts Receivable | 918,426 | 9,482 | 3,136 | - | 931,044 |
| Accounts Receivable - Subsidy | - | 26,308 | - | - | 26,308 |
| Prepaid Assets | 12,000 | 5,350 | - | - | 17,350 |
| Intercompany Activity | 692,709 | 1,948 | - | (694,657) | - |
| Intangible Assets (Net) | - | 14,894 | - | - | 14,894 |
| Nonpublic Stock | 650,000 | - | - | (650,000) | - |
| Neighborhood Stabilization Program Homes | 382,214 | - | - | - | 382,214 |
| Property and Equipment (Net) | 2,384,920 | 6,190,966 | 3,209,696 | - | 11,785,582 |
| TOTAL ASSETS | $ 6,381,378 | $ 7,210,533 | $ 3,371,931 | $ (1,344,657) | $ 15,619,185 |
| LIABILITIES | | | | | |
| Accounts Payable and Accrued Expenses | $ 129,939 | $ 68,304 | $ 22,185 | $ (51,244) | $ 169,184 |
| Deferred Revenue | 543,404 | 23,375 | 197,325 | (431,704) | 332,400 |
| Security Deposits Funded | - | 35,985 | 4,083 | - | 40,068 |
| Accrued Interest Payable | - | 707,841 | - | - | 707,841 |
| Intercompany Activity | 175,256 | 1,948 | - | (177,204) | - |
| Neighborhood Stabilization Program Loans | 382,214 | - | - | - | 382,214 |
| Long Term Debt | 848,852 | 6,867,940 | 2,748,754 | - | 10,465,546 |
| TOTAL LIABILITIES | 2,079,665 | 7,705,393 | 2,972,347 | (660,152) | 12,097,253 |
| NET ASSETS | | | | | |
| Net Assets: | | | | | |
| Unrestricted | 4,136,552 | (1,221,595) | 315,459 | (684,505) | 2,545,911 |
| Temporarily Restricted | 165,161 | 726,735 | 84,125 | - | 976,021 |
| TOTAL NET ASSETS | 4,301,713 | (494,860) | 399,584 | (684,505) | 3,521,932 |
| TOTAL LIABILITIES AND NET ASSETS | $ 6,381,378 | $ 7,210,533 | $ 3,371,931 | $ (1,344,657) | $ 15,619,185 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

## CONSOLIDATING STATEMENT OF FINANCIAL POSITION - LIMITED PARTNERSHIPS

| ASSETS | Limited Partnerships | Eliminating Entries | Consolidated Total |
|---|---|---|---|
| Cash | $ 250,895 | $ - | $ 250,895 |
| Funded Escrows and Reserves | 1,305,898 | - | 1,305,898 |
| Security Deposits Escrow | 69,554 | - | 69,554 |
| Accounts Receivable | 41,845 | - | 41,845 |
| Accounts Receivable - Subsidy | 29,761 | - | 29,761 |
| Prepaid Expenses | 22,269 | (5,020) | 17,249 |
| Intangible Assets (Net) | 544,270 | (426,684) | 117,586 |
| Property and Equipment (Net) | 17,736,075 | - | 17,736,075 |
| TOTAL ASSETS | $ 20,000,567 | $ (431,704) | $ 19,568,863 |
| LIABILITIES | | | |
| Accounts Payable and Accrued Expenses | $ 131,390 | $ (23,583) | $ 107,807 |
| Construction Payables | 4,828,532 | | 4,828,532 |
| Deferred Revenue | 1,302 | - | 1,302 |
| Security Deposits Funded | 69,554 | - | 69,554 |
| Accrued Interest Payable | 1,548,036 | - | 1,548,036 |
| Intercompany Activity | 382,529 | (382,529) | - |
| Long Term Debt - Current Portion | 14,923 | - | 14,923 |
| Long Term Debt | 10,288,277 | - | 10,288,277 |
| TOTAL LIABILITIES | 17,264,543 | (406,112) | 16,858,431 |
| PARTNERS' CAPITAL | | | |
| Total Unrestricted | 2,736,024 | (25,592) | 2,710,432 |
| TOTAL LIABILITIES AND PARTNERS' CAPITAL | $ 20,000,567 | $ (431,704) | $ 19,568,863 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**CONSOLIDATING STATEMENT OF ACTIVITES - DIVISIONS**

| | Services | Apartments | Housing | Total MHDC | Eliminating Entries | Consolidated Total |
|---|---|---|---|---|---|---|
| SUPPORT: | | | | | | |
| Foundations, Churches, and Corporations | $ 614,611 | $ - | 565 | $ 615,176 | $ - | $ 615,176 |
| Federal Financial Assistance | - | 603,234 | 592,675 | 1,195,909 | - | 1,195,909 |
| State Financial Assistance | 120,000 | - | - | 120,000 | - | 120,000 |
| TOTAL SUPPORT | 734,611 | 603,234 | 593,240 | 1,931,085 | - | 1,931,085 |
| REVENUE: | | | | | | |
| Rental | 51,270 | 312,023 | 36,323 | 399,616 | (5,020) | 394,596 |
| Services | 3,389,565 | - | - | 3,389,565 | (872,898) | 2,516,667 |
| Sales | 539,428 | - | - | 539,428 | - | 539,428 |
| Interest | 2,378 | 786 | 319 | 3,483 | - | 3,483 |
| Other | 34,157 | 10,467 | 515 | 45,139 | (165) | 44,974 |
| TOTAL REVENUE | 4,016,798 | 323,276 | 37,157 | 4,377,231 | (878,083) | 3,499,148 |
| TOTAL SUPPORT AND REVENUE | 4,751,409 | 926,510 | 630,397 | 6,308,316 | (878,083) | 5,430,233 |
| EXPENSES: | | | | | | |
| Compensation and Related Expenses | 1,726,064 | 118,803 | 380,464 | 2,225,331 | - | 2,225,331 |
| Employee Benefits | 389,807 | 17,171 | 117,797 | 524,775 | - | 524,775 |
| Management Fees | 2,400 | 69,033 | - | 71,433 | (69,033) | 2,400 |
| Legal | - | 1,607 | - | 1,607 | - | 1,607 |
| Accounting | 14,425 | 32,517 | 5,000 | 51,942 | - | 51,942 |
| Advertising | 11,608 | 191 | 3,846 | 15,645 | - | 15,645 |
| Office | 53,062 | 13,150 | 19,068 | 85,280 | (107) | 85,173 |
| Postage | 10,498 | - | 1,026 | 11,524 | - | 11,524 |
| Information Technology | 21,199 | - | 4,397 | 25,596 | - | 25,596 |
| Electricity and Fuel | 18,328 | 22,477 | 18,468 | 59,273 | - | 59,273 |
| Maintenance and Repairs | 21,623 | 155,377 | 11,455 | 188,455 | - | 188,455 |
| Project Costs | 520,781 | - | 13,802 | 534,583 | - | 534,583 |
| Cost of Goods Sold | 402,821 | - | - | 402,821 | - | 402,821 |
| Security | - | 15,501 | - | 15,501 | - | 15,501 |
| Telephone | 34,928 | 17,319 | 6,298 | 58,545 | - | 58,545 |
| Trash Removal | - | 28,556 | - | 28,556 | - | 28,556 |
| Water and Sewer | - | 83,887 | - | 83,887 | - | 83,887 |
| Automotive | 117,743 | 3,210 | 14,520 | 135,473 | - | 135,473 |
| Travel and Lodging | 32,111 | - | 7,268 | 39,379 | - | 39,379 |
| Conferences, Conventions, and Meetings | 34,389 | 395 | 935 | 35,719 | - | 35,719 |
| Interest | 169,126 | 173,224 | 27,023 | 369,373 | - | 369,373 |
| Administrative Oversight Fee - MHDC | 225,000 | 13,990 | - | 238,990 | (238,990) | - |
| Depreciation and Amortization | 134,397 | 218,462 | 22,843 | 375,702 | - | 375,702 |
| Insurance | 67,614 | 47,491 | 13,380 | 128,485 | - | 128,485 |
| Bad Debts | 156 | 1,106 | - | 1,262 | - | 1,262 |
| Dues and Subscriptions | 13,640 | - | 8,223 | 21,863 | - | 21,863 |
| Rent | 56,400 | - | 24,000 | 80,400 | - | 80,400 |
| Real Estate | 1,375 | 3,837 | - | 5,212 | - | 5,212 |
| Other Taxes | 1,930 | 6,075 | 785 | 8,790 | | 8,790 |
| TOTAL EXPENSES | 4,081,425 | 1,043,379 | 700,598 | 5,825,402 | (308,130) | 5,517,272 |
| CHANGE IN NET ASSETS BEFORE ADJUSTMENTS | 669,984 | (116,869) | (70,201) | 482,914 | (569,953) | (87,039) |
| NET ASSETS - BEGINNING OF YEAR | 3,584,112 | (438,229) | 517,402 | 3,663,285 | (735,136) | 2,928,149 |
| NET ASSETS - EQUITY CONTRIBUTION | - | 60,238 | - | 60,238 | - | 60,238 |
| NET ASSETS - ADJUSTMENTS | 47,617 | - | (47,617) | - | 620,584 | 620,584 |
| NET ASSETS - END OF YEAR | $ 4,301,713 | $ (494,860) | 399,584 | $ 4,206,437 | $ (684,505) | $ 3,521,932 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
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## CONSOLIDATING STATEMENT OF ACTIVITIES - LIMITED PARTNERSHIPS

| | Limited Partnerships | Eliminating Entries | Consolidated Total |
|---|---|---|---|
| SUPPORT: | | | |
| Federal Financial Assistance | $ 1,006,081 | $ - | $ 1,006,081 |
| TOTAL SUPPORT | 1,006,081 | - | 1,006,081 |
| REVENUE: | | | |
| Rental | 612,408 | - | 612,408 |
| Interest | 2,487 | - | 2,487 |
| Other | 24,594 | - | 24,594 |
| TOTAL REVENUE | 639,489 | - | 639,489 |
| TOTAL SUPPORT AND REVENUE | 1,645,570 | - | 1,645,570 |
| EXPENSES: | | | |
| Compensation and Related Expenses | 267,836 | - | 267,836 |
| Employee Benefits | 30,688 | - | 30,688 |
| Management Fees | 124,945 | (124,945) | - |
| Legal | 16,321 | - | 16,321 |
| Accounting | 39,498 | (4,608) | 34,890 |
| Advertising | 326 | - | 326 |
| Other Renting Expenses | 62,686 | - | 62,686 |
| Office | 26,535 | (58) | 26,477 |
| Electricity and Fuel | 63,652 | - | 63,652 |
| Maintenance and Repairs | 204,642 | - | 204,642 |
| Security | 23,358 | - | 23,358 |
| Telephone | 15,373 | - | 15,373 |
| Trash Removal | 68,984 | - | 68,984 |
| Water and Sewer | 113,054 | - | 113,054 |
| Automotive | 3,082 | - | 3,082 |
| Conferences, Conventions, and Meetings | 3,175 | - | 3,175 |
| Interest | 398,572 | (5,020) | 393,552 |
| Administrative Oversight Fee - Other | 41,277 | (40,637) | 640 |
| Depreciation and Amortization | 450,964 | - | 450,964 |
| Insurance | 94,600 | - | 94,600 |
| Bad Debts | 4,182 | - | 4,182 |
| Real Estate | 85,987 | - | 85,987 |
| Other Taxes | 12,795 | - | 12,795 |
| TOTAL EXPENSES | 2,152,532 | (175,268) | 1,977,264 |
| CHANGE IN PARTNERS' CAPITAL BEFORE ADJUSTMENTS AND DISTRIBUTIONS | (506,962) | 175,268 | (331,694) |
| PARTNERS' CAPITAL - BEGINNING OF YEAR | 1,433,378 | 37,195 | 1,470,573 |
| PARTNER CONTRIBUTIONS | 1,925,867 | 382,529 | 2,308,396 |
| DISTRIBUTIONS | (116,259) | - | (116,259) |
| ADJUSTMENTS | - | (620,584) | (620,584) |
| PARTNERS' CAPITAL - END OF YEAR | $ 2,736,024 | $ (25,592) | $ 2,710,432 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**COMBINING STATEMENT OF FINANCIAL POSITION - SERVICES**

| ASSETS | MHDC | Home Repair Project | Ground Control | Mission Builders | East Coast Property Management | Total Services |
|---|---|---|---|---|---|---|
| Cash | $ 562,536 | $ 196,897 | $ 87,423 | $ 95,792 | $ 75,828 | $ 1,018,476 |
| Investments | 157,472 | - | - | - | - | 157,472 |
| Funded Escrows and Reserves | - | - | - | - | 165,161 | 165,161 |
| Accounts Receivable | 518,200 | - | - | - | 400,226 | 918,426 |
| Prepaid Expenses | 12,000 | - | - | - | - | 12,000 |
| Intercompany Activity | 660,639 | - | 6,081 | - | 25,989 | 692,709 |
| Purchase of Nonpublic Stock | 325,000 | - | - | - | 325,000 | 650,000 |
| Neighborhood Stabilization Program Homes | 382,214 | - | - | - | - | 382,214 |
| Property and Equipment (Net) | 2,357,225 | - | 8,560 | - | 19,135 | 2,384,920 |
| TOTAL ASSETS | $ 4,975,286 | $ 196,897 | $ 102,064 | $ 95,792 | $ 1,011,339 | $ 6,381,378 |
| LIABILITIES | | | | | | |
| Accounts Payable and Accrued Expenses | $ 78,892 | $ 16,175 | $ 11,728 | $ 8,920 | $ 14,224 | $ 129,939 |
| Deferred Revenue | 543,404 | - | - | - | - | 543,404 |
| Intercompany Activity | 35,707 | - | 139,549 | - | - | 175,256 |
| Neighborhood Stabilization Program Loans | 382,214 | - | - | - | - | 382,214 |
| Long Term Debt | 579,270 | - | - | - | 269,582 | 848,852 |
| TOTAL LIABILITIES | 1,619,487 | 16,175 | 151,277 | 8,920 | 283,806 | 2,079,665 |
| NET ASSETS | | | | | | |
| Net Assets: | | | | | | |
| Unrestricted | 3,355,799 | 180,722 | (49,213) | 86,872 | 562,372 | 4,136,552 |
| Temporarily Restricted | - | - | - | - | 165,161 | 165,161 |
| TOTAL NET ASSETS | 3,355,799 | 180,722 | (49,213) | 86,872 | 727,533 | 4,301,713 |
| TOTAL LIABILITIES AND NET ASSETS | $ 4,975,286 | $ 196,897 | $ 102,064 | $ 95,792 | $ 1,011,339 | $ 6,381,378 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**COMBINING STATEMENT OF FINANCIAL POSITION - APARTMENTS**

| ASSETS | Academy | Blair | Acorn Acres | Greenwood Acres | Park Royal | Walker Woods II Apartments | Total Apartments |
|---|---|---|---|---|---|---|---|
| Cash | $ 38,293 | $ 8,231 | $ 16,762 | $ 107,402 | $ 27,808 | $ 369 | $ 198,865 |
| Funded Escrows and Reserves | 140,920 | 17,158 | 157,184 | 151,937 | 192,346 | 67,190 | 726,735 |
| Security Deposits Escrow | 2,587 | 6,236 | 8,861 | 7,630 | 7,651 | 3,020 | 35,985 |
| Accounts Receivable | 481 | 615 | - | - | 931 | 7,455 | 9,482 |
| Accounts Receivable - Subsidy | - | - | 13,532 | 11,592 | 1,184 | - | 26,308 |
| Due From Blair | 1,948 | - | - | | | - | 1,948 |
| Prepaid Expenses | 550 | - | - | - | 4,800 | - | 5,350 |
| Intangible Assets (Net) | - | 11,075 | - | - | - | 3,819 | 14,894 |
| Property and Equipment (Net) | 331,917 | 412,632 | 1,958,502 | 889,155 | 1,776,693 | 822,067 | 6,190,966 |
| TOTAL ASSETS | $ 516,696 | $ 455,947 | $ 2,154,841 | $ 1,167,716 | $ 2,011,413 | $ 903,920 | $ 7,210,533 |
| LIABILITIES | | | | | | | |
| Accounts Payable and Accrued Expenses | $ 2,600 | $ 21,154 | $ 9,006 | $ 14,227 | $ 10,105 | $ 11,212 | $ 68,304 |
| Due to Academy | - | 1,948 | - | - | - | - | 1,948 |
| Deferred Revenue | 4,891 | 720 | 200 | 174 | 17,390 | - | 23,375 |
| Security Deposits Funded | 2,587 | 6,236 | 8,861 | 7,630 | 7,651 | 3,020 | 35,985 |
| Accrued Interest Payable | 138 | 1,962 | 253,837 | 1,548 | 272,309 | 178,047 | 707,841 |
| Long Term Debt | 194,136 | 516,260 | 2,038,113 | 1,214,106 | 2,239,824 | 665,501 | 6,867,940 |
| TOTAL LIABILITIES | 204,352 | 548,280 | 2,310,017 | 1,237,685 | 2,547,279 | 857,780 | 7,705,393 |
| NET ASSETS | | | | | | | |
| Net Assets: | | | | | | | |
| Unrestricted | 171,424 | (109,491) | (312,360) | (221,906) | (728,212) | (21,050) | (1,221,595) |
| Temporarily Restricted | 140,920 | 17,158 | 157,184 | 151,937 | 192,346 | 67,190 | 726,735 |
| TOTAL NET ASSETS | 312,344 | (92,333) | (155,176) | (69,969) | (535,866) | 46,140 | (494,860) |
| TOTAL LIABILITIES AND NET ASSETS | $ 516,696 | $ 455,947 | $ 2,154,841 | $ 1,167,716 | $ 2,011,413 | $ 903,920 | $ 7,210,533 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**COMBINING STATEMENT OF FINANCIAL POSITION - HOUSING**

| ASSETS | Adams Street | Walnut Street | Transitional Milford | Transitional Smyrna | Self Help | Total Housing |
|---|---|---|---|---|---|---|
| Cash | $ 1,344 | $ - | $ 3,688 | $ 105 | $ 69,837 | $ 74,974 |
| Funded Escrows and Reserves | 6,622 | - | 50,031 | 24,074 | - | 80,727 |
| Security Deposits Escrow | 1,472 | - | 1,926 | - | - | 3,398 |
| Accounts Receivable | - | - | - | - | 3,136 | 3,136 |
| Property and Equipment (Net) | 159,060 | 240,396 | 122,139 | 192,733 | 2,495,368 | 3,209,696 |
| TOTAL ASSETS | $ 168,498 | $ 240,396 | $ 177,784 | $ 216,912 | $ 2,568,341 | $ 3,371,931 |
| LIABILITIES | | | | | | |
| Accounts Payable and Accrued Expenses | $ 1,099 | $ 3,205 | $ 1,691 | $ 527 | $ 15,663 | $ 22,185 |
| Deferred Revenue | - | - | - | - | 197,325 | 197,325 |
| Security Deposits Funded | 1,372 | 650 | 770 | 1,291 | - | 4,083 |
| Long Term Debt | 180,617 | 249,875 | 207,462 | 213,000 | 1,897,800 | 2,748,754 |
| TOTAL LIABILITIES | 183,088 | 253,730 | 209,923 | 214,818 | 2,110,788 | 2,972,347 |
| NET ASSETS | | | | | | |
| Net Assets: | | | | | | |
| Unrestricted | (22,684) | (13,334) | (84,096) | (21,980) | 457,553 | 315,459 |
| Temporarily Restricted | 8,094 | - | 51,957 | 24,074 | - | 84,125 |
| TOTAL NET ASSETS | (14,590) | (13,334) | (32,139) | 2,094 | 457,553 | 399,584 |
| TOTAL LIABILITIES AND NET ASSETS | $ 168,498 | $ 240,396 | $ 177,784 | $ 216,912 | $ 2,568,341 | $ 3,371,931 |

## COMBINING STATEMENT OF FINANCIAL POSITION - LIMITED PARTNERSHIPS

| ASSETS | Carlton Court | Hurd's Crossing | Marshall Manor | Milton Landing | North Lake Village | Total Limited Partnerships |
|---|---|---|---|---|---|---|
| Cash | $ 70,667 | $ 36,593 | $ 32,116 | $ 7,097 | $ 104,422 | $ 250,895 |
| Funded Escrows and Reserves | 175,678 | 187,730 | 350,439 | 234,667 | 357,384 | 1,305,898 |
| Security Deposits Escrow | 9,448 | 11,532 | 9,043 | 22,325 | 17,206 | 69,554 |
| Accounts Receivable | 2,318 | 37 | 6 | 1,180 | 38,304 | 41,845 |
| Accounts Receivable - Subsidy | 1,355 | 13,788 | 14,618 | - | - | 29,761 |
| Prepaid Expenses | 16,372 | - | - | 410 | 5,487 | 22,269 |
| Intangible Assets (Net) | - | 11,300 | - | 1,760 | 531,210 | 544,270 |
| Property and Equipment (Net) | 1,357,964 | 4,398,498 | 2,005,904 | 2,309,281 | 7,664,428 | 17,736,075 |
| TOTAL ASSETS | $ 1,633,802 | $ 4,659,478 | $ 2,412,126 | $ 2,576,720 | $ 8,718,441 | $ 20,000,567 |
| LIABILITIES | | | | | | |
| Accounts Payable and Accrued Expenses | $ 10,521 | $ 25,849 | $ 27,721 | $ 12,820 | $ 54,479 | $ 131,390 |
| Construction Payables | - | - | - | - | 4,828,532 | 4,828,532 |
| Deferred Revenue | 277 | 93 | - | 932 | - | 1,302 |
| Security Deposits Funded | 9,448 | 11,532 | 9,043 | 22,325 | 17,206 | 69,554 |
| Accrued Interest Payable | 3,222 | 198,119 | 279,407 | 1,064,876 | 2,412 | 1,548,036 |
| Intercompany Activity | - | - | - | - | 382,529 | 382,529 |
| Debt - Current Portion | | | - | | 14,923 | 14,923 |
| Long Term Debt | 1,583,623 | 2,432,554 | 1,909,725 | 2,675,709 | 1,686,666 | 10,288,277 |
| TOTAL LIABILITIES | 1,607,091 | 2,668,147 | 2,225,896 | 3,776,662 | 6,986,747 | 17,264,543 |
| PARTNERS' CAPITAL | 26,711 | 1,991,331 | 186,230 | (1,199,942) | 1,731,694 | 2,736,024 |
| TOTAL LIABILITIES AND PARTNERS' CAPITAL | $ 1,633,802 | $ 4,659,478 | $ 2,412,126 | $ 2,576,720 | $ 8,718,441 | $ 20,000,567 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
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**COMBINING STATEMENT OF ACTIVITIES - SERVICES**

| | MHDC | Home Repair Project | Ground Control | Mission Builders | East Coast Property Management | Total Services |
|---|---|---|---|---|---|---|
| SUPPORT: | | | | | | |
| Foundations, Churches and Corporations | $ 520,266 | $ 94,345 | $ - | $ - | $ - | $ 614,611 |
| State Financial Assistance | 88,450 | 31,550 | - | - | - | 120,000 |
| TOTAL SUPPORT | 608,716 | 125,895 | - | - | - | 734,611 |
| REVENUE: | | | | | | |
| Rental | 51,270 | - | - | - | - | 51,270 |
| Program Service Fees | 595,523 | 462,813 | 635,530 | 307,900 | 1,387,799 | 3,389,565 |
| Sales | 539,428 | - | - | - | - | 539,428 |
| Interest | 2,213 | - | - | - | 165 | 2,378 |
| Other | 17,728 | 6,089 | - | - | 10,340 | 34,157 |
| TOTAL REVENUE | 1,206,162 | 468,902 | 635,530 | 307,900 | 1,398,304 | 4,016,798 |
| TOTAL SUPPORT AND REVENUE | 1,814,878 | 594,797 | 635,530 | 307,900 | 1,398,304 | 4,751,409 |
| EXPENSES: | | | | | | |
| Compensation and Related Expenses | 622,342 | 156,424 | 138,099 | 56,519 | 752,680 | 1,726,064 |
| Employee Benefits | 187,407 | 48,998 | 31,369 | 23,081 | 98,952 | 389,807 |
| Management Fees | - | - | - | - | 2,400 | 2,400 |
| Accounting | 6,000 | 4,100 | 400 | 400 | 3,525 | 14,425 |
| Advertising | 3,969 | 150 | 2,793 | 2,993 | 1,703 | 11,608 |
| Office | 19,714 | 3,880 | 4,771 | 663 | 24,034 | 53,062 |
| Postage | 1,767 | 788 | 275 | 146 | 7,522 | 10,498 |
| Information Technology | 6,066 | 3,970 | 600 | 600 | 9,963 | 21,199 |
| Utilities | 6,599 | 3,557 | - | - | 8,172 | 18,328 |
| Maintenance and Repairs | 4,226 | 494 | - | 11,615 | 5,288 | 21,623 |
| Project Costs | 44,416 | 208,991 | 21,756 | 245,618 | - | 520,781 |
| Cost of Goods Sold | - | - | 402,821 | - | - | 402,821 |
| Telephone | 5,180 | 1,957 | 1,379 | 400 | 26,012 | 34,928 |
| Automotive | 12,834 | 7,388 | 88,780 | 7,811 | 930 | 117,743 |
| Travel and Lodging | 2,215 | 1,549 | - | - | 28,347 | 32,111 |
| Conferences, Conventions, and Meetings | 26,824 | 543 | 140 | 103 | 6,779 | 34,389 |
| Interest | 155,022 | - | - | - | 14,104 | 169,126 |
| Administrative Oversight Fee - MHDC | - | - | 30,000 | 36,000 | 159,000 | 225,000 |
| Depreciation and Amortization | 122,581 | - | 451 | - | 11,365 | 134,397 |
| Insurance | 31,157 | 4,761 | 1,420 | - | 30,276 | 67,614 |
| Bad Debts | - | - | - | 156 | - | 156 |
| Dues and Subscriptions | 7,607 | 767 | 927 | - | 4,339 | 13,640 |
| Rent | - | 9,600 | 3,000 | 1,800 | 42,000 | 56,400 |
| Real Estate Taxes | - | - | - | - | 1,375 | 1,375 |
| Other Taxes | 225 | - | 617 | 763 | 325 | 1,930 |
| TOTAL EXPENSES | 1,266,151 | 457,917 | 729,598 | 388,668 | 1,239,091 | 4,081,425 |
| CHANGE IN NET ASSETS BEFORE ADJUSTMENTS | 548,727 | 136,880 | (94,068) | (80,768) | 159,213 | 669,984 |
| NET ASSETS - TRANSFERS | 97,144 | (49,527) | - | - | - | 47,617 |
| CHANGE IN NET ASSETS | 645,871 | 87,353 | (94,068) | (80,768) | 159,213 | 717,601 |
| NET ASSETS - BEGINNING OF YEAR | 2,709,928 | 93,369 | 44,855 | 167,640 | 568,320 | 3,584,112 |
| NET ASSETS - END OF YEAR | $ 3,355,799 | $ 180,722 | $ (49,213) | $ 86,872 | $ 727,533 | $ 4,301,713 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**COMBINING STATEMENT OF ACTIVITIES - APARTMENTS**

| | Academy | Blair | Acorn Acres | Greenwood Acres | Park Royal | Walker Woods II Apartments | Total Apartments |
|---|---|---|---|---|---|---|---|
| SUPPORT: | | | | | | | |
| Federal Financial Assistance | $ 57,568 | $ - | $ 153,428 | $ 143,569 | $ 191,896 | $ 56,773 | $ 603,234 |
| TOTAL SUPPORT | 57,568 | - | 153,428 | 143,569 | 191,896 | 56,773 | 603,234 |
| REVENUE: | | | | | | | |
| Rental | 29,320 | 73,800 | 69,927 | 61,875 | 70,864 | 6,237 | 312,023 |
| Interest | 47 | 12 | 34 | 328 | 243 | 122 | 786 |
| Other | 1,081 | 1,548 | 5,085 | 1,223 | 927 | 603 | 10,467 |
| TOTAL REVENUE | 30,448 | 75,360 | 75,046 | 63,426 | 72,034 | 6,962 | 323,276 |
| TOTAL SUPPORT AND REVENUE | 88,016 | 75,360 | 228,474 | 206,995 | 263,930 | 63,735 | 926,510 |
| EXPENSES: | | | | | | | |
| Compensation and Related Expenses | 8,053 | 7,596 | 30,323 | 17,407 | 45,686 | 9,738 | 118,803 |
| Employee Benefits | 868 | 579 | 3,799 | 3,072 | 7,764 | 1,089 | 17,171 |
| Management Fees | 7,392 | 3,000 | 15,444 | 18,144 | 20,682 | 4,371 | 69,033 |
| Legal | 264 | 125 | 39 | 40 | 99 | 1,040 | 1,607 |
| Accounting | 1,900 | 1,100 | 6,900 | 6,900 | 7,500 | 8,217 | 32,517 |
| Advertising | 16 | - | 88 | 56 | - | 31 | 191 |
| Office | 888 | 32 | 3,626 | 1,626 | 3,379 | 3,599 | 13,150 |
| Electricity and Fuel | 2,653 | 231 | 5,977 | 4,567 | 7,985 | 1,064 | 22,477 |
| Maintenance and Repairs | 50,967 | 8,094 | 36,052 | 22,840 | 28,972 | 8,452 | 155,377 |
| Security | - | - | 8,647 | 3,498 | 2,220 | 1,136 | 15,501 |
| Telephone | 2,301 | - | 9,412 | 2,144 | 2,524 | 938 | 17,319 |
| Trash Removal | 3,181 | - | 9,401 | 2,890 | 12,285 | 799 | 28,556 |
| Water and Sewer | 2,670 | 8,885 | 14,478 | 28,800 | 25,823 | 3,231 | 83,887 |
| Automotive | 264 | 240 | 529 | 672 | 991 | 514 | 3,210 |
| Conferences, Conventions, and Meetings | - | - | 55 | - | 55 | 285 | 395 |
| Interest | 1,978 | 23,831 | 52,752 | 19,114 | 58,054 | 17,495 | 173,224 |
| Administrative Oversight Fee - Related | 869 | 1,200 | 1,895 | 7,500 | 2,526 | - | 13,990 |
| Depreciation and Amortization | 13,315 | 21,017 | 65,279 | 39,311 | 65,929 | 13,611 | 218,462 |
| Insurance | 4,419 | 4,719 | 13,992 | 6,964 | 16,157 | 1,240 | 47,491 |
| Bad Debts | - | - | 81 | - | 42 | 983 | 1,106 |
| Real Estate Taxes | - | - | - | - | 3,837 | - | 3,837 |
| Other Taxes | 550 | 500 | - | - | 5,025 | - | 6,075 |
| TOTAL EXPENSES | 102,548 | 81,149 | 278,769 | 185,545 | 317,535 | 77,833 | 1,043,379 |
| CHANGE IN NET ASSETS | (14,532) | (5,789) | (50,295) | 21,450 | (53,605) | (14,098) | (116,869) |
| NET ASSETS - BEGINNING OF YEAR | 326,876 | (86,544) | (104,881) | (91,419) | (482,261) | - | (438,229) |
| NET ASSETS - EQUITY CONTRIBUTION | - | - | - | - | - | 60,238 | 60,238 |
| NET ASSETS - END OF YEAR | $ 312,344 | $ (92,333) | $ (155,176) | $ (69,969) | $ (535,866) | $ 46,140 | $ (494,860) |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SUPPLEMENTAL INFORMATION
FOR THE YEAR ENDED DECEMBER 31, 2013

**COMBINING STATEMENT OF ACTIVITIES - HOUSING**

| | Adams Street | Walnut Street | Transitional Milford | Transitional Smyrna | Self Help | Total Housing |
|---|---|---|---|---|---|---|
| SUPPORT: | | | | | | |
| Foundations, Churches, and Corporations | $ - | $ - | $ 565 | $ - | $ - | $ 565 |
| Federal Financial Assistance | - | - | - | - | 592,675 | 592,675 |
| TOTAL SUPPORT | - | - | 565 | - | 592,675 | 593,240 |
| REVENUE: | | | | | | |
| Rental | 10,500 | 8,542 | 6,639 | 10,642 | - | 36,323 |
| Interest | 9 | - | 266 | - | 44 | 319 |
| Other | 395 | - | 45 | 75 | - | 515 |
| TOTAL REVENUE | 10,904 | 8,542 | 6,950 | 10,717 | 44 | 37,157 |
| TOTAL SUPPORT AND REVENUE | 10,904 | 8,542 | 7,515 | 10,717 | 592,719 | 630,397 |
| EXPENSES: | | | | | | |
| Compensation and Related Expenses | 64 | 1,330 | 344 | 1,408 | 377,318 | 380,464 |
| Employee Benefits | - | - | - | - | 117,797 | 117,797 |
| Accounting | - | - | - | - | 5,000 | 5,000 |
| Advertising | - | - | - | - | 3,846 | 3,846 |
| Office | 3,380 | 1,138 | 1,187 | 1,667 | 11,696 | 19,068 |
| Postage | - | - | - | - | 1,026 | 1,026 |
| Information Technology | - | - | - | - | 4,397 | 4,397 |
| Utilities | 6,948 | 4,601 | 2,368 | 1,249 | 3,302 | 18,468 |
| Maintenance and Repairs | 378 | 1,815 | 4,363 | 3,894 | 1,005 | 11,455 |
| Project Costs | - | 3,450 | - | - | 10,352 | 13,802 |
| Telephone | - | - | - | - | 6,298 | 6,298 |
| Automotive | - | - | - | - | 14,520 | 14,520 |
| Travel and Lodging | - | - | - | - | 7,268 | 7,268 |
| Conferences, Conventions, Meetings | - | - | - | - | 935 | 935 |
| Interest | 10,405 | 16,618 | - | - | - | 27,023 |
| Depreciation and Amortization | 5,131 | 6,265 | 3,275 | 8,172 | - | 22,843 |
| Insurance | 447 | 770 | 1,005 | 829 | 10,329 | 13,380 |
| Dues and Subscriptions | - | - | - | - | 8,223 | 8,223 |
| Rent | - | - | - | - | 24,000 | 24,000 |
| Other Taxes | 250 | 150 | 150 | 235 | - | 785 |
| TOTAL EXPENSES | 27,003 | 36,137 | 12,692 | 17,454 | 607,312 | 700,598 |
| CHANGE IN NET ASSETS BEFORE ADJUSTMENTS | (16,099) | (27,595) | (5,177) | (6,737) | (14,593) | (70,201) |
| NET ASSETS - TRANSFERS | 13,275 | 24,127 | 3,387 | (332) | (88,074) | (47,617) |
| CHANGE IN NET ASSETS | (2,824) | (3,468) | (1,790) | (7,069) | (102,667) | (117,818) |
| NET ASSETS - BEGINNING OF YEAR | (11,766) | (9,866) | (30,349) | 9,163 | 560,220 | 517,402 |
| NET ASSETS - END OF YEAR | $ (14,590) | $ (13,334) | $ (32,139) | $ 2,094 | $ 457,553 | $ 399,584 |

## COMBINING STATEMENT OF ACTIVITIES - LIMITED PARTNERSHIPS

| | Carlton Court | Hurd's Crossing | Marshall Manor | Milton Landing | North Lake Village | Total Limited Partnerships |
|---|---|---|---|---|---|---|
| SUPPORT: | | | | | | |
| Federal Financial Assistance | $ 301,087 | $ 165,944 | $ 178,509 | $ - | $ 360,541 | $ 1,006,081 |
| REVENUE: | | | | | | |
| Rental | 68,370 | 85,078 | 84,659 | 299,821 | 74,480 | 612,408 |
| Interest | 89 | 386 | 553 | 671 | 788 | 2,487 |
| Other | 1,602 | 91 | 351 | 9,855 | 12,695 | 24,594 |
| TOTAL REVENUE | 70,061 | 85,555 | 85,563 | 310,347 | 87,963 | 639,489 |
| TOTAL SUPPORT AND REVENUE | 371,148 | 251,499 | 264,072 | 310,347 | 448,504 | 1,645,570 |
| EXPENSES: | | | | | | |
| Compensation and Related Expenses | 53,985 | 35,747 | 33,379 | 44,022 | 100,703 | 267,836 |
| Employee Benefits | 8,105 | 1,132 | 4,314 | 7,801 | 9,336 | 30,688 |
| Management Fees | 25,866 | 23,058 | 23,166 | 24,619 | 28,236 | 124,945 |
| Legal | 300 | 40 | 40 | 615 | 15,326 | 16,321 |
| Accounting | 8,190 | 8,900 | 8,900 | 12,308 | 1,200 | 39,498 |
| Advertising | 43 | - | - | - | 283 | 326 |
| Other Renting Expenses | - | - | - | - | 62,686 | 62,686 |
| Office | 3,390 | 2,688 | 2,190 | 4,279 | 13,988 | 26,535 |
| Electricity and Fuel | 12,911 | 5,409 | 5,716 | 11,811 | 27,805 | 63,652 |
| Maintenance and Repairs | 57,805 | 28,692 | 28,138 | 52,656 | 37,351 | 204,642 |
| Security | 395 | 5,481 | 4,706 | 7,509 | 5,267 | 23,358 |
| Telephone | 3,308 | 2,921 | 2,689 | 2,682 | 3,773 | 15,373 |
| Trash Removal | 5,670 | 4,291 | 4,794 | 18,476 | 35,753 | 68,984 |
| Water and Sewer | 17,708 | 22,247 | 14,523 | 35,497 | 23,079 | 113,054 |
| Automotive | 1,127 | - | 740 | 1,215 | - | 3,082 |
| Conferences, Conventions, Meetings | 110 | 1,618 | 672 | 775 | - | 3,175 |
| Interest | 39,441 | 64,496 | 48,523 | 90,381 | 155,731 | 398,572 |
| Administrative Oversight Fee - MHDC | 21,640 | 1,550 | 14,087 | - | - | 37,277 |
| Administrative Oversight Fee - Other | - | - | 4,000 | - | - | 4,000 |
| Depreciation and Amortization | 74,617 | 133,596 | 115,332 | 89,301 | 38,118 | 450,964 |
| Insurance | 15,846 | 13,516 | 11,085 | 16,764 | 37,389 | 94,600 |
| Bad Debts | 1,963 | 272 | 394 | 1,282 | 271 | 4,182 |
| Real Estate Taxes | 31,215 | 22,378 | 14,396 | 17,998 | - | 85,987 |
| Other Taxes | 2,640 | 505 | 2,175 | 7,475 | - | 12,795 |
| TOTAL EXPENSES | 386,275 | 378,537 | 343,959 | 447,466 | 596,295 | 2,152,532 |
| CHANGE IN PARTNERS' CAPITAL | (15,127) | (127,038) | (79,887) | (137,119) | (147,791) | (506,962) |
| PARTNERS' CAPITAL - BEGINNING OF YEAR | 109,479 | 2,120,605 | 266,117 | (1,062,823) | - | 1,433,378 |
| PARTNERS' CONTRIBUTIONS | 1,382 | - | - | - | 1,924,485 | 1,925,867 |
| DISTRIBUTIONS/SYNDICATION COSTS | (69,023) | (2,236) | - | - | (45,000) | (116,259) |
| PARTNERS' CAPITAL - END OF YEAR | $ 26,711 | $ 1,991,331 | $ 186,230 | $ (1,199,942) | $ 1,731,694 | $ 2,736,024 |

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## INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To The Board of Directors
Milford Housing Development Corporation
Milford, Delaware

We have audited the consolidated financial statements of Milford Housing Development Corporation (a Delaware Nonprofit Corporation) and Affiliates as of and for the year ended December 31, 2013, and have issued our report thereon dated August 6, 2014. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

**Internal Control Over Financial Reporting**

Management of Milford Housing Development Corporation and Affiliates is responsible for establishing and maintaining effective internal control over financial reporting. In planning and performing our audit, we considered Milford Housing Development Corporation and Affiliates' internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Milford Housing Development Corporation and Affiliates' internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of Milford Housing Development Corporation and Affiliates' internal control over financial reporting.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect, and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be deficiencies, significant deficiencies or material weaknesses. Given these limitations, during our audit we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

**Compliance and Other Matters**

As part of obtaining reasonable assurance about whether Milford Housing Development Corporation and Affiliates' consolidated financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

The purpose of this report is solely to describe the scope of our testing of internal control over financial reporting and on compliance and other matters, and the results of that testing, and not to provide an opinion on the effectiveness of Milford Housing Development Corporation and Affiliates' internal control over financial reporting or on compliance and other matters. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Milford Housing Development Corporation and Affiliates' internal control over financial reporting and on compliance and other matters. Accordingly, this report is not suitable for any other purpose.

Lank, Johnson & Tull

Seaford, Delaware
August 6, 2014

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## INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE WITH REQUIREMENTS THAT COULD HAVE A DIRECT AND MATERIAL EFFECT ON EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133

To The Board of Directors
Milford Housing Development Corporation
Milford, Delaware

**Compliance**

We have audited Milford Housing Development Corporation (a Delaware Nonprofit Corporation) and Affiliates' compliance with the types of compliance requirements described in the *OMB Circular A-133 Compliance Supplement* that could have a direct and material effect on Milford Housing Development Corporation and Affiliates' major federal programs for the year ended December 31, 2013.

**Management's Responsibility for Compliance**

Compliance with the requirements referred to above is the responsibility of Milford Housing Development Corporation and Affiliates' management.

**Auditor's Responsibility**

Our responsibility is to express an opinion on Milford Housing Development Corporation and Affiliates' compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States; and OMB Circular A-133, *Audits of States, Local Governments, and Nonprofit Organizations.* Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the compliance requirements referred to above that could have a material effect on the major federal programs identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs occurred. An audit includes examining, on a test basis, evidence about Milford Housing Development Corporation and Affiliates' compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination of Milford Housing Development Corporation and Affiliates' compliance with those requirements.

**Opinion**

In our opinion, Milford Housing Development Corporation and Affiliates complied, in all material respects, with the compliance requirements referred to above that are applicable to its major federal programs identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs for the year ended December 31, 2013.

**Internal Control Over Compliance**

Management of Milford Housing Development Corporation and Affiliates' is responsible for establishing and maintaining effective internal control over compliance with the compliance requirements referred to above. In planning and performing our audit, we considered Milford Housing Development Corporation and Affiliates' internal control over compliance as a basis for designing our auditing procedures for the purpose of expressing our opinion on compliance, but not for the purpose of expressing an opinion on the

effectiveness of Milford Housing Development Corporation and Affiliates' internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Milford Housing Development Corporation and Affiliates' internal control over compliance.

A *deficiency in internal control over compliance exists* when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct noncompliance on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a compliance requirement will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be deficiencies, significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above.

This report is intended solely for the information and use of management, the Board of Directors, others within the entity, the U.S. Department of Housing and Urban Development, the United States Department of Agriculture – Rural Development, and the Delaware State Housing Authority and is not intended to be and should not be used by anyone other than these specified parties.

Lank, Johnson & Tull

Seaford, Delaware
August 6, 2014

MILFORD HOUSING DEVELOPMENT CORPORATION
SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
FOR THE YEAR ENDED DECEMBER 31, 2013

| FEDERAL GRANTOR/PASS-THROUGH GRANTOR/PROGRAM TITLE | FEDERAL CFDA NUMBER | FEDERAL EXPENDITURES |
|---|---|---|
| U.S. Department of Agriculture | | |
| Rural Development | | |
| Rural Rental Housing Loans - | | |
| Section 515 Loans | 10.415 | $ 8,718, 152 |
| Interest Subsidy | 10.415 | 305,692 |
| Rural Self Help Housing Technical Assistance | 10.420 | 592,675 |
| Rural Rental Assistance Payments | 10.427 | 1,417,419 |
| Total U.S. Department of Agriculture Rural Development | | 11,033,938 |
| U.S. Department of Housing and Urban Development – Section 8 Rental Assistance | 14.182 | 191,896 |
| Total Federal Expenditures | | $ 11,225,834 |

NOTE 1 – BASIS OF PRESENTATION:

The accompanying Schedule of Expenditures of Federal Awards includes the federal expenditure activity of Milford Housing Development Corporation (the Corporation) and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of OMB Circular A-133, *Audits of States, Local Governments, and Nonprofit Organizations.* Some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements.

The Divisions executed obligations with the United States Department of Agriculture – Rural Development (RD) totaling $10,484,832 at closing. RD requires the Divisions and Limited Partnerships to have annual audits performed in accordance with *OMB Circular A-133* since the loan amount exceeds the federal expenditure threshold of $500,000.

NOTE 2 – LONG TERM DEBT:

USDA – RD: Long-term debt instruments were provided by RD pursuant to its Rural Housing Program under Section 515 of the National Housing Act of 1949 for Academy Apartments, Acorn Acres Apartments, Greenwood Acres Apartments, Park Royal Apartments, Hurd's Crossing Apartments, and Marshall Manor Apartments. The long-term debt instruments are secured by a mortgage on the real estate, an interest in personal property, and an assignment of income to be derived from the Projects. Information on the long-term debt instruments are as follows:

NOTE 2 – LONG TERM DEBT (CONTINUED):

| Apartments | Original | Rate* | Term | Monthly Payment | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|---|
| Academy | $ 374,810 | 9.00% | 50 Y | $ 807 | $ 194,136 | $ 138 | $ 194,274 |
| Acorn Acres | $ 1,052,349 | 6.75% | 50 Y | $ 2,295 | 1,008,377 | 1,807 | 1,010,184 |
| Greenwood Acres | $ 1,435,121 | 6.50% | 50 Y | $ 3,080 | 1,214,106 | 1,548 | 1,215,654 |
| Park Royal | $ 1,334,985 | 6.75% | 50 Y | $ 3,844 | 1,180,367 | 2,138 | 1,182,505 |
| Carlton Court | $ 1,569,987 | 7.38% | 50 Y | $ 3,124 | 1,482,167 | 2,702 | 1,484,869 |
| Hurd's Crossing | $ 1,002,715 | 5.75% | 50 Y | $ 2,127 | 982,554 | 1,740 | 984,294 |
| Marshall Manor | $ 1,000,000 | 6.00% | 50 Y | $ 2,123 | 954,856 | 1,628 | 956,484 |
| North Lake Village | $ 1,714,865 | 3.125% | 50Y | $ 3,067 | 1,701,589 | 2,414 | 1,704,003 |
| TOTAL | | | | | $ 8,718,152 | $ 14,115 | $ 8,732,267 |

* The amount of interest charged is reduced to 1% by a subsidy provided by RD which reduces the monthly payment.

DSHA - HOME: Long-term debt instruments were provided by DSHA pursuant to the HOME program for Acorn Acres Apartments, Hurd's Crossing Apartments, Marshall Manor Apartments, Milton Landing Apartments, and Milford Transitional Housing. The long-term debt instruments are secured by a mortgage on the real estate, an interest in personal property and an assignment of income to be derived from the Projects. No repayments on the long-term debt instruments are required unless there is available cash flow, as defined in the DSHA Regulatory Agreements. Information on the long-term debt instruments are as follows:

| | Original | Rate | Term | Balance Due | Accrued Interest | Total Due |
|---|---|---|---|---|---|---|
| Acorn Acres | $ 725,000 | 3% | 30 Y | $ 725,000 | $ 211,332 | $ 936,332 |
| Hurd's Crossing | $ 1,450,000 | 3% | 30 Y | 1,450,000 | 196,379 | 1,646,379 |
| Marshall Manor | $ 880,000 | 3% | 30 Y | 880,000 | 276,259 | 1,156,259 |
| Milton Landing | $ 746,570 | 3% | 30 Y | 746,570 | 338,442 | 1,085,012 |
| Milford Transitional | $ 207,462 | 0% | 30 Y | 207,462 | - | 207,462 |
| TOTAL | | | | $ 4,009,032 | $ 1,022,412 | $ 5,031,444 |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE YEAR ENDED DECEMBER 31, 2013

SECTION I - SUMMARY OF AUDITOR'S RESULTS:

FINANCIAL STATEMENTS

| | |
|---|---|
| Type of auditor's report issued: | Unqualified |
| Internal control over financial reporting: | |
| Significant Deficiency(ies) identified? | No |
| Significant Deficiency(ies) Identified as Material Weakness(es)? | No |
| Noncompliance material to consolidated financial statements noted? | No |

FEDERAL AWARDS

| | |
|---|---|
| Internal control over major programs: | |
| Significant Deficiency(ies) identified? | No |
| Significant Deficiency(ies) Identified as Material Weakness(es)? | No |
| Type of auditor's report issued on compliance for major programs | Unqualified |
| Any audit findings disclosed that are required to be reported in accordance with Circular A-133, Section .510(a)? | No |

Identification of major program:

| CFDA Number | Name of Federal Program or Cluster |
|---|---|
| 10.415 | U.S. Department of Agriculture<br>Rural Development – Rural Rental Housing |
| 10.420 | U.S. Department of Agriculture<br>Rural Development – Rural Self Help<br>Housing Technical Assistance |
| 10.427 | U.S. Department of Agriculture<br>Rural Development –Rural Rental<br>Assistance Payments |

| | |
|---|---|
| Dollar threshold used to distinguish between Type A and Type B programs | $300,000 |
| Auditee qualified as low-risk auditee? | Yes |

MILFORD HOUSING DEVELOPMENT CORPORATION AND AFFILIATES
SCHEDULE OF FINDINGS AND QUESTIONED COSTS
FOR THE YEAR ENDED DECEMBER 31, 2013

SECTION II - FINANCIAL STATEMENT FINDINGS:

None

SECTION III - FEDERAL AWARD FINDINGS AND QUESTIONED COSTS:

None

# STAFF REPORT

## Milford Housing Development Corp (MHDC)
## Home Repair Project

This project formally under the stewardship of USDA completed emergency home repairs through RC & D, and in November of 2011, the Stewardship of RC & D was transferred to Milford Housing Development Corporation.

Since receiving a CDBG grant from the city in 2005, RC & D has completed emergency home repairs on 60 homes in the City of Dover eliminating unsafe housing conditions.

The 2015 grant application for MHDC has met all the threshold requirements and will service 100% very low income homeowners in need of emergency home repairs. Their grant request for $40,000 is a realistic amount to complete up to 15 homes.

This activity is consistent with Goal 2 of the 2010-2014 Consolidated Plan by preserving the existing housing stock in the City of Dover.

977 East Masten Circle
Milford, DE 19963

MHDC
AFFORDABLE HOUSING SOLUTIONS

302-422-8255 *phone*
302-422-8260 *fax*
www.milfordhousing.com

RECEIVED
FEB 9 - 2015
CITY OF DOVER
PLANNING & INSPECTIONS

February 5, 2015

Ms. Tracey N. Harvey
City of Dover Planning Department
City of Dover
15 Loockerman Plaza
Dover, DE 19901

RE: City of Dover CDBG Grant Application FY 2015-2019 – Emergency Home Repairs

Dear Ms. Harvey,

I am pleased to submit the enclosed grant application to the City of Dover for the Community Development Block Grant (CDBG) FY 2015-2019 multi-year program. We are hoping the City of Dover will consider our request in the amount of **$40,000** per fiscal year for Emergency Home Repairs. If awarded, all funds will go directly to eliminating housing conditions that pose a threat to health or safety of very-low income homeowners within city limits.

On behalf of MHDC's Board of Director's and staff, we would like to reiterate our sincere appreciation for the support provided by the City of Dover. Please find enclosed one original and eight copies of the application and the required exhibits.

If you have any questions, comments, or require additional information, please do not hesitate to contact either me or Russell Huxtable, MHDC Vice President/COO at 302-422-8255 or via email at vmiller@milfordhousing.com and rhuxtable@milfordhousing.com, respectfully.

Warmest Regards,

Valerie A. Miller
Development Director

Enclosures

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name **Milford Housing Development Corporation (MHDC)**

Address **977 East Masten Circle, Milford, DE 19963**

Phone Number **(302) 422-8255**

B. Name, position and signature of person submitting application:

**Valerie Miller, Development Director**

Name and position of authorizing official:

**David Moore, President/CEO**

C. Name, address and phone number of Contact Person:
(If different from B above)

**Fran Cardaci, Housing Preservation Manager (same address and phone as above)**

FY 2015 only

Activity: **Housing Rehab – Emergency Home Repairs**
Amount Requested: $ **40,000.00**
Source of Cash Matching Funds $ **583,500.95 (please see Attachment 5)**

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| **Rehabilitation: Emergency-related home repairs of single-family residential for owner-occupancy** | **15-45 Persons** | **15-45 Persons** | **100%** | **$40,000.00** | **$40,000.00** |
| | | | | | |
| | | | | | |
| | | | | | |

Source of Data:
**MHDC's Home Repair Project maintains a database of clients whose homes have been approved for repairs within the City of Dover CDBG program guidelines. Clients provide proof of household income and homeownership. Additionally, the City of Dover refers qualifying households to the project on an ongoing basis. Income limits are defined by the U.S. Department of Housing and Urban Development (HUD).**

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| **Russell Huxtable** | **Vice President/COO** |
| **Fran Cardaci** | **Housing Preservation Manager** |
| **Gary Saroukous** | **Field Coordinator** |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project.

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

- **The highest priority for this project is to provide rehabilitation activities and specifically, emergency-related home repairs of single-family residential for owner-occupied housing units found to be in violation of the City of Dover's Housing Code. This is the highest priority activity for this application.**

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

- **Program activity is 'Rehabilitation: Emergency-related home repairs of single-family residential for owner-occupancy'. This activity is fully described as home repairs that eliminate housing conditions**

**which threaten the health and/or safety of qualified City of Dover homeowners. The objective is to reduce the number of City of Dover households living in substandard and/or dangerous housing conditions. The goal of the activity is to preserve the City's existing housing stock, as detailed in Dover's Consolidated Annual Action Plan (FY2013).**

- **The total number of units to be rehabilitated/repaired is 15 minimum, per year of grant funding period. Total number of units to be repaired during all three years of the grant period is 45.**
- **Households must be very-low to low-income as defined by the U.S. Department of Housing and Urban Development (HUD). Households served must be 50 percent and below Area Median Income (AMI) as defined by HUD.**
- **Housing type is homeownership units. Clients must provide proof that they own the home in order to qualify for repairs.**
- **Target area is defined as the geographic city limits for the City of Dover. The project is city-wide and will focus on preserving the existing housing stock in the City.**
- **Repairs traditionally average $2,500 per home, with low points around $500 and higher points costing roughly $7,500 for more substantial repairs such as roof repairs or hot water heaters.**
- **The need for home repairs is based on: 1) Overwhelming demand for such services as received daily from the City of Dover by residents; 2) Rising numbers of cost-burdened households, as it relates to housing costs; and 3) Rising number of elderly residents and persons with disabilities facing diverse and critical housing needs. Sources include: City of Dover and the Delaware State Housing Authority.**
- **As Delaware's housing stock has continued to age, along with an aging population, home maintenance and repair is a growing concern. HRP is the only program in Delaware that provides this service at no cost to the individual. Further, it is one of the few programs in Delaware that also works on mobile homes. Mobile homes are technically classified as a motor vehicle, but represent nearly 10 percent of all housing units in Delaware (DSHA, 2013). In 23 years, over 4,500 families in Delaware have been helped through HRP with volunteers donating over 200,000 hours of labor to the cause.**

C. Provide a timetable showing monthly milestones for completion of each activity.

- **Within each fiscal year of this application, MHDC expects to complete**

**a minimum of 15 home repairs for qualified City of Dover homeowners who are very-low to low-income. MHDC expects to complete 4-5 repairs per quarter, each year.**

- **The repair activities will be focused on eliminating conditions of an immediate health or safety hazard to the homes' occupants. Over the years, typical repairs included: replacement of furnaces, electrical repairs, plumbing repairs, construction of entrance steps and wheelchair ramps, modifying bathrooms for safety and accessibility, replacement of broken windows, roof repairs or replacements, and the installation of hardwired smoke/co detectors.**
- **Repair activities will meet City of Dover code regulations. Contractors will complete code-work and skilled volunteers may be enlisted to complete carpentry type repairs.**

D. Attach drawings, plans or other documentation necessary to describe program activities.

- **N/A**

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

- **Activities carried out support the overall goals of the City of Dover's Consolidated Plan and its priorities on housing issues. Goal 3 of the 2010-2014 Consolidated Plan is to preserve the existing housing stock in the City of Dover. Home repair activity is consistent with this goal.**

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

- **The proposed program address the City of Dover's second priority of addressing housing needs. Improving the quality of existing housing stock will address this need by bringing the units up to code requirements.**

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

- **Annually this project is funded for the City of Dover to administer. Each year the city reaches its goal by providing safe sanitary housing to low to moderate income persons and making the neighborhoods more desirable to live in. Currently, the City of Dover has reached out to MHDC in search of possible partnership for service delivery.**

- **MHDC's Home Repair Project has consistently been funded by the City of Dover for many years. Since FY06, over 70 homes within the City of Dover, have received repairs through the CDBG sub-recipient grant funding through the project.**
- **Award dates and amounts include:**

  **FY2006 - $25,000**
  **FY2007 - $25,000**
  **FY2008 - $25,000**
  **FY2009 - $25,000**
  **FY2010 - $35,000**
  **FY2011 - $40,000**
  **FY2012 - $35,000 (Emergency Home Repairs)**
  **$52,782 (Housing Rehabilitation)**
  **FY2013 - $40,000 (Emergency Home Repairs)**
  **$35,658 (Housing Rehabilitation)**

- **The project has consistently performed well and met all monitoring requirements of the City during these funding periods.**

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

- **Please see Attachment 5.**

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

- **The proposed project does not involve efforts to coordinate with businesses regarding the development of community.**

6. Have you received a sub-recipient grant from the previous funding year?
If yes give the total amount $ **35,658 (Housing Rehab) and $40,000 (Emergency Home Repairs) during FY2013**.

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

| | |
|---|---|
| **Suitable Living Environment** | _____ |
| **Decent Housing** | X |
| **Economic Opportunity** | _____ |

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

| | |
|---|---|
| **Availability/Accessibility** | X |
| **Affordability** | _____ |
| **Sustainability** | _____ |

Please provide a proposed outcome based on the information below that applies to your activity

**MHDC's Home Repair Project defines the projected outcome as the removal of a housing condition that qualifies as hazardous or unhealthy and is in immediate need. During each fiscal year of the grant funding period, MHDC will complete a minimum of 15 home repairs for very-low to low-income households within Dover city limits. In sum, the Home Repair Project's goal is to complete a minimum of 100 emergency home repairs throughout the state of Delaware in 2015.**

**MHDC is requesting that a maximum cap of $7,500 be used for home repairs. Most homeowners do not need this full amount of funding, but on occasion the homeowner may need a new roof or furnace which cost more than the $5,000 per home the Project had been using in the past with City of Dover CBDG. The repair activities will be focused on eliminating conditions of an immediate health or safety hazard to the homes' occupants. Over the years, typical repairs included: replacement of furnaces, electrical repairs, plumbing repairs, construction of entrance steps and wheelchair ramps, modifying bathrooms for safety and accessibility, replacement of broken windows, roof repairs or replacements, and the installation of hardwired smoke/co detectors.**

**If granted, MHDC's Home Repair Project will complete at least 15 home repairs, 100% of those units will meet the City of Dover's Housing Code, 100% of repaired units will have immediate threats to safety and/or health eliminated, and no homeowner served will be forced to relocate. Indicators for measurement include: Housing inspections, Certificates of Occupancy, client satisfaction surveys, client case files, interviews, program budget, financial records, organization records and program records.**

Number of persons, households, units, or beds assisted as appropriate **Minimum of 15 households.**

Income level of persons or households by: Very Low **60** %
Low **40** %
Moderate _____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served.

- **Target area is Dover city limits. Nearly all those served will be low-income households, set by HUD. Minimum of 15 households to be served. Number of persons will vary by household, but using the Delaware average household size of 2.58, according to the U.S. Census Bureau's American Community Survey 5-Year Estimates (2006-2010), it is estimated that approximately 40 persons will be served within FY2015, 60 percent of which will be very-low income.**

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.

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# City of Dover CDBG Application FY 2015-2019

*Attachment Table of Contents*


***Exhibit 1:*** Mission & Background

***Exhibit 2:*** Board of Directors

***Exhibit 3:*** Staff Resumes

***Exhibit 4:*** Demographic & Statistical Report

***Exhibit 5:*** Funding Sources

***Exhibit 6:*** Most Recent Audit

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Mission & Background

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# Milford Housing Development Corporation

*A Nonprofit Affordable Housing Developer*




Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit, affordable housing developer, headquartered in Milford, DE. Our mission is to provide decent, safe, and affordable housing solutions to people of modest means.

MHDC was founded in 1977 by a group of concerned local citizens who saw a need for housing in the community. Like other nonprofits, the agency was led only by volunteers, and a dedicated Board of Directors for many years. In 1994, the agency hired its first employee and growth quickly began. Within three years, MHDC had completed its first affordable, senior rental complex. During this same time, 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). Since then, MHDC has grown into Delaware's leading nonprofit provider of affordable housing.

MHDC
*Milford Housing Development Corp.*
*977 East Masten Circle*
*Milford, DE 19963*

# Milford Housing Development Corporation

## *Programs & Services*

*Programs & Services*

MHDC has become a leader in Delaware's affordable housing by offering a continuum of services, including:

- Self-Help Housing Program – MHDC's premier homeownership program is offered as an alternative path to homeownership. Working in small groups of families, participants help build one another's homes during a year-long construction process. Families average roughly $32,000 in sweat equity per home. To date, over 185 affordable homes have been developed through the program;
- Home Repair Project (HRP) – MHDC became stewards of this well-known, high-performing program in the fall of 2011. In 2013, over 150 emergency home repairs were completed with volunteers donating over 5,000 hours of labor;
- Financial Fitness Program - designed to help lower income households build assets, escape poverty, and build a financially stable life. MHDC's qualified staff has been provided financial literacy training to over 200 households in the past five years;
- Home Ownership Preservation Program – MHDC prevents existing affordable housing units from becoming substandard, by acquiring vacant, foreclosed homes, rehabilitating them, and bringing them up to code. Funding is secured and packaged by MHDC staff through loans and grants;
- New Construction, Single-Family Housing Program - Provides conventional homeownership programs where participants design homes based on individual choice. MHDC completes all phases of the construction;
- Multi-Family Rental Program - MHDC also provides management services to over 2,000 affordable rental units in Delaware. MHDC owns 11 affordable rental complexes, consisting of 336 units for families and seniors at or below 80 percent Area Median Income (AMI). East Coast Property Management (ECPM), the property management company owned by MHDC; &
- Transitional Housing - MHDC owns and operates seven units of transitional housing for families experiencing undue hardships or women and children who are victims of domestic violence. Rent is income restricted and is based on a small percentage of each family's household income.

We believe providing these services meets the needs of our communities, fulfills our mission, and promotes community stabilization.

# Milford Housing Development Corporation

## *Previous Affordable Housing Experience*

*Previous Affordable Housing Experience*

MHDC's first housing effort began in 1977 with the development of Academy Apartments in Milford, DE. The project was funded though a Farmers Home Administration (FHA) Section 515 loan. Four years later, MHDC utilized Community Development Block Grant (CDBG) funds, through the Delaware State Housing Authority (DSHA), to secure land for Lucas Circle, a 12-lot subdivision for single-family homes. Homes were built under the FHA Section 502 Homeownership Loan Program.

From the mid- to late 80s, MHDC focused work with the town of Milford and local churches to revitalize north Milford, predominately a minority area at the time. Since 1990, MHDC developed many affordable housing units including:

- 1995 – Colony West, Milford, DE. (20 affordable rental units in partnership with Interfaith Housing);
- 1996 – Scattered Site Transitional Housing (3-units, construction financed through DSHA's HOME Program);
- 1997 – Greenwood Acres, Greenwood, DE. (28 affordable rental units financed through U.S. Department of Agriculture Rural Development(USDA RD);
- 1997 – Carriage Place, Georgetown, DE. (Self-Help Housing Program award for 16 single-family homes for individuals 80 percent and below Area Median Income (AMI), funded through USDA RD;
- 1998 – Milton Landing, Milton, DE. (48 affordable rental units, financed through the DSHA's Low-Income Housing Tax Credit Program (LIHTC);
- 2000 – Cedar Creek Landing, Lincoln, DE. (Self-Help Housing Program award for 62 single-family homes for individuals 80 percent and below Area Median Income (AMI), funded through USDA Rural Development);
- 2000 – Park Royal, Milton, DE. (32 affordable rental units, financed through DSHA
- 2001 – Marshall Manor, Milton, DE. (36 affordable rental units for seniors, financed through DSHA's LIHTC and USDA Rural Development);
- 2008 – Hurd's Crossing, Felton, DE. (36 affordable rental units for seniors, financed through DSHA's LIHTC and USDA Rural Development);
- 2009 – Acorn Acres, Georgetown, DE. (24 affordable rental units for families. MHDC acquired the property from Interfaith Mission of Sussex County. Financed through USDA and DSHA); and
- 2013 – North Lake Village Apartments, Middletown, DE. (52 affordable rental units for families. This LIHTC was acquired and rehabilitated, with financing through DSHA).

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Board of Directors

# Milford Housing Development Corporation

## *Board of Directors - 2015*

*Board of Directors*

MHDC's activities are governed by a well-respected Board of Directors. Our board represents a cross-section of the communities we serve and are able to lend insight and direction for our housing activities.

- ***Matthew T. Parks, Board Chairperson*** – Currently employed as the Community Reinvestment Act (CRA) Officer at Discover Bank, Greenwood, DE;
- ***Thomas Houlihan, Vice Chair*** – Currently employed as the Head of Commercial and Community Development Lending at Capital One, Wilmington, DE;
- ***June Barto, Board Member*** – Currently retired. Previously employed as the Secretary to the Milford City Council and as a Teacher's Assistant at Milford School District both located in Milford, DE;
- ***Margaret (Peggy) Gallego, Board Member*** – Currently retired. Previously employed as a Radiology Assistant at Milford Memorial Hospital, Milford, DE;
- ***Joseph R. Herbert, Board Member*** – Currently employed as the Managing Director for Bank of America Public Capital Corporation & Merrill Lynch, Pierce, Fenner & Smith Inc;
- ***Rev. James M. Holt, Board Member*** – Currently retired. Previously served as Senior Pastor of Mt. Enon Baptist Church, Milford, DE. Previously served in the U.S. Air Force as a Chief Master Sergeant until his retirement in 1983;
- ***Timothy Riley, Board Member*** – Currently employed by the Kent Conservation District, Dover, DE;
- ***Linda Rogers, Board Member*** – Currently retired. Previously employed as the President of Milford Jaycees, Milford, DE;
- ***Harold Truxon, Board Member*** – Currently working part-time as a Greeter at Wal-Mart. Previously a local restaurant owner in Ellendale, DE.

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# Staff Resumes

MHDC
AFFORDABLE HOUSING SOLUTIONS

# MHDC Staff & Experience – Home Repairs & Housing Rehabilitation

Home Repair Project (HRP) key staff members include:

- **Frances Cardaci, Preservation Manager.** Ms. Cardaci has been working with the Project since June, 2010. She works with large volunteer groups on selected sites and has full Field Coordinator responsibilities, including major responsibilities with the expanding Wilmington Initiative. Fran retired from the USAF following a career that included flying as a C-5 Instructor Flight Engineer at Dover AFB and as an Instructor Weapons Director aboard AWACS aircraft at Tinker AFB in Oklahoma. She served as Chief of Operations Group Readiness in the 552 Air Control Wing at Tinker, responsible for the deployment preparedness of 2000 airmen in five squadrons. She received a Bachelor's degree in Business Management from Wilmington College in Delaware in 1990 and an MBA from Oklahoma City University in Oklahoma City in 1996. She completed the Non-Profit Management Certificate Course at the University of Delaware in May 2011. Fran also worked in business valuation, tax preparation and home building, and has owned several small businesses in Sussex County.

- **Gary Saroukos, Field Coordinator.** After spending years as volunteer for the Home Repair Project (HRP), Gary retired from Capital School District where he was a carpentry instructor for over 20 years and was hired as the HRP Field Coordinator in the fall of 2013. He brings over 15 years contracting experience as former owner of G.M. Saroukos General Contractors, Inc. In addition, Gary has an Associates' degree in Construction Management, a Bachelors' degree in Vocational Education from Delaware State University, and a Masters of Educational Leadership from the University of Delaware.

- **Walter Ottinger, Preservation Supervisor.** Mr. Ottinger, a former housing repair contractor and mobile home repair guru formerly employed by Brass Sales in Felton. Walter has transitioned from Field Coordinator to Construction Supervisor duties this year. He and his Kent County SCSEP perform a variety of approved home repairs in Kent County. He works closely with Ms. Cardaci coordinating client repairs and assessing the emergency conditions. He provides guidance and assistance to volunteer groups on Make A Difference Day and a variety of youth WorkCamps over the years. He has worked for Brass Sales, Inc, has been a foreman for Beracah Homes, and most recently has had his own repair company, Womott Home Improvement.

- **Deborah White, Intake Coordinator.** Ms. White is the first point of contact for potential HRP participants. Her prior employment in the building trades helps provide us a keen insight of work being requested as she conducts telephone intake interviews. During the phone intake, she often is able to determine the nature and extent of true emergency conditions and quickly coordinates contractor or other support as necessary. Ms. White processes client applications and maintains client and volunteer files.

- **Oversight Committees in Kent and Sussex Counties** - The RC&D Council originally created citizens' Oversight Committees, which MHDC has kept in place. The role of the Oversight Committees is to determine potential program participant's eligibility and to assess the emergency nature of the repair work requested. The five to seven member committees represent the ethnic, professional and economic diversity of the county's population and community leaders. Presently, representatives include educators, ministers, county community development staff, former program participants, social service agency representatives, persons with physical disabilities, persons of diverse ethnic and racial backgrounds, community leaders and citizens at large.

**Kent Oversight Committee Members:**

- Marion Boon (Tax Specialist; Retired; committee member since 1993)
- Tracy Harvey (Community Development , City of Dover)
- Ray Hunt (formerly with Independent Resources, Inc.)
- Rod Smith (Community Development Specialist, Kent County CDBG program)
- Albert Biddle (CDBG Program Director, Kent Planning Department)
- Karen Young (Retired Dean of Students, Wesley College; CASA program)
- Helen Curry (advisory capacity. USDA Rural Development)
- Dwayne Powell (Community Specialist, First State Community Action Agency)
- Alton Smith (retired educator, Wilmington, RC&D Council Member)
- Alma Smith (retired banker, Wilmington, RC&D Council Member)

**Sussex Oversight Committee Members:**

- Harold Truxon (retired businessman; community leader)
- Minnie Smith-Burton (retired teacher; community leader in West Rehoboth; FSCAA Board)
- Dale McDowell (CDBG program staff, Sussex County Development Office)
- Reverend Charles Dennis (Pastor, Ellendale)
- Tom McCormick (Southeast Sussex Ministerium, Volunteer coordinator)
- Karen Bowden (Salisbury State University; Resident of Georgetown; RC&D volunteer)
- Tom McCormick (retired; Southeast Sussex Ministerium, Volunteer Coordinator)
- William Richardson (Retired)
- Herbert Sheetz (retired contractor) also a group volunteer leader in Sussex County
- William Richardson (retired contractor) also group volunteer leader is Sussex County

**David W. Moore, MHDC President/CEO.** Much of MHDC's success has resulted from the expertise brought forth by President/CEO David Moore and Vice/President/COO Russell Huxtable. As President/CEO, Mr. Moore has 24 years management experience, 22 years nonprofit housing experience, 29 years residential construction experience, 22 years Self-Help Housing experience, an Associate's degree in Construction Management, and a Bachelor's degree in Business Management. He is a current board member of the National Rural Housing Coalition and past president of the National Rural Self-Help Housing Association. In 2008, Mr. Moore was the recipient of the Arts & Humanity Award from Delaware Technical & Community College in Georgetown. Most recently, he was again honored by the Delaware Chapter of the National Association of Housing and Redevelopment Officials (DE-NAHRO) with their 2013 Ambassadors Award.

**Russell Huxtable, MHDC Vice President/C0O.** Vice President/COO Russell Huxtable has 13 years management experience, 15 years nonprofit housing experience, 13 years Self-Help Housing experience, and a Bachelor's degree in Political Science. He is President of National Rural Self-Help Housing Association and an appointee to the State of Delaware Council on Housing. Under their leadership, MHDC was transformed from a small, relatively unknown nonprofit to one with currently over $32 million in assets. MHDC is not the average and is as equally proud to say so.

MHDC has a strong organizational ability to successfully plan, market, and manage the Home Repair Project (HRP). Likewise, HRP has a documented history of success. In the 23 years HRP has been operating, over 4,500 families have been helped with nearly 210,000 hours of volunteer labor were donated by individuals and community groups to assist in these achievements. The Project repaired holes in floors, ceilings, walls, and roofs; built entrance ramps for disabled or elderly homeowners; repaired or replaced windows, doors, and locks; repaired or replaced furnaces and wells; and performed electrical and plumbing repairs. Skilled licensed professionals were contracted to complete repairs that require "code" work.

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Demographics & Statistics

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| **Allaband, Lorraine** | | | | | | | | |
| Bill | 01/16/2014 | 775706 | Brass Sales CO, INC. | replace furna... | 8 · HVAC | City of Dover-HRP... | -1,617.96 | -1,617.96 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -37.36 | -1,655.32 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.32 | -1,657.64 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.54 | -1,658.18 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,658.18 |
| Bill | 02/05/2014 | Milea... | Garry Saroukos | | 24 · Mileage | City of Dover-HRP... | -1.68 | -1,659.86 |
| Paycheck | 05/09/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -37.36 | -1,697.22 |
| Paycheck | 05/09/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.32 | -1,699.54 |
| Paycheck | 05/09/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.54 | -1,700.08 |
| Paycheck | 05/09/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,700.08 |
| Deposit | 05/12/2014 | | | Allaband, Lor... | City of Dover | City of Dover-HRP... | 1,659.86 | -40.22 |
| Total Allaband, Lorraine | | | | | | | -40.22 | -40.22 |
| **Bramble, William** | | | | | | | | |
| Paycheck | 08/16/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -70.00 | -70.00 |
| Paycheck | 08/16/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.17 | -74.17 |
| Paycheck | 08/16/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.97 | -75.14 |
| Paycheck | 08/16/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.43 | -78.57 |
| Paycheck | 08/16/2013 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -711.32 | -789.89 |
| Paycheck | 08/16/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -42.94 | -832.83 |
| Paycheck | 08/16/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -10.04 | -842.87 |
| Paycheck | 08/16/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -842.87 |
| Bill | 08/21/2013 | 766907 | Brass Sales CO, INC. | Windows | 4 · Windows and D... | City of Dover-HRP... | -239.97 | -1,082.84 |
| Bill | 08/21/2013 | 766907 | Brass Sales CO, INC. | Hex screws | 4 · Windows and D... | City of Dover-HRP... | -18.99 | -1,101.83 |
| Bill | 08/21/2013 | 766907 | Brass Sales CO, INC. | Putty tape | 4 · Windows and D... | City of Dover-HRP... | -7.98 | -1,109.81 |
| Bill | 08/29/2013 | 26093 | KB's Plumbing, Inc. | Clear drain li... | 7 · Plumbing | City of Dover-HRP... | -480.50 | -1,590.31 |
| Paycheck | 08/30/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -220.00 | -1,810.31 |
| Paycheck | 08/30/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -13.11 | -1,823.42 |
| Paycheck | 08/30/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.07 | -1,826.49 |
| Paycheck | 08/30/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -10.78 | -1,837.27 |
| Paycheck | 08/30/2013 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -341.43 | -2,178.70 |
| Paycheck | 08/30/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -20.61 | -2,199.31 |
| Paycheck | 08/30/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.82 | -2,204.13 |
| Paycheck | 08/30/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,204.13 |
| Bill | 09/04/2013 | 0274... | Lowe's | Lumber for d... | 5 · Exterior Finish | City of Dover-HRP... | -262.01 | -2,466.14 |
| Bill | 09/04/2013 | 0274... | Lowe's | Sawhorses | 3 · Framing | City of Dover-HRP... | -34.18 | -2,500.32 |
| Bill | 09/04/2013 | 002017 | Lowe's | Lumber & car... | 3 · Framing | City of Dover-HRP... | -16.30 | -2,516.62 |
| Bill | 09/11/2013 | 767797 | Brass Sales CO, INC. | Materials to r... | 7 · Plumbing | City of Dover-HRP... | -13.42 | -2,530.04 |
| Paycheck | 09/13/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -185.00 | -2,715.04 |
| Paycheck | 09/13/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -10.94 | -2,725.98 |
| Paycheck | 09/13/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.56 | -2,728.54 |
| Paycheck | 09/13/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -9.06 | -2,737.60 |
| Paycheck | 09/13/2013 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -189.69 | -2,927.29 |
| Paycheck | 09/13/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -11.45 | -2,938.74 |
| Paycheck | 09/13/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.68 | -2,941.42 |

Female H & H

disabled

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| Paycheck | 09/13/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,941.42 |
| Deposit | 12/21/2013 | | | City of Dover | City of Dover | City of Dover-HRP... | 2,941.42 | 0.00 |
| Total Bramble, William | | | | | | | 0.00 | 0.00 |
| **Brooks, Ann** | | | | | | | | |
| Bill | 05/09/2014 | 6891 | COMFORT AIR, LLC | Estimate rep... | 8 · HVAC | City of Dover-HRP... | -3,300.00 | -3,300.00 |
| Deposit | 06/16/2014 | | | Ann Brooks | City of Dover | City of Dover-HRP... | 3,300.00 | 0.00 |
| Total Brooks, Ann | | | | | | | 0.00 | 0.00 |
| **Brumbaugh, Shenoa** | | | | | | | | |
| Bill | 10/09/2013 | 6758 | COMFORT AIR, LLC | Repair leak a... | 8 · HVAC | City of Dover-HRP... | -488.90 | -488.90 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -28.02 | -516.92 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.74 | -518.66 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.41 | -519.07 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -519.07 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -84.06 | -603.13 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.21 | -608.34 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.22 | -609.56 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -609.56 |
| Check | 02/26/2014 | 1443 | Garry Saroukos | Mileage Rei... | 24 · Mileage | City of Dover-HRP... | -4.48 | -614.04 |
| Deposit | 03/07/2014 | | | Brumbaugh | City of Dover | City of Dover-HRP... | 488.90 | -125.14 |
| Bill | 04/28/2014 | 7948 | DeVary Electric, Inc. | Troubleshoot... | 6 · Electrical | City of Dover-HRP... | -405.51 | -530.65 |
| Total Brumbaugh, Shenoa | | | | | | | -530.65 | -530.65 |
| **Conyers-Williams, Jacqueline** | | | | | | | | |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -19.67 | -19.67 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.22 | -20.89 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.29 | -21.18 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -21.18 |
| Bill | 12/20/2013 | 0206... | Lowe's | Lumber & har... | 5 · Exterior Finish | City of Dover-HRP... | -113.31 | -134.49 |
| Bill | 12/20/2013 | 0206... | Lowe's | Closer & mis... | 4 · Windows and D... | City of Dover-HRP... | -22.83 | -157.32 |
| Paycheck | 01/03/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -153.75 | -311.07 |
| Paycheck | 01/03/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -9.16 | -320.23 |
| Paycheck | 01/03/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.14 | -322.37 |
| Paycheck | 01/03/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -7.54 | -329.91 |
| Paycheck | 01/03/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -462.31 | -792.22 |
| Paycheck | 01/03/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -25.39 | -817.61 |
| Paycheck | 01/03/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.95 | -823.56 |
| Paycheck | 01/03/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -22.65 | -846.21 |
| Deposit | 03/07/2014 | | | Conyers-Willi... | City of Dover | City of Dover-HRP... | 846.21 | 0.00 |
| Total Conyers-Williams, Jacqueline | | | | | | | 0.00 | 0.00 |

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| **Cooper, Crystal** | | | | | | | | |
| Bill | 10/09/2013 | 26180 | KB's Plumbing, Inc. | repair water s... | 7 · Plumbing | City of Dover-HRP... | -188.00 | -188.00 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -19.67 | -207.67 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.22 | -208.89 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.29 | -209.18 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -209.18 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -265.26 | -474.44 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -14.57 | -489.01 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.41 | -492.42 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -492.42 |
| Bill | 03/24/2014 | 0176... | Lowe's | front storm d... | 4 · Windows and D... | City of Dover-HRP... | -89.30 | -581.72 |
| Bill | 03/24/2014 | 0176... | Lowe's | Lumber, tile ... | 3 · Framing | City of Dover-HRP... | -340.84 | -922.56 |
| Bill | 03/24/2014 | T000... | Brass Sales CO, INC. | Toilet supply ... | 7 · Plumbing | City of Dover-HRP... | -32.03 | -954.59 |
| Paycheck | 03/28/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -479.19 | -1,433.78 |
| Paycheck | 03/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -28.50 | -1,462.28 |
| Paycheck | 03/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -6.66 | -1,468.94 |
| Paycheck | 03/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,468.94 |
| Paycheck | 03/28/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -998.68 | -2,467.62 |
| Paycheck | 03/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -54.84 | -2,522.46 |
| Paycheck | 03/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -12.82 | -2,535.28 |
| Paycheck | 03/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,535.28 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -18.68 | -2,553.96 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.16 | -2,555.12 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.27 | -2,555.39 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,555.39 |
| Paycheck | 04/11/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -55.04 | -2,610.43 |
| Paycheck | 04/11/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.02 | -2,613.45 |
| Paycheck | 04/11/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.71 | -2,614.16 |
| Paycheck | 04/11/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,614.16 |
| Paycheck | 04/11/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -71.75 | -2,685.91 |
| Paycheck | 04/11/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.25 | -2,690.16 |
| Paycheck | 04/11/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.99 | -2,691.15 |
| Paycheck | 04/11/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,691.15 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -74.73 | -2,765.88 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.63 | -2,770.51 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.08 | -2,771.59 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,771.59 |
| Deposit | 05/12/2014 | | | Cooper, Crystal | City of Dover | City of Dover-HRP... | 2,771.59 | 0.00 |
| Total Cooper, Crystal | | | | | | | 0.00 | 0.00 |
| **Detrick, Carol** | | | | | | | | |
| Bill | 04/01/2014 | 12261 | Ken Wendler, Inc | Replace furn... | 8 · HVAC | City of Dover-HRP... | -3,900.00 | -3,900.00 |
| Deposit | 05/12/2014 | | | Detrick, Carol | City of Dover | City of Dover-HRP... | 3,900.00 | 0.00 |
| Total Detrick, Carol | | | | | | | 0.00 | 0.00 |

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| Dykes, Richard | | | | | | | | |
| Bill | 12/04/2013 | 12149 | Ken Wendler, Inc | replace gas f... | 8 · HVAC | City of Dover-HRP... | -2,700.00 | -2,700.00 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -186.81 | -2,886.81 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -11.58 | -2,898.39 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.71 | -2,901.10 |
| Paycheck | 01/17/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,901.10 |
| Bill | 01/29/2014 | reimb... | Garry Saroukos | Ramp buildin... | 3 · Framing | City of Dover-HRP... | -33.00 | -2,934.10 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -56.04 | -2,990.14 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.47 | -2,993.61 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.81 | -2,994.42 |
| Paycheck | 01/31/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,994.42 |
| Bill | 02/05/2014 | Milea... | Garry Saroukos | | 24 · Mileage | City of Dover-HRP... | -7.00 | -3,001.42 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -84.06 | -3,085.48 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.21 | -3,090.69 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.22 | -3,091.91 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,091.91 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -99.64 | -3,191.55 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.47 | -3,197.02 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.28 | -3,198.30 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,198.30 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -71.75 | -3,270.05 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.27 | -3,274.32 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.00 | -3,275.32 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,275.32 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -438.96 | -3,714.28 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -27.23 | -3,741.51 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -6.37 | -3,747.88 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,747.88 |
| Bill | 03/05/2014 | 24424 | Lowe's | Plywood, sta... | 5 · Exterior Finish | City of Dover-HRP... | -139.03 | -3,886.91 |
| Bill | 03/05/2014 | C081... | Wyoming Millwork ... | Galvanized n... | 5 · Exterior Finish | City of Dover-HRP... | -85.92 | -3,972.83 |
| Bill | 03/05/2014 | C081... | Wyoming Millwork ... | Vinyl cap and... | 5 · Exterior Finish | City of Dover-HRP... | -20.12 | -3,992.95 |
| Bill | 03/05/2014 | 0814... | Wyoming Millwork ... | Deck materials | 3 · Framing | City of Dover-HRP... | -1,645.64 | -5,638.59 |
| Credit | 03/05/2014 | 0816... | Wyoming Millwork ... | return baluster | 5 · Exterior Finish | City of Dover-HRP... | 117.41 | -5,521.18 |
| Bill | 03/05/2014 | 7915 | DeVary Electric, Inc. | Install new o... | 6 · Electrical | City of Dover-HRP... | -415.58 | -5,936.76 |
| Deposit | 03/07/2014 | | | Dykes, Richard | City of Dover | City of Dover-HRP... | 2,700.00 | -3,236.76 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -132.63 | -3,369.39 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -7.28 | -3,376.67 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.70 | -3,378.37 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,378.37 |
| Paycheck | 03/14/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -541.76 | -3,920.13 |
| Paycheck | 03/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -33.57 | -3,953.70 |
| Paycheck | 03/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -7.84 | -3,961.54 |
| Paycheck | 03/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,961.54 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -18.68 | -3,980.22 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.16 | -3,981.38 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.27 | -3,981.65 |

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,981.65 |
| Deposit | 05/12/2014 | | | Dykes, Richard | City of Dover | City of Dover-HRP... | 1,931.80 | -2,049.85 |
| Total Dykes, Richard | | | | | | | -2,049.85 | -2,049.85 |
| **Foreman, Marie** | | | | | | | | |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -19.67 | -19.67 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.22 | -20.89 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.29 | -21.18 |
| Paycheck | 10/11/2013 | | Frances M Cardaci | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -21.18 |
| Total Foreman, Marie | | | | | | | -21.18 | -21.18 |
| **Harmon, Wanda** | | | | | | | | |
| Bill | 01/29/2014 | 0267... | Lowe's | Lumber, tile, ... | 3 · Framing | City of Dover-HRP... | -137.07 | -137.07 |
| Bill | 01/29/2014 | 7760... | Brass Sales CO, INC. | Tub surround... | 7 · Plumbing | City of Dover-HRP... | -423.83 | -560.90 |
| Bill | 01/29/2014 | 7760... | Brass Sales CO, INC. | Steel combo ... | 4 · Windows and D... | City of Dover-HRP... | -429.99 | -990.89 |
| Bill | 01/29/2014 | 0267... | Lowe's | Lumber, tile, ... | 3 · Framing | City of Dover-HRP... | 0.00 | -990.89 |
| Paycheck | 01/31/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -328.00 | -1,318.89 |
| Paycheck | 01/31/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -19.52 | -1,338.41 |
| Paycheck | 01/31/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.56 | -1,342.97 |
| Paycheck | 01/31/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,342.97 |
| Paycheck | 01/31/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -412.78 | -1,755.75 |
| Paycheck | 01/31/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -22.67 | -1,778.42 |
| Paycheck | 01/31/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.30 | -1,783.72 |
| Paycheck | 01/31/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,783.72 |
| Bill | 02/04/2014 | 7763... | Brass Sales CO, INC. | sink/tub fauc... | 7 · Plumbing | City of Dover-HRP... | -84.90 | -1,868.62 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -71.75 | -1,940.37 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.27 | -1,944.64 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.00 | -1,945.64 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,945.64 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -642.10 | -2,587.74 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -35.26 | -2,623.00 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -8.24 | -2,631.24 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,631.24 |
| Credit | 02/19/2014 | 776544 | Brass Sales CO, INC. | | 7 · Plumbing | City of Dover-HRP... | 37.99 | -2,593.25 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -71.75 | -2,665.00 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.27 | -2,669.27 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.00 | -2,670.27 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,670.27 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -18.29 | -2,688.56 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.13 | -2,689.69 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.27 | -2,689.96 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,689.96 |
| Bill | 03/04/2014 | 01278 | Lowe's | | 14 · Floor Coverings | City of Dover-HRP... | -21.64 | -2,711.60 |
| Bill | 03/05/2014 | 01521 | Lowe's | Floor tile & q... | 3 · Framing | City of Dover-HRP... | -25.37 | -2,736.97 |
| Bill | 03/24/2014 | 14092 | Lowe's | Threshold | 4 · Windows and D... | City of Dover-HRP... | -30.08 | -2,767.05 |
| Bill | 03/24/2014 | 14092 | Lowe's | Cove base | 3 · Framing | City of Dover-HRP... | -6.22 | -2,773.27 |
| Bill | 03/24/2014 | 14092 | Lowe's | Caulk for tub,... | 7 · Plumbing | City of Dover-HRP... | -10.49 | -2,783.76 |
| Bill | 04/04/2014 | 78178 | Garry Saroukos | Wall panel | 3 · Framing | City of Dover-HRP... | -19.97 | -2,803.73 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -112.09 | -2,915.82 |

Mrs. Female Head Disabled

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -6.95 | -2,922.77 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.63 | -2,924.40 |
| Paycheck | 04/11/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,924.40 |
| Deposit | 05/12/2014 | | | Harmon, Wa... | City of Dover | City of Dover-HRP... | 2,970.97 | 46.57 |
| Total Harmon, Wanda | | | | | | | 46.57 | 46.57 |
| **Johns, Loretta** | | | | | | | | |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -297.25 | -297.25 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -17.68 | -314.93 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.13 | -319.06 |
| Paycheck | 02/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -319.06 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -385.26 | -704.32 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -21.16 | -725.48 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.95 | -730.43 |
| Paycheck | 02/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -730.43 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -797.08 | -1,527.51 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -43.77 | -1,571.28 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -10.24 | -1,581.52 |
| Paycheck | 02/28/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,581.52 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -41.00 | -1,622.52 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.44 | -1,624.96 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.57 | -1,625.53 |
| Paycheck | 02/28/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,625.53 |
| Bill | 03/05/2014 | 02890 | Lowe's | Lumber & tile... | 3 · Framing | City of Dover-HRP... | -165.34 | -1,790.87 |
| Bill | 03/05/2014 | 2209... | Lowe's | Flooring | 3 · Framing | City of Dover-HRP... | -244.20 | -2,035.07 |
| Bill | 03/05/2014 | 2209... | Lowe's | Washer hoses | 7 · Plumbing | City of Dover-HRP... | -14.23 | -2,049.30 |
| Bill | 03/05/2014 | T000... | Brass Sales CO, INC. | Floor registers | 3 · Framing | City of Dover-HRP... | -119.80 | -2,169.10 |
| Bill | 03/13/2014 | 23429 | Lowe's | Baseboard tri... | 11 · Interior Door/Tr... | City of Dover-HRP... | -28.30 | -2,197.40 |
| Paycheck | 03/14/2014 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -287.00 | -2,484.40 |
| Paycheck | 03/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -17.08 | -2,501.48 |
| Paycheck | 03/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.99 | -2,505.47 |
| Paycheck | 03/14/2014 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -2,505.47 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -625.25 | -3,130.72 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -34.34 | -3,165.06 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -8.03 | -3,173.09 |
| Paycheck | 03/14/2014 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,173.09 |
| Bill | 03/19/2014 | 7767... | Brass Sales CO, INC. | Washer fittin... | 7 · Plumbing | City of Dover-HRP... | -54.74 | -3,227.83 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -102.75 | -3,330.58 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -6.37 | -3,336.95 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.49 | -3,338.44 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -3,338.44 |
| Deposit | 05/12/2014 | | | Johns, Loretta | City of Dover | City of Dover-HRP... | 3,385.01 | 46.57 |
| Total Johns, Loretta | | | | | | | 46.57 | 46.57 |

Mrs Female Head disabled

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| **Mears, Kasey** | | | | | | | | |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -74.74 | -74.74 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.62 | -79.36 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.08 | -80.44 |
| Paycheck | 02/14/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -80.44 |
| Total Mears, Kasey | | | | | | | -80.44 | -80.44 |
| **Shaw, James & Vickie** | | | | | | | | |
| General Journal | 08/02/2013 | Jk 292 | Shaw, James & Vic... | move to City ... | 6561 · Benefits | City of Dover-HRP... | -4.57 | -4.57 |
| General Journal | 08/02/2013 | Jk 292 | Shaw, James & Vic... | move to City ... | 6560 · Payroll Expe... | City of Dover-HRP... | -59.78 | -64.35 |
| Bill | 08/21/2013 | 25954 | KB's Plumbing, Inc. | Sewer & sum... | 7 · Plumbing | City of Dover-HRP... | -699.36 | -763.71 |
| Deposit | 12/21/2013 | | | City of Dover | City of Dover | City of Dover-HRP... | 763.71 | 0.00 |
| Total Shaw, James & Vickie | | | | | | | 0.00 | 0.00 |
| **Steffen, Anna** | | | | | | | | |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -45.72 | -45.72 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.83 | -48.55 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.66 | -49.21 |
| Paycheck | 02/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -49.21 |
| Bill | 03/25/2014 | 231-14 | Bayside Roofing Inc | Replace roof ... | 5 · Exterior Finish | City of Dover-HRP... | -7,100.00 | -7,149.21 |
| Deposit | 05/12/2014 | | | Steffen, Anna | City of Dover | City of Dover-HRP... | 7,149.21 | 0.00 |
| Total Steffen, Anna | | | | | | | 0.00 | 0.00 |
| **Trower, Paulette** | | | | | | | | |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -37.36 | -37.36 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.32 | -39.68 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.54 | -40.22 |
| Paycheck | 03/28/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -40.22 |
| Bill | 04/17/2014 | 333-14 | Bayside Roofing Inc | Evaluate/esti... | 5 · Exterior Finish | City of Dover-HRP... | -6,000.00 | -6,040.22 |
| Paycheck | 04/25/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -37.36 | -6,077.58 |
| Paycheck | 04/25/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -18.68 | -6,096.26 |
| Paycheck | 04/25/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.47 | -6,099.73 |
| Paycheck | 04/25/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.81 | -6,100.54 |
| Paycheck | 04/25/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -6,100.54 |
| Deposit | 05/12/2014 | | | Trower, Paul... | City of Dover | City of Dover-HRP... | 6,000.00 | -100.54 |
| Paycheck | 06/06/2014 | | Garry M Saroukos | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -28.02 | -128.56 |
| Paycheck | 06/06/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.74 | -130.30 |
| Paycheck | 06/06/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -0.41 | -130.71 |
| Paycheck | 06/06/2014 | | Garry M Saroukos | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -130.71 |
| Total Trower, Paulette | | | | | | | -130.71 | -130.71 |

# Milford Housing Development Corporation
## Income by Customer Detail
### July 2013 through June 2014

| Type | Date | Num | Source Name | Memo | Account | Class | Amount | Balance |
|---|---|---|---|---|---|---|---|---|
| **Wells, Betty** | | | | | | | | |
| Paycheck | 10/11/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -125.00 | -125.00 |
| Paycheck | 10/11/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -7.45 | -132.45 |
| Paycheck | 10/11/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.74 | -134.19 |
| Paycheck | 10/11/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -6.13 | -140.32 |
| Check | 10/23/2013 | 1379 | Richard L Mariner | mileage | 24 · Mileage | City of Dover-HRP... | -179.67 | -319.99 |
| Paycheck | 10/25/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -160.00 | -479.99 |
| Paycheck | 10/25/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -9.50 | -489.49 |
| Paycheck | 10/25/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.23 | -491.72 |
| Paycheck | 10/25/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -7.84 | -499.56 |
| Paycheck | 10/25/2013 | | Richard L Mariner | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -355.25 | -854.81 |
| Paycheck | 10/25/2013 | | Richard L Mariner | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -22.03 | -876.84 |
| Paycheck | 10/25/2013 | | Richard L Mariner | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -5.15 | -881.99 |
| Paycheck | 10/25/2013 | | Richard L Mariner | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -881.99 |
| Bill | 11/06/2013 | 02517 | Lowe's | Lumber to st... | 5 · Exterior Finish | City of Dover-HRP... | -44.55 | -926.54 |
| Bill | 11/06/2013 | 24428 | Lowe's | Tile & sealer ... | 3 · Framing | City of Dover-HRP... | -77.12 | -1,003.66 |
| Bill | 11/06/2013 | 11626 | Lowe's | Misc | 3 · Framing | City of Dover-HRP... | -28.48 | -1,032.14 |
| Bill | 11/06/2013 | 02464 | Lowe's | Moulding & c... | 3 · Framing | City of Dover-HRP... | -62.53 | -1,094.67 |
| Paycheck | 11/08/2013 | | Gary J Johnson | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -80.00 | -1,174.67 |
| Paycheck | 11/08/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -4.77 | -1,179.44 |
| Paycheck | 11/08/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -1.11 | -1,180.55 |
| Paycheck | 11/08/2013 | | Gary J Johnson | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -3.50 | -1,184.05 |
| Paycheck | 11/08/2013 | | Walter G Ottinger | Direct Deposit | 6560 · Payroll Expe... | City of Dover-HRP... | -140.99 | -1,325.04 |
| Paycheck | 11/08/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -8.52 | -1,333.56 |
| Paycheck | 11/08/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | -2.00 | -1,335.56 |
| Paycheck | 11/08/2013 | | Walter G Ottinger | Direct Deposit | 6561 · Benefits | City of Dover-HRP... | 0.00 | -1,335.56 |
| Bill | 11/13/2013 | 770388 | Brass Sales CO, INC. | Front combo ... | 4 · Windows and D... | City of Dover-HRP... | -1,418.93 | -2,754.49 |
| Deposit | 12/21/2013 | | | City of Dover | City of Dover | City of Dover-HRP... | 2,754.49 | 0.00 |
| Total Wells, Betty | | | | | | | 0.00 | 0.00 |
| **TOTAL** | | | | | | | **-2,759.91** | **-2,759.91** |

MHDC
AFFORDABLE HOUSING SOLUTIONS

# Funding Sources

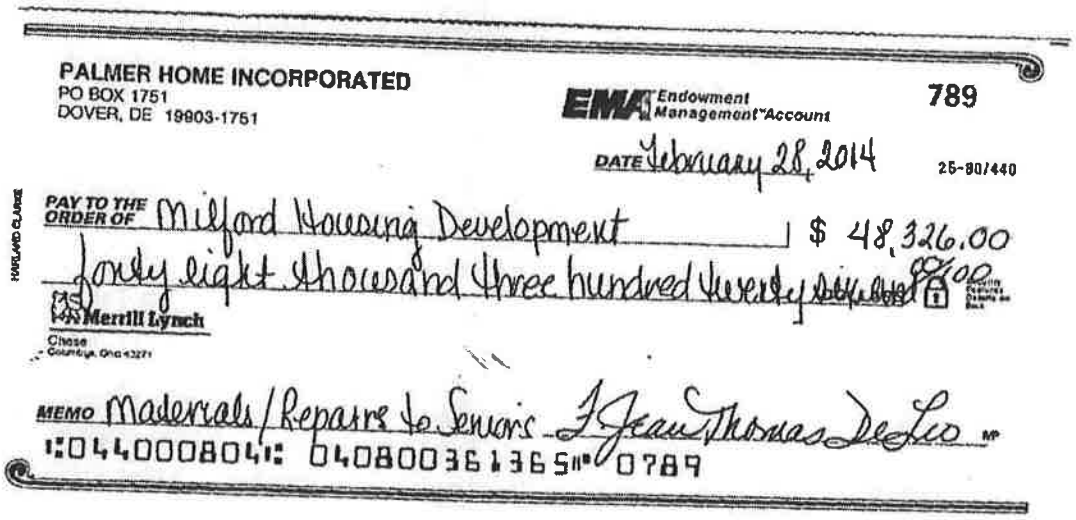
MHDC
AFFORDABLE HOUSING SOLUTIONS

# Milford Housing Development Corporation

*Emergency Home Repairs & Housing Rehabilitation*

*City of Dover CDBG Funding Sources - 2015*

| SOURCES | | Amount |
|---|---|---|
| **Sources - Restricted, Repairs Only:** | | |
| Palmer Home Foundation | $ | 48,326.00 |
| Rawlins Charitable Trust | $ | 31,724.95 |
| Atlantic Community Thrift Shop (ACTS) | $ | 12,000.00 |
| **Total Sources - Restricted, Repairs Only =** | **$** | **92,050.95** |
| | | |
| **Funding - Received (Non-restrictive):** | | |
| Delaware State Housing Authority (DSHA) | $ | 400,000.00 |
| Delaware Grant-in-Aid | $ | 38,450.00 |
| JP Morgan Chase | $ | 35,000.00 |
| Kent County Levy Court | $ | 6,500.00 |
| Gannett Foundation | $ | 5,000.00 |
| Milton & Hattie Kutz Foundation | $ | 4,000.00 |
| Perdue Foundation | $ | 2,500.00 |
| **Total Non-restricted Sources =** | **$** | **491,450.00** |
| | | |
| **Total Funding Sources =** | **$** | **583,500.95** |



PALMER HOME INCORPORATED
PO BOX 1751
DOVER, DE 19903-1751

EMA Endowment Management Account

789

DATE February 28, 2014

25-90/440

PAY TO THE ORDER OF Milford Housing Development $ 48,326.00

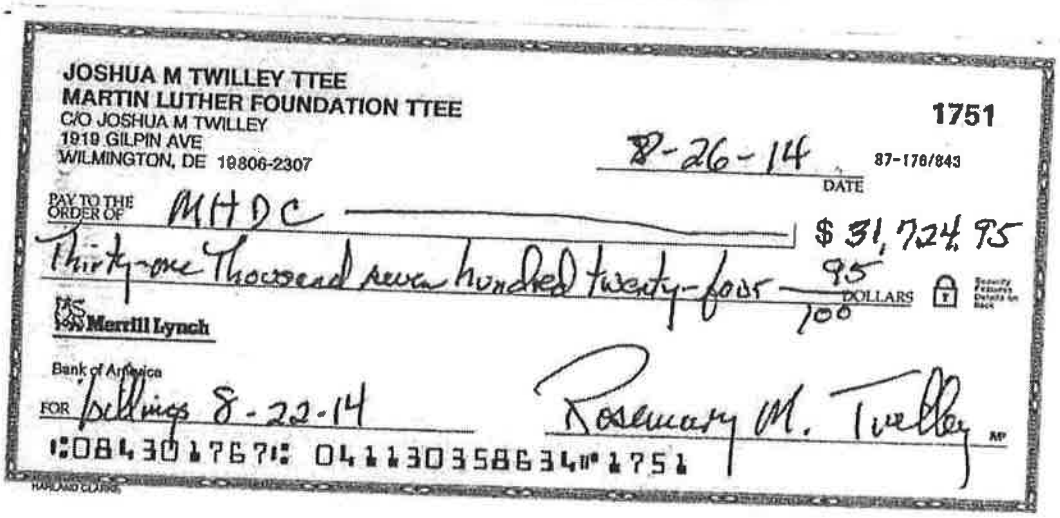
Forty eight thousand three hundred twenty six and 00/100

Merrill Lynch
Chase
Columbus, Ohio 43271

MEMO Materials / Repairs to Seniors J Jean Thomas DeLeo

⑆044000804⑆ 040800361365⑈ 0789

* Request for funding in the amount of $50,000 for current year, is pending Board Approval of Palmer Home Foundation.



JOSHUA M TWILLEY TTEE
MARTIN LUTHER FOUNDATION TTEE
C/O JOSHUA M TWILLEY
1919 GILPIN AVE
WILMINGTON, DE 19806-2307

1751

8-26-14
DATE

87-176/843

PAY TO THE ORDER OF MHDC

$ 31,724.95

Thirty-one Thousand seven hundred twenty-four 95/100 DOLLARS

Merrill Lynch
Bank of America

FOR Billings 8-22-14

Rosemary M. Twilley

⑈084301767⑈ 041130358634⑈1751

HARLAND CLARKE

* Rawlins Charitable Trust

- Operates on reimbursements.

**Valerie Miller**

---

**From:** RBWohl@aol.com
**Sent:** Wednesday, January 14, 2015 5:44 PM
**To:** Valerie Miller
**Subject:** ACTS financial support

Ms. Miller,

You submitted an application for funding support last September. A number of matters delayed the usual process this year. Today the ACTS Board agreed to continue its support to your organization through 2015 at the current funding level, $1,000/mo. I will try to get a confirming letter to you soon, but wanted you to have the information now.

Ron Wohlust

(302) 739-4263
(302) 739-1118 FAX
(302) 739-7428 TDD

DEVELOPMENT SECTION
18 THE GREEN
DOVER, DELAWARE 19901
TOLL FREE: (888) 363-8808

December 19, 2014

Mr. David Moore
Executive Director
Milford Housing Development Corporation
977 East Masten Circle
Milford, DE 19963

RE: **HDF Homeownership Grant – Home Repair Project**

Dear Mr. Moore:

It gives me great pleasure to inform you that the Delaware State Housing Authority (DSHA), upon the recommendation of the Council on Housing, has approved a grant in the amount of $400,000 to Milford Housing Development Corporation. As requested, the grant proceeds will be used to provide emergency repair service to extremely low- to very low-income, owner-occupied households in Kent and Sussex Counties.

Please sign the concurrence line below to indicate your acceptance of the conditions of Resolution No. 494. The original should be returned to DSHA, to the attention of Susan Eliason. We have included a copy of this letter along with a copy of the Council Resolution for your records.

In addition, enclosed is the Grant Agreement, which is consistent with the enclosed Resolution. Please sign all three copies of the Agreement and return them to Ms. Eliason for final execution.

DSHA is pleased to provide this assistance for lower-income Delawareans.

Sincerely,

ANAS BEN ADDI
Director

pap:mjh

Enclosures

CONCURRENCE: David Moore DATE: 12/29/14

JOINT FINANCE COMMITTEE
STATE OF DELAWARE
GENERAL ASSEMBLY
411 LEGISLATIVE AVENUE
DOVER, DELAWARE 19901

July 1, 2014

TO:

Milford Housing Development Corporation
Mr. David Moore
977 E. Masten Circle
Milford, DE 19963

FROM: Senator Harris B. McDowell, III
Chair, Joint Finance Committee

Representative Melanie George Smith
Co-Chair, Joint Finance Committee

SUBJECT: **Fiscal Year 2015 Grant in Aid Award and Application for Grant-in-Aid from the State of Delaware for Fiscal Year 2016.**

Dear Grant-in-Aid Recipient:

This is to inform you that your agency has received funding in Senate Bill No. 266, the F.Y. 2015 Grant-in-Aid Appropriations Bill, in the amount of $ 76,900.

**The State Treasurer's Office will mail the quarterly checks to your agency at the above address. Payments will be made in July, October, January and April. If you have any questions regarding payment please contact Erin Guerke at 302-672-6700.**

Enclosed please find the Grant-in-Aid Application for F.Y. 2016. **The application is due in the Office of the Controller General by 4:30 p.m., Monday November 3, 2014.** This is a firm deadline and **there will be no extensions**. Please read through the application and instructions carefully. Incomplete applications that are missing information will not be accepted. To expedite the handling of your application, please check that you have done the following:

(continued on back)

PRINTED ON RECYCLED PAPER

1. Completed the entire application and submitted the **original** and **one copy** of the application. You must include your agency's 9-digit Federal Employer Identification number. This does not apply to veterans organizations.

2. Included the most recent copy of your agency's audit completed by either a Certified Public Accountant or a Public Accountant. **The audit must have been issued within the past three years. If your agency is not able to provide an audit, you must submit a detailed statement of the circumstances surrounding the reason.** The lack of an audit may impact the ultimate funding decision of the Joint Finance Committee. This does not apply to veterans organizations

Please **mail the original application along with one copy and the audit to**:

Office of Controller General
Legislative Hall - D580A
P.O. Box 1401
Dover, DE 19903

Decisions regarding Fiscal Year 2016 Grant-in-Aid will not be made until June 30, 2015.

**There will be one Grant-in-Aid workshop for Fiscal Year 2016. You are not required to attend the workshop.** In order to obtain the greatest benefit, review the instructions and application forms prior to attending the workshop. This will enable you to obtain the assistance you may need. Please bring photo identification for security purposes.

| | | |
|---|---|---|
| Wednesday | September 3, 2014 10:00 a.m. | House Hearing Room<br>Legislative Hall<br>411 Legislative Ave.<br>Dover, DE 19901 |

ENC.
0311460052

JPMorgan Chase Foundation

*Daryl Graham*
**JPMorgan Chase Foundation**

July 16, 2014

David Moore
President & CEO
MILFORD HOUSING DEVELOPMENT CORPORATION
977 E Masten Cir
Milford, DE 19963-1085

Grant # 13626791

Dear David Moore:

We are pleased to inform you that the JPMorgan Chase Foundation has approved a grant of $125,000.00 to MILFORD HOUSING DEVELOPMENT CORPORATION in support of MHDC's Core Housing Programs: The Self-Help Housing Program, the Home Repair Project & the Financial Fitness Program for low income households and individuals.

We take great pride in our history of supporting organizations and programs that strengthen the communities we serve. We commend the important work of your organization, are pleased to support its efforts with this grant, and look forward to learning about its community impact.

This grant is subject to the attached Terms and Conditions. *Please read this attached document carefully* and *have an authorized officer from your organization sign and return it, indicating acceptance of the grant's Terms and Conditions. Additionally, please review* **Appendix C** *of the Terms and Conditions and disclose any applicable Federal Official Affiliations.*

Upon review and acceptance, please return the signed Terms and Conditions in its entirety within thirty (30) days of receipt to:

**JPMorgan Chase Foundation Grant Administration**
**c/o CyberGrants, Inc.**
**300 Brickstone Square, Suite 601**
**Andover, MA 01810**

We extend our best wishes for continued success.

Sincerely,

Enclosure

Kent County

RECEIVED
JUL 14 2014
BY:

# Department of Finance

Susan Durham - Director of Finance
Mary Karol - Assistant Director

Kent County
Administrative Complex
555 Bay Road
Dover, DE 19901
(302) 744-2386
Fax: (302) 736-2270

July 10, 2014

Mr. David Moore
MHDC Emergency Home Repair (formerly RC & D)
977 E. Masten Circle
Milford, DE 19963

Dear Mr. Moore:

Kent County Levy Court recently adopted the Fiscal Year 2015 Budget, which took effect on July 1, 2014. This budget includes your Community Service Grant Award of $6,500.00.

As stated on the application, this money "....shall be used for the purpose of carrying out the primary mission of the receiving agency."

Please be aware that the award of this grant for Fiscal Year 2015 does not imply that a like grant will be awarded to your organization in future years. Kent County Levy Court encourages grantee organizations to diversify their funding sources and strive toward self-sufficiency.

Thank you for your interest in the Community Service Grant program. If you have any questions, please feel free to call me at (302) 744-2380.

Sincerely,

Debbie Elders

Debbie Elders
Accounting Supervisor

The News Journal
www.delawareonline.com
Worth every minute.

October 7, 2014

Street Address:
950 West Basin Road
New Castle, DE 19720

Mailing Address:
P.O. Box 15505
Wilmington, DE 19850

(302) 324-2500
(800) 235-9100

Milford Housing Development Corporation
Attn: Valerie Miller
977 East Masten Circle
Milford, DE 19963

Dear Ms. Miller,

My name is Leslie Emma I am the coordinator with the Needy Family Fund, I received your grant application from the News Journal. They felt that the money you are requesting was down our alley.

I am enclosing in this letter a check for $5,000 check # 108 for your services. Please send me via spreadsheet what you have disbursed the funds to so I have that for my records.

Please call or e-mail me so I can make sure you have received the check.

Thank you for your cooperation in this matter.

Leslie Emma
Regional Assistant Controller
Needy Family Fund
302-324-2520
lemma@gannett.com




Fax Numbers:
Accounting: 324-2554
Circulation: 324-2945
Classified: 324-5511
Human Resources: 324-2578
Info Systems: 324-2969
Marketing: 324-2557
News: 324-5509
Retail: 324-5518

GANNETT

The Arthur W. Perdue Foundation, Inc. Foundation Source, Administrator **59919**

| Reference No. | Description | Date | Amount |
|---|---|---|---|
| 171117 | Grant | | $2,500.00 |

NOV 17 2014

BY:

| Check Date | Check No. | Payee | Check Amount |
|---|---|---|---|
| 11/13/2014 | 59919 | MILFORD HOUSING DEVELOPMENT CORPORATION | $2,500.00 |

**The Arthur W. Perdue Foundation, Inc.**
Foundation Source, Administrator
501 Silverside Road, Suite 123
Wilmington, DE 19809
(800) 839-1754

JP MORGAN PRIVATE BANK
JP MORGAN CHASE BANK, N.A
NEW YORK, NEW YORK
1-2-210

**59919**
**11/13/2014**

PAY ***Two Thousand Five Hundred Dollars And 00 Cents* **$2,500.00**

VOID AFTER 180 DAYS

To The Order Of: **MILFORD HOUSING DEVELOPMENT CORPORATION**
977 E MASTEN CIR
MILFORD, DE 19963-1085

Salvatore A. Bucci

Memo:

Security features included. Details on back.

⑈059919⑈ ⑆021000021⑆ 217502954465⑈

# MILTON AND HATTIE KUTZ FOUNDATION

101 Garden of Eden Road • Wilmington, Delaware 19803
Telephone: (302) 427-2100 • Fax: (302) 427-2438



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Suzanne B. Grant
*Vice President*
Jerome K. Grossman, Esq.
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Susan Kirk Ryan, Esq.
Barbara H. Schoenberg, CPA
Dr. Craig Sternberg
Connie J. Sugarman
William W. Wagner



JUN 18 2014
BY:


June 16, 2014

Valerie A. Miller, Development Director
Milford Housing Development Corp.
977 East Matsen Circle
Mildford, DE 19963

Dear Ms. Miller:

Enclosed please find our check in the amount of $4,000. This represents a grant to your organization for support of "Home Repair Project". Please acknowledge receipt of this check.

If there are any publications or lists of grants given, we would appreciate that the Milton and Hattie Kutz Foundation's name be included.

Grant proposals for next year must be received by Friday, March 16, 2015. If you will be applying for funds at that time, the enclosed evaluation form must be received with your proposal. If you are not reapplying for funds, the evaluation form must be submitted by June 30, 2015.

We wish you continued success to improve the world that we all share.

Cordially,

Leslie Newman
President

LN/gmk
Enclosure

STAFF REPORT
Homeownership Assistance Program
Downpayment assistance for first time homebuyers

The Homeownership Assistance Program provides first times homebuyers with down payment assistance or closing cost to purchase affordable housing in the City of Dover.

This project services 100% low to moderate income persons. The grant request of $60,000 is a realistic amount with a maximum of up to $20,000 per client to provide downpayment assistance for three (3) first time homebuyers to purchase properties in the City of Dover.

This project is consistent with Goal 3 of the 2010-2014 Consolidated Plan by encouraging owner occupied housing to low and moderate income persons.

The 2014 grant funding for this program has been expended by 92%, and six (6) first time homebuyers have purchased properties in the City of Dover.

CITY OF DOVER
FY 2015-2019 Multi-Year
CDBG GRANT APPLICATION FORM

1. General Applicant Information

**A. Name: Tracey Harvey**

**Address: 15 Loockerman Plaza Dover, DE 19901**

**Phone Number: (302) 736-7196**

B. Name, position and signature of person submitting application:

**Tracey Harvey, Planner I**

_____

Name and position of authorizing official:

**Ann Marie Townshend, Director of Planning & Community Development**

_____

C. Name, address and phone number of Contact Person:
(If different from B above)

**Same as above.**

_____

FY 2015 only

Activity: **Homeownership Assistance**
Amount Requested: $ **60,000.00**
Source of Cash Matching Funds $ **None**

1. Low/Moderate-Income Benefit:

LOW/MODERATE - INCOME BENEFIT TABLE - Instructions

The amount of benefit to low-and moderate-income persons must be calculated for each activity as described below. Future program years may be estimated as long as 51% of the population being served is low to moderate income.

1. In column 1, list the activity and fiscal year through 2019.
2. In column 2, show the total number of persons that the activity will serve.
3. In column 3, show the number of low- and moderate-income persons that the activity will serve.
4. In column 4, divide column 3 by column 2 to show the percent of low- and moderate-income persons that the activity will serve.
5. In column 5, show the amount of funds requested for the activity for current fiscal year only.
6. In column 6, multiply column 4 by column 5 to show the amount of those funds that will be used to benefit low-and moderate-income persons.
7. List the sources of data used to calculate benefit in the space provided at the bottom of this page.

LOW/MODERATE-INCOME BENEFIT TABLE

| 1. Activity | 2. Total Persons Activity will Serve | 3. L/M Persons Activity will Serve | 4. % L/M Persons Activity will Serve | 5. Amount Requested for Activity | 6. Amount L/M Benefit |
|---|---|---|---|---|---|
| **Down payment and settlement assistance** | **4-6 persons** | **4-6** | **100%** | **$60,000** | **$60,000** |
| **Year 2** | **4-6 persons** | **4-6** | **100%** | **$60,000** | **$60,000** |
| **Year 3** | **4-6 persons** | **4-6** | **100%** | **$60,000** | **$60,000** |
| **Year 4** | **4-6 persons** | **4-6** | **100%** | **$60,000** | **$60,000** |
| **Year 5** | **4-6 persons** | **4-6** | **100%** | **$60,000** | **$60,000** |
| | | | | | |
| | | | | | |

Source of Data: **Mortgage Ready referrals from NCALL**

2. Management Capacity

A. List the person(s) to be responsible for administering the CDBG Project:

| Sub-Recipient Personnel | Title(s) |
|---|---|
| **Tracey Harvey** | **Planner I** |

B. Attach resumes or other supporting documentation for the personnel of new applicants, which establishes the capacity of the personnel above to effectively manage a CDBG sub-recipient project. **N/A**

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2019. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

A. Each program activity must be addressed separately. Program activities must be listed in order of priority with the program activity of highest priority first. This order of priority for program activities must be followed on all forms contained in this application.

- **The highest priority for this project is to provide affordable housing to low to moderate income persons.**

B. Each program activity must be fully described. For rehabilitation programs, this description must include the number of units to be rehabilitated, rental properties to be rehabilitated, any special population groups the rehabilitation program will address, the target area, and the need for the rehabilitation activity.

- **Funding for this program will be available for up to six (6) first time homebuyers who will be required to purchase property in the City of Dover and complete a homeownership counseling program with a certified HUD Counselor. Assistance is provided up to $20,000 for properties purchased in the city. The city will place a second mortgage lien on the property and if within the first ten years the home is sold, transferred, or ceases to**

**be the borrower's principal residence, the loan becomes due and payable. The interest rate is 0% and is forgiven after 10 years.**

C. Provide a timetable showing monthly milestones for completion of each activity.

- **Funding for this program is available on a first come first serve basis and will be drawndown as the applicants purchase properties.**

D. Attach drawings, plans or other documentation necessary to describe program activities.

**N/A**

E. Describe each activity's conformance with the goals and objectives of the City's Consolidated Plan.

- **This project is consistent with Goal 3 in the 2010-2014 Consolidated Plan: Encourage owner occupied housing in low to moderate income areas. The city is meeting this goal by providing down payment assistance to qualified homebuyers who purchase properties in the city.**

F. Describe the extent to which the proposed project(s) will address one or more significant priorities identified by the City's Consolidated Plan.

- **Housing needs was ranked number two in priorities in the 2010-2014 Consolidated Plan. By providing homeownership assistance to first-time homebuyers, this will assist in eliminating barriers to affordable housing.**

G. Describe the extent to which the project builds upon previous work or supplements other work that will be funded from other sources.

**Annually this project is funded and each year the city reaches its goal by assisting in providing affordable housing for low to moderate income persons. The city is a stakeholder in the Restoring Central Dover Initiative in which part of the**

**initiative includes improving existing affordable housing within the designated target area. One of the goals is to provide down payment assistance in conjunction with rehab assistance for properties purchased that will need to be in compliance with the city's housing code.**

H. Describe source and amount of any funds used to leverage the City's portion of the project. Indicate when these funds will be available. Attach documentation of any match.

**None**

5. Each application should also describe the following:

A. Describe any efforts to coordinate with businesses regarding the development of the community as it affects low/moderate-income residents of the area.

**Part of the Restoring Central Dover Initiative is to reinvest in commercial corridors and ensure equitable economic development. By reinvesting in the commercial corridors, this will improve the revenue streams and attract visitors from all over Delaware and the tri-state area. One of the strategies for ensuring equitable economic development is to develop a comprehensive workforce development strategy by implementing a pilot program that will assist in developing small businesses and entrepreneurships.**

6. Have you received a sub-recipient grant from the previous funding year?
If yes give the total amount $ **102,767.00** .

ADDENDUM
2015 CDBG SUB-RECIPIENT APPLICATION FORM

Please choose the best option that describes the purpose of your activity from the three objectives.

**Suitable Living Environment** _____
**Decent Housing** __**X**__
**Economic Opportunity** _____

Please choose the best option that will describe the outcome of your activity based on the categories listed below.

**Availability/Accessibility** _____
**Affordability** ___**X**___
**Sustainability** _____

Please provide a proposed outcome based on the information below that applies to your activity

**To increase affordable housing opportunities for low to moderate income persons.**

Number of persons, households, units, or beds assisted as appropriate **6**

Income level of persons or households by: Very Low _____ %
Low _50_____ %
Moderate _50_____ %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served. **This information is unknown at this time.**

Your close out report will require you to provide breakdowns of those served by race, ethnicity and disability.