SPECIAL PARKS, RECREATION, AND COMMUNITY ENHANCEMENT COMMITTEE
A G E N D A

MARCH 18, 2013 - 12:00 NOON

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**

2. **Adjournment**

/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 11, 2013

SUBJECT: REVIEW OF FY13 CDBG APPLICATIONS

Thank you for your assistance in reviewing the CDBG grant applications for FY13. Since the City has converted to multi-year projects, the grant review process will consist of funding the previously approved multi-year projects for the Action Plan annually through the remainder of the Consolidated Plan year in 2014.

The applications submitted for funding are for the FY 2013 program year with the Federal Resources available for use.

Thank you in advance for the time you will be devoting to the FY13 grant funding process. If you have any questions, please call me at 736-7175 or via e-mail at tharvey@dover.de.us.

/tnh

Enclosures

cc: Ann Marie Townshend

CDBG Grant Requests

1. *Dover Interfaith Mission for Housing ($27,500)
   (Public Service)
2. Milford Housing Development Corp (Rehab) ($60,000)
3. Milford Housing Development Corp ($40,000)
   (Emergency Home Repairs)
4. *NCALL (Public Service) ($9,000)
5. Elizabeth W. Murphey School ($60,000)
6. Homeownership Assistance Program ($40,000)

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

CDBG FEDERAL RESOURCES AVAILABLE FOR USE
7/01/13 – 6/30/14

CDBG Funds Allocation	$214,329
Anticipated Program Income	$ 8,554
Total Grant Allocation	$222,883
20% of the grant must be allocated for Program Administration	$222,883 x.20 $ 44,576
Public Service activities cannot exceed 15% of the grant.	$222,883 x.15 $ 33,432
Total grant available for activities	$178,307.00
Total grant request	$236,500.00

CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

RECEIVED
JAN 22 2013
CITY OF DOVER
PLANNING & INSPECTIONS

1. General Applicant Information

A. Name, address and phone number of sub-recipient

Dover Interfaith Mission for Housing
PO Box 1148, Dover DE 19903 or 684 Forest Street, Dover DE 19904

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

Jeanine Kleimo, Chair

Name and position of authorizing official:

Jeanine Kleimo, Chair

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

FY 2013 only

Activity: shelter operating costs
Amount Requested: $ 27,500
List Source of Cash Matching Funds $ DSHA ESG funds, Office of Community Services (DE DHSS)

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 2014.
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	150	150	100	$27,500	$27,500

Source of Data: Documented past operations and current contracts

2. Management Capacity

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

Sub-Recipient Personnel	Title(s)
Jeanine Kleimo	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. (Resumes only need to be submitted if new personnel will be managing the grant).

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014. 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.

Work Plan:

- **A.** The single program activity planned is the operation of a 36-bed shelter for homeless men in Dover. This application is for operating costs such as utilities and supplies that are essential for shelter operations. Approximately 150 homeless men are served in the shelter each year, with 60% or more enabled to obtain employment and local housing.
- **B.** The program is to shelter, feed, and assist homeless men to regain productive and self-reliant lives.
- **C.** Monthly milestones are the acceptance of ten or more new homeless guests into the shelter and the moving on of an equal number to local housing and employment.
- **D.** This is an ongoing project; therefore, such documentation has been provided. Additional information may be seen on the website: http://doverinterfaithmission.org
- **E.** The activity conforms with the city's plan in terms of the project's contribution to affordable housing that is accessible to those without income, and the shelter's provision of a suitable living environment and encouragement to contribute to local economic development.
- **F.** As noted above, the project contributes to city objectives of affordable and accessible housing for those lacking income, and the creation of employment opportunities that benefit both individual shelter residents and the city's economic development.
- **G.** This project builds on the five years of work done by the Dover Interfaith Mission for Housing, in which over 800 homeless men have been assisted. Further, it brings resources from state sources to Dover to assist this underserved population, notably those from the Delaware State Housing Authority and the Office of Community Services, Department of Health and Social Services.
- **H.** Delaware State Housing Authority: $19,000 in ESG funds and up to $150,000 in Neighborhood Stabilization Act resources. $29,633 from the Office of Community Services.

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 Dover Interfaith Mission for Housing is in regular contact with the Downtown Dover Partnership, the Downtown Merchants Association, and the Greater Dover Committee, all of whom are supportive of our mission to shelter homeless men, create employment and housing opportunities for them, and enable them to become productive members of our community. DIMH leases its shelter facility from the Downtown Dover Partnership and regularly collaborates on community events. DIMH is an annual beneficiary of the Downtown Merchants Association's "First Friday" effort. DIMH leadership is in regular contact with the Greater Dover Committee and its business leaders, with whom we are collaborating on long-term plans for affordable housing for low income individuals and families.

6. Have you received a sub-recipient grant from the previous funding year?
   If yes give the total amount $____27,500_____.

ADDENDUM
2013 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: Shelter, meals and assistance to homeless men.

Number of persons, households, units, or beds assisted as appropriate 36 beds; 150 served/year

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.

NATIONAL COUNCIL ON AGRICULTURAL LIFE AND LABOR RESEARCH FUND, INC.

"First in housing services, because we care."

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February 4, 2013

RECEIVED
FEB - 5 2013
CITY OF DOVER
INSPECTIONS & PLANNING

Ms. Tracey N. Harvey
Community Development Manager
City of Dover
15 E. Loockerman Street
Dover, DE 19901

Dear Tracey,

On behalf of the staff and Board of Directors for the National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL), I am pleased to submit to the City of Dover this 2013 application for the Community Development Block Grant (CDBG) program. Specifically, **we are requesting $9,000 this year toward our Pre-Purchase Homeownership Counseling and Foreclosure Prevention services relevant to Dover residents.** Thank you so much for the grant of $7,803 that was provided for this work in 2012! A performance report on the results we were able to achieve with CDBG funds has been submitted by Denise Freeman under separate cover.

As required for our 2013 request, I have enclosed one original and eight copies of the application package, which includes the Application Form, a detailed Work Plan, a copy of NCALL's Mission Statement and Organizational Background and Purpose, and a copy of our FY2011 Annual Report (the FY2012 report currently is being printed and will be available after February 15); one copy of our Audited Financial Statements for FY2012 also is enclosed. If you have any questions or need more information, please don't hesitate to contact me at 302-678-9400 or *jmyer@ncall.org*; in the meantime, thank you again for your valuable support!

Sincerely,

Joe L. Myer
Executive Director

Enclosures:

1 original/8 copies
Application Form
Work Plan
NCALL Mission Statement
NCALL Background/Purpose
FY2011 Annual Report

1 copy
FY2012 Audited Financial Statements

CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name, address and phone number of sub-recipient **National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL)**

363 Saulsbury Rd.; Dover, DE 19904

302-678-9400

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

Joe L. Myer

Executive Director

Name and position of authorizing official:

Joe L. Myer

Executive Director

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

FY 2013 only

Activity: **Pre-Purchase Homeownership Counseling**
Foreclosure Prevention Counseling

Amount Requested: $ **9,000**

List Source of Cash Matching Funds $ **N/A**

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 2014.
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.
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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
2013					
Pre-Purchase Homeowner-ship Counseling	20 closings	12	60%	$6,000 (12 x $500)	$3,600
Foreclosure Prevention Counseling	10 homes saved	6	60%	$3,000 (6 x $500)	$1,800
2014					
Pre-Purchase Homeowner-ship Counseling	20 closings	12	60%	$6,000 (12 x $500)	$3.600
Foreclosure Prevention Counseling	10 homes saved	6	60%	$3,000 (6 x $500)	$1,800

Source of Data: **NCALL's CounselorMax data tracking system – historical data from FY2012 to project for FY2013 and FY2014.**

2. Management Capacity

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

Sub-Recipient Personnel	Title(s)
Karen B. Speakman	**Deputy Director**
Denise R. Freeman	**Housing Counseling Director**
Debbie J. Andrews*	**Foreclosure Prevention Director**

* *New personnel, effective 2/1/13; resume is attached.*

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. (Resumes only need to be submitted if new personnel will be managing the grant).

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

SEE SEPARATE ATTACHMENT FOR ITEMS A-H

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.

NCALL is serving as lead organization in a collaborative Planning Grant request to the Wells Fargo Regional Foundation; if funded, this will allow a consortium—comprised of NCALL, the Greater Dover Committee, the CenDel Foundation, the City of Dover, the Dover Police Department, the Downtown Dover Partnership, Dover Interfaith Mission for Housing, and the CenDel Foundation's Safety Task Force—to undertake a major resident-driven planning effort for revitalization of Central Dover. A steering committee of officials, organizations, and members of the local community also will participate in the planning process, which will yield recommendations and strategies for implementation and resource development. The ultimate goal of this project is to establish a solid community infrastructure that will result in long-term and successful revitalization and meaningful opportunities for residents. Key components include affordable housing, economic development, children and families, safety, and community desirability.

6. Have you received a sub-recipient grant from the previous funding year? **YES**
If yes give the total amount $ **7,803** .

ADDENDUM
2013 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	____
Sustainability	X

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 **30**

Income level of persons or households by: Very Low **0** %
Low **60** %
Moderate **40** %

If your activity benefits a target area, please show the number of persons served and the percentage of low/mod persons served. **30 Dover residents served — 60% low/mod (homeownership); 60% low/mod (foreclosure)**

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

Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014.

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.

Pre-Purchase Homeownership Counseling
Foreclosure Prevention Counseling

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.

NCALL continues to make an extremely valuable impact throughout Delaware, despite many obstacles presented by the ongoing economic crisis. Although home values have dropped, recent years have seen greater underwriting criteria, continuing affordability gaps, and a general fear among potential buyers, all of which have kept Delaware's housing market at a standstill, especially for lower-income households.

Fortunately, there are signs of improvement. While underwriting criteria remains stringent, affordability gaps are disappearing—according to the Delaware Housing Coalition's most recent "Who Can Afford to Live in Delaware?" report—and the number of home sales is increasing; compared to June 2011, total Delaware home sales in June 2012 were up nearly 18% in New Castle County, nearly 30% in Kent County, and more than 50% in Sussex County, as reported by Trend MLS and the Sussex County Association of Realtors. Furthermore, according to the U. S. Department of Commerce, Americans bought new homes in May 2012 at the fastest pace since April 2010, and confidence among U. S. homebuilders hit a five-year high in July, posting the largest one-month gain in nearly a decade. "We're seeing a slow uptick in consumer confidence in regard to housing," said Greg Lingo, CEO of Pennsylvania-based Cornell Homes. "This really is the best time in the past 70 years to buy a home."

More recently, a *News Journal* article said "Delaware's residential real estate market is showing continued strength . . . posting solid increases in sales and prices in all three counties for the month of November [2012]. Real estate officials say market-ready homes are selling quickly, buyers are gaining some confidence, and the increasing reliability of low interest rates continues to sustain an energy that has been fairly consistent through the year. Compared to the same period of 2011, total homes sold in November were up 8.6% in New Castle County, 15.4% in Kent, and 28.7% in Sussex. Prices also were up across the board, rising 11.7% in New Castle, 9% in Kent, and 7.7% in Sussex, according to the [Sussex County Association of] Realtors group."

On the other hand, the stubborn foreclosure situation in Delaware has been the state's largest housing crisis in decades—rapidly climbing to a rate of about 6,000 per year (**triple** what it was prior to the recession)—with every foreclosure negatively affecting family and community stability. New Castle County Executive Paul Clark recently said that Delaware had the country's 10th highest foreclosure rate and jumped to #6 in the nation for 90-day or more delinquencies. This underscores how critical it is for homeowners—BEFORE they buy a home—to be well educated and financially secure, the two best ingredients for long-term success. Indeed, NeighborWorks® America CEO Eileen Fitzgerald has emphatically stated that "Sustainable homeownership is essential to prevent a repeat of the current housing crisis."

Furthermore, according to the Delaware Housing Coalition's most recent "Who Can Afford to Live in Delaware?" report, the Fair Market Rent increased by 49% in Kent County between 2000 and 2011, while the county lost 1,619 rental units costing less than $500 per month, a decrease of 61.4% in affordable units, and there was a 1,610% increase (3,816) in units renting for more than $1,000 per month between 2000 and 2008. The cost burden on renter households, especially the extremely poor, is the most serious result of the present rental housing environment, and it is now more important than ever that Kent County households build their financial knowledge and strengthen their own economic conditions.

NCALL's programs foster both adequate education about the homeownership process as well as strong financial security. The homeownership education and counseling provided in NCALL's **Pre-Purchase Homeownership Counseling** program prepares families for successful home-ownership in a difficult economy. After a group orientation, counselors begin meeting with new clients one-on-one, providing a full financial analysis and individual counseling on all aspects of the home-buying process. Specifically, households receive help in clearing up credit problems, saving for down payments or security deposits, paying off debts, consolidating bills, instituting a family budget, learning about their housing options, and accessing various down payment and settlement help programs (including attractive 30-year fixed rate mortgage products). When ready to close, NCALL's clients complete their counseling with a full-day group session that prepares them for all aspects of purchasing a home. Workshop speakers include realtors, current home owners, insurance agents, mortgage officers, attorneys, and home inspectors. NCALL's Pre-Purchase Homeownership Counseling is an important service during this buyers' market, helping families to become informed consumers and to achieve an important asset—their first home—which enables them to secure long-term financial stability. Studies show that home-ownership has a positive impact on family and even overall community benefits such as educational achievement, civic participation, health, safety, and property values. In FY2012, NCALL provided Pre-Purchase Homeownership Counseling to 119 clients from Dover, 32 of whom (18% of the 182 closings overall that were achieved by NCALL's Homeownership clients that year) were able to purchase their first home. Indeed, Dover is the largest city that NCALL serves, whereby more than $4.4 million in mortgages were leveraged in FY2012, at an average mortgage of just under $140,000. NCALL also handles the majority of Dover First Start down payment assistance.

NCALL's **Foreclosure Prevention** program helps households transfer into more stable mort-gage products, modify existing loans, or overcome hardships to keep their homes. After a group orientation, counselors work individually with clients to access all potential remedies—including the Home Affordable Modification Program, Delaware Emergency Mortgage Assistance Program (DEMAP), and the now mandatory Delaware Foreclosure Mediation Program—and diligently communicate with loan servicers. With NCALL's help, neighborhoods can remain stable; because foreclosure is devastating to all parties—children, seniors, neighborhoods, businesses—every house saved, every mortgage made affordable, and every hardship overcome is a sound investment. Fewer resources are required to save homes than to help families start over. In addition, when homes are occupied, neighborhoods are better maintained and visually appealing, property values are optimal, and residents feel safer. Also, according to the *Kids Count in Delaware/Families Count in Delaware: Fact Book 2009*, losing a family home can have a wide array of ill-effects on the emotional and physical health of a child. A child forced out of their home due to foreclosure can face excessive mobility, which may lead to poorer academic achievement, delinquent behavior, and poor health outcomes. In Delaware, about 4,300 children are being impacted by the foreclosure crisis . . . which, based on 2010 Census figures, translates to approximately 50 children in the City of Dover alone. NCALL is turning things around for these children and their families; since launching our Foreclosure Prevention program five years ago, we have helped save well over 500 homes! Of the 146 positive outcomes in FY2012, 29 (20%) were from Dover, representing more than $4 million in mortgages.

Overall, NCALL's Homeownership and Foreclosure Prevention services provide households with education about the entire homeownership process and tools for budgeting so that they can make solid, informed decisions, qualify for affordable mortgage products, and avoid potential crises. Those who are adequately prepared can take advantage of homeownership opportunities; rather than paying rent, an investment in a home leads to equity and net worth that can be used for college, retirement, or other family goals. Subsequently, NCALL's default and foreclosure prevention assistance helps homeowners to preserve this important investment for the long term. This is especially important, as adequate apartments are hard to find.

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

NCALL's Pre-Purchase Homeownership Counseling and Foreclosure Prevention Counseling programs are both ongoing, year-round programs.

The 2013 monthly and overall milestones specific to Dover clients are as follows:

	Monthly Average	Annual
Families attending Homeownership orientation workshops	6	75
Families who become Homeownership clients	4	50*
Families attending Foreclosure Prevention workshops	6	75
Families who become Foreclosure Prevention clients	3	40*
Families who close on their first home		20**
Families with positive Foreclosure Prevention outcomes		10**

* *50 + 40 = 90 families receiving counseling services*
** *20 + 10 = 30 positive outcomes during 12 months*

At the same time, both Homeownership and Foreclosure Prevention clients regularly meet one-on-one with NCALL's counselors, who provide a full financial analysis for all clients, review actual credit reports, provide Homeownership clients with personalized guidance on all aspects of the home-buying process, and work in person and via phone, for as long as it takes, to resolve default and/or foreclosure issues for Foreclosure Prevention clients.

Separate group orientation workshops for Homeownership and Foreclosure Prevention clients are held monthly in Dover, and NCALL's *Growing Your Money* Financial Literacy Training program is available to Homeownership and Foreclosure clients as well.

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.

- ***Encourage owner-occupied housing in low- to moderate-income areas.***

– The City, through the Neighborhood Stabilization Program, will purchase foreclosed properties, renovate, and sell to qualifying home buyers.

- NCALL's Pre-Purchase Homeownership Counseling will educate, prepare, and qualify Dover households for homeownership.
- NCALL's Foreclosure Prevention Counseling will help to ensure that Dover homeowners stay in their homes.

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

As per the City's Consolidated Plan:

Section VI ACTION PLAN

vi.9 Service Delivery and Management

– NCALL will provide homeownership counseling directly to low- and moderate-income homebuyers in Dover.

In 2013, based on historical data for the two most recent fiscal years (FY2012 and FY2011), NCALL anticipates providing **50 Dover households with Pre-Purchase Homeownership Counseling** and **40 Dover households with Foreclosure Prevention Counseling**. Of these numbers, 20 of the Dover Homeownership clients will close on a new home, **12 of whom will be of low to moderate income,** and 10 of the Dover Foreclosure households will achieve a positive outcome, **6 of whom also will be of low to moderate income**.

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

Pre-Purchase Homeownership Counseling and Foreclosure Prevention Counseling are ongoing programs that address immediate and long-term needs within the City of Dover. Each home saved and first-time homebuyer stabilizes the City of Dover and empowers families to achieve their housing goals. At the same time, each success builds on the many previous successes that NCALL has helped to facilitate. New **first-time homebuyers** leverage new mortgages and stabilize local property taxes while adding economic impact. **Saving a home** benefits the family, their neighborhood, the City of Dover, and the lender.

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.

City of Dover CDBG funds will help to leverage first-time homebuyer mortgages and Dover First Start and other housing assistance for LMI households. City of Dover CDBG funds also will help to save mortgages and leverage foreclosure prevention remedies such as DSHA's DEMAP program and more affordable loan modifications. While there is no formal match, Pre-Purchase Homeownership Counseling is expected to leverage another $3 million in new mortgages (20 x $150,000), and Foreclosure Prevention Counseling is expected to save $1.5 million in mortgages (10 x $150,000).

DEBBIE J. ANDREWS
230 Marble Court, Camden, DE 19934
(302) 242-2081
minniedja@yahoo.com

Summary of Qualifications

- Program Development and Administration of a Successful Statewide Program
- Created Educational & Counseling Curriculum
- Federal, Regional & Statewide Reporting
- Trained Staff
- Member of Management Team
- Report Management
- Project Management

Professional Experience

NCALL Research, Inc. October 1993 – January 2009

Homeownership Program Coordinator

- Developed, coordinated and managed the statewide Homeownership Education and Counseling Program
- Establish and developed new program for Financial Literacy
- Contributed to the development of the Foreclosure Prevention program
- Responsibility for planning & meeting program goal accomplishment
- Carried out all daily operations
- Maintain and originate records for reporting to funders, Board of Directors and federal, state and local grants
- Developed a database program to compile, originate and report client statistical information.
- Interviewed and conducted training for all newly hired program staff
- Created, maintained and updated program curriculum
- Housing Counseling Program assisted 5,000 home buyer's to achieve homeownership

Special Projects

- Fannie Mae's Community Technology Council
- Vice President of Delaware Federation of Housing Counselors
- Delaware Coalition for Responsible Lending, Member
- Strategic Planning Committee
- Creation of Foreclosure Prevention Program
- Selection Committee Chair for Central Delaware Habitat for Humanity

Education

- Miami-Dade Community College, Business Program
- NeighborWorks Training Institute's Home Ownership and Lending Professional Certificate Program of Study
- American Institute of Banking, Principles of Banking and Real Estate Finance
- Mortgage Lending and Qualifications Seminar
- University of Delaware Cooperative Extension, Financial Management Counselor

NCALL RESEARCH, INC.

Our Mission, Vision & Values







MISSION

To promote affordable housing and improved communities for low and moderate income people primarily in rural areas. To that end we seek to:

- Provide training, technical assistance, and support, to organizations to enhance their capacity.
- Encourage, support, and educate people to obtain and preserve decent, affordable housing.
- Provide innovative and flexible financing and services targeted to affordable housing and community development efforts to enhance borrower capacity to better serve low and moderate income communities.
- Increase public awareness about effective community housing efforts and the need to improve housing conditions.
- Formulate and advocate improved public policy.

VISION

A decent and affordable home and a suitable living environment for every family.

VALUES

As guiding principles for the organization, as concepts honored when making decisions, and as the manner in which we relate to our stakeholders, NCALL embraces these values as we strive for Excellence:

Professionalism • Resourcefulness • Responsiveness • Accountability • Integrity

Professionalism—*Exemplifying quality in all aspects of the organization.*

Resourcefulness—*Opening every door possible to create opportunities and reach solutions.*

Responsiveness—*Learning community needs with a motivation to act.*

Accountability—*Exercising stewardship of resources and achieving measurable results.*

Integrity—*Openness and honesty in decisions, finances, and all we do.*

NeighborWorks® CHARTERED MEMBER

United Way United Way of Delaware

EQUAL HOUSING OPPORTUNITY

363 Saulsbury Road • Dover, DE 19904 • Phone: 302-678-9400 • Fax: 302-678-9058 • www.ncall.org

NCALL RESEARCH, INC.

Organizational Background and Purpose

The National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) is a Dover-based organization that was incorporated in 1955. We began providing Housing Development services in 1976; added Homeownership Education and Counseling in 1989; became a Treasury-certified Community Development Financial Institution (CDFI) in 2004, lending for affordable housing and community facilities; launched Financial Literacy Training in 2005; added Default and Foreclosure Prevention Counseling at the end of 2007; and were selected as the Kent County partner for $tand by ME® Financial Coaching in 2012. During this time, NCALL has become a leader in the development of affordable housing and related services in Delaware, helping families statewide to access and sustain homeownership. With an office in each county, we target both urban and rural areas, with an emphasis on low-income households at or below 80% of state median income, and more than 60% of our clients are African American or Hispanic. All participants in NCALL's programs have housing needs, have financial challenges, have been underserved from a housing perspective, and/or are at risk of being homeless.

NCALL is governed by a 15-member, highly skilled and experienced Board of Directors. Each Director brings to the table a variety of expertise that is applicable to NCALL and its programs and clients. In addition to the 15 Board members who serve in a volunteer capacity, NCALL also is fortunate to have another 20-25 volunteers from the local community—including insurance agents, home inspectors, realtors, loan officers, existing homeowners, other nonprofit staff, and attorneys—who regularly make presentations at Homeownership, Financial Literacy, or Foreclosure Prevention workshops.

The NCALL staff numbers 27, which includes Homeownership, Financial Literacy/$tand by ME®, and Foreclosure Prevention counselors/coaches; Loan Fund, Housing Development, and Self-Help Housing personnel; and a management team with more than 100 years of combined experience in affordable housing and counseling. Housing Counseling Director Denise Freeman oversees the Homeownership Education and Counseling program (which includes the $tand by ME® Financial Coaching), while Foreclosure Prevention Director Debbie Andrews oversees the Default and Foreclosure Prevention program (which includes the "Growing Your Money" Financial Literacy Training). All counselors are highly qualified, certified, and recognized leaders in their fields. Loan Fund Director Karen Kollias oversees the Loan Fund activities, with assistance from a Loan Fund Manager and a recently added Loan Fund Servicer. Overall management is provided by long-term Executive and Deputy Directors, Joe Myer and Karen Speakman.

Since 1976, NCALL's mission "to promote affordable housing and improved communities for low- and moderate-income people primarily in rural areas" has led to the development and implementation of a number of products, services, and initiatives that have seen substantial results. For example:

- Through its development technical services, NCALL has helped to develop or preserve 52 multi-family apartment communities.
- Through its pre-purchase homeownership counseling, NCALL has helped more than 7,200 new homebuyers settle on their first homes. This has leveraged nearly $800 million in attractive mortgage financing.

- Through its recent community development lending, the NCALL Loan Fund has originated close to $40 million in 60 loans to 27 organizations yielding over 500 affordable units and nearly 100,000 square feet in community-based facilities space.

- NCALL is one of only two statewide providers of Default & Foreclosure Prevention Counseling in Delaware. In just five years—after adding this line of business at the end of 2007, when the demand for foreclosure assistance seemed to surge overnight—NCALL has helped to save more than 500 homes.

- Through a contract with the USDA, NCALL has provided technical and management services to self-help housing grantees throughout a 21-state area since 1983.

- Most recently, NCALL is the newest member of the Delaware Financial Empowerment Partnership, joining the $tand by ME® collaborative of United Way and the Delaware Department of Health and Social Services as the nonprofit selected in March 2012 to provide financial coaching services at Kent County venues. Coaching already is being provided for 175 employees at Dover Downs Racetrack and Casino, as well as residents of public housing, and recently began at Delaware Technical and Community College and the Milford State Service Center. $tand by ME®—which is gaining popularity and national exposure and attention—generates new partnerships and collaboration while helping modest-income households achieve financial goals such as opening bank or credit union accounts, improving their credit scores, building savings, effectively budgeting, accessing student loans, and preparing tax returns.

NCALL is proud to be a HUD-approved housing counseling agency (since 1994), as well as one of only two NeighborWorks® America (NWA) organizations in Delaware, having maintained an "Exemplary" NWA rating since being chartered in 2003. HUD says that "NCALL could be used as a HUD Model Agency," with "professional staff, wonderful facilities, extensive services, and counselors current in their training, well organized, and proficient." Within the network of 235 NWA organizations, NCALL ranks nationally in the top 5% for both New Homebuyers and Counseling and Workshops; top 11% for Homeownership Preservation; top 14% for National Foreclosure Mitigation Counseling; and top 16% for Direct Investment. In its most recent program review of NCALL (May 2012), NeighborWorks® America lauded NCALL as "a highly efficient, innovative, well-managed organization." (NWA program reviews are conducted every three years, and the 2012 NCALL report is available upon request.)

Furthermore, NCALL's Loan Fund is now a CARS-rated CDFI, with a high AA+2 rating. A service of the Opportunity Finance Network (OFN), CARS (CDFI Assessment and Rating System) is a comprehensive, third-party analysis of CDFIs and their community impact, public policy leadership, and financial strength. Less than 10% of all CDFIs nationwide have undergone a CARS review, and the NCALL rating recognizes our Loan Fund for a "clear alignment of mission, strategies, activities, and data" and "using its resources effectively to benefit its target populations or communities in line with its mission"; for leading "initiatives to change government policy to benefit the community development finance industry or disadvantaged people and communities"; and for exhibiting "solid financial strength, performance, and risk management practices" with "challenges well within the board of directors' and management's capabilities." The CARS analysis rates NCALL and our lending component every three years, with annual desk reviews in the interim, and the CARS 2011 and 2012 reviews found NCALL's Loan Fund "stable" for Impact Performance and "stable with improving trends" in Financial Strength/Performance. The next full, on-site review will take place May 2013.

PLANNING & INSPECTIONS
CITY OF DOVER
FEB 9 2013
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CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name, address and phone number of sub-recipient The Elizabeth W. Murphey School
42 Kings Highway Dover DE 19901

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

Michael J. Kopp, Executive Director

Name and position of authorizing official:

Mr. Joseph S. McDaniel, III, President of Board of Directors at the Elizabeth W. Murphey School

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

FY 2013 only

Activity:	Window Replacement (49)
Amount Requested:	$60,000
List Source of Cash Matching Funds	$24,000 from Delaware Community Foundation $20,000 from Crystal Trust $16,000 from Murphey School Maintenance Fund

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 2014.
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
90 year old window replacement	96	96	100%	$60,000	$60,000

Source of Data:

2. Management Capacity

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

Sub-Recipient Personnel	Title(s)
Michael J. Kopp	Executive Director
Wesley Anderson	Head of Maintenance

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. (Resumes only need to be submitted if new personnel will be managing the grant).

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014. Items C thru H will only need to be completed for the current fiscal year. Attach a mission statement and purpose of your organization.

The Murphey School is requesting funding through this grant proposal to assist us in housing children in our 501(c)3 organization. Children living within our homes have no other home where they may live and are considered homeless under the protection of the McKinney-Vento Act. Each child dependent on our care is provided with a private bedroom. The rehabilitation is essential to the total operation and our ability to provided more housing and long-term care for a 100% low-income population of abandoned, and therefore, homeless children. The following page will describe the project through the components of the work plan as described in the grant application details.

A. During the past several years of economic downturn, we have needed to examine a more efficient way to continue to serve the children we protect. Heating costs and the energy required for even moderate air conditioning has severely impacted our ability to serve the same number of these children. Total campus conversion to geothermal heating is crucial to our financial stability. Because of the success with our first six geothermal projects through the help from the Longwood Foundation and The Welfare Foundation, we had six of our nine buildings converted. With the assistance from the CDBG, we were able to complete building seven.

The typical demographics of the 38 children in our care would include 100% very low-income individuals, all of whom qualify for Medicare and food stamp programs. On any given day, we serve a group of 55% non-white and 45% Caucasian children in residential care. The community children we work with typically represent a similar breakdown.

B. This year, from money from rebates from our first geothermal projects, we were able to complete our final two buildings with geothermal conversions. In order to best conserve energy for these systems, we will need to continue replacing 90 year old single-pane windows. Through other grant providers, we have completed five of our nine buildings. It is proposed that this year's CDBG funds be used to help replace 49 windows in our largest building. We plan to leverage grant funds from the Delaware Community Foundation and Crystal Trust to begin this project. The combined improvement in buildings equipped with both geothermal systems and new, e-glass windows has had a huge effect on our total HVAC expenses. Our largest building has oversized windows and also our greatest energy loss.

C. In order to prepare for this project, we have had contractors and Regional Window Company Representatives here, on site, to discuss our best options. We have also gotten permission from the City of Dover to replace one of the seriously deteriorated windows. (They gave us some specific guidelines that led to the supplier and contractor needed to do this work). In order to have the windows look exactly like the current windows, each needs to be specially made. There is only one company that makes such windows in this region.

The project can begin upon notice of this grant approval. The proposed contractor will begin with a City of Dover permit. After the contracts are signed, the company representatives will personally measure each window to be replaced. After all measurements are taken, delivery of the first windows will occur in six to eight weeks. The local contractor will begin the replacement upon arrival of the windows. Each of the largest windows will take about three days. The total project will advance as quickly as weather allows, with the total project to be competed before spring of 2014.

D. Pictures from the supplier have been included at the end of this packet.

E. This portion of our requested project conforms to the City of Dover's Consolidated Plan in several areas:

1) Foster children by state standards and through the McKinney-Vento Federal regulation are considered to be homeless. They often have difficultly transitioning into the "real" world once their placements end, sometimes even ending up homeless or in shelters. Our program specifically works to teach our children skills to allow them to live independently. It helps preserve existing housing within the city. This building has been in place since circa 1923. It is a steel and red brick structure that has a long, useful life. It…
2) provides care opportunities to a racially diverse group.
3) provides for safe and affordable care for a population in need.
4) is structurally sound and has a long useful life.
5) offers program services to low-income individuals and it provides economic opportunities for local companies.

F. According to the City's Consolidated Plan, housing for low-income individual and programs for youth carry a level of medium priority.

G. This project in is direct line with a targeted plan to get our entire campus energy independent. We intend to have all nine of our buildings fitted with geothermal HVAC systems and eliminate our 90 year old single-pane, energy-costly windows.

H. Use of CDBG funds will be leveraged with funding from the Delaware Community Foundation ($24,000) and some of the remaining funds from rebates from the geothermal work on our last three buildings. ($16,000). We also have a grant request prepared for the Crystal Trust. ($20,000).

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 $32,782.

ADDENDUM
2013 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 96

Income level of persons or households by: Very Low __X__ %
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.

Internal Revenue Service — Department of the Treasury

District Director — Delaware-Maryland District — 31 Hopkins Plaza, Baltimore, MD 21201

Elizabeth W. Murphey School Inc.
14 Kings Hwy.
Dover, DE. 19901-3817

P.O. Box 13163, Room 817
Baltimore, MD 21203

Employer Identification Number: 51-006432

Person to Contact:
EP/EO Tax Examiner

Telephone Number:
(410) 962-6058

Date: 11/07/96

Dear Sir/Madam:

This is in response to your inquiry dated October 28, 1996, requesting a copy of the letter which granted tax exempt status to the above named organization.

Our records show that the organization was granted exemption from Federal Income Tax under section 501(c)(3) of the Internal Revenue Code effective June, 1935. We have also determined that the organization is not a private foundation because it is described in section(s) 509(a)(1) and 170(b)(1)(A)(ii).

Donors may deduct contributions to you under section 170 of the Code.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of $100 or more you pay to each of your employees during the calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

You are required to file Form 990, Return of Organization Exempt from Income Tax, only if your gross receipts each year are normally more than $25,000. However, if you receive a Form 990 package in the mail, please file the return even if you do nhot exceed the gross receipts test. If you are not required to file, simply attach the label provided, check the box in the heading to indicate that your annual gross receipts are normally $25,000 or less, and sign the return.

A copy of our letter certifying the status of the organization is not available however, this letter may be used to verify your tax-exempt status.

Because this letter could help resolve any questions about your exempt status, it should be kept in your permanent records.

Sincerely yours,

Paul M. Harrington

Paul M. Harrington
District Director

The Elizabeth W. Murphey School

Current Board Members

Joseph S. McDaniel III, President
Merrill Lynch Vice President (Ret.)

Mary Sherlock
Weber, Gallagher, Simpson, Stapleton,
Fires, & Newby LLP

James Hutchison, Vice President
Former Mayor of City of Dover

Estelle Lockwood
Personnel Manager, Kraft Foods (Ret.)

Dr. Lee Dennis
Private Practice

Nancy Wagner
Delaware State University (Ret)

George Bailey, Treasurer
Sam's Club Manager

Robert Van Gorder
DuPont (Ret.)

Brian Lewis
Capital School District

Updated: 2/6/2013

THE ELIZABETH W. MURPHEY SCHOOL, INC.

2013 Budget

	Jan 2013	Feb 2013	Mar 2013	Apr 2013	May 2013	Jun 2013	Jul 2013	Aug 2013	Sep 2013	Oct 2013	Nov 2013	Dec 2013	TOTAL
Ordinary Income/Expense													
Income													
2500 · STATE OF DE-GRANT IN AID	3,540.00	0.00	0.00	3,540.00	0.00	0.00	3,540.00	0.00	0.00	3,540.00	0.00	0.00	14,160.00
2501 · INCOME FROM STATE OF DELAWARE													
2501I · INDEPENDENT LIVING (per contract)	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	14,113.58	169,363.00
2501N · NURSE/MEDS-Pop. 32 (81% on meds)	787.80	787.80	787.80	787.80	787.80	787.80	787.80	787.80	787.80	787.80	787.80	787.80	9,453.60
2501P · PURCHASE OF CARE-Based on pop. 32	186,505.92	168,456.96	186,505.92	180,489.60	186,505.92	180,489.60	186,505.92	186,505.92	180,489.60	186,505.92	180,489.60	186,505.92	2,195,956.80
2501ST · STIPEND - Based on pop 32	0.00	0.00	0.00	0.00	0.00	3,200.00	0.00	4,800.00	0.00	0.00	0.00	0.00	8,000.00
Total 2501 · INCOME FROM STATE OF DELAWARE	201,407.30	183,358.34	201,407.30	195,390.98	201,407.30	198,590.98	201,407.30	206,207.30	195,390.98	201,407.30	195,390.98	201,407.30	2,382,773.40
2507 · FEDERAL MILK REIMBURSEMENTS (Based on Pop 32)	3,255.00	2,940.00	3,255.00	3,150.00	3,255.00	3,600.00	3,600.00	3,600.00	3,150.00	3,255.00	3,150.00	3,100.00	39,310.00
2505 · INCOME-COLORADO TRUST FUND	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00	210,000.00
2508 · INTEREST INCOME	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	300.00
2509 · INCOME FROM - RENT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,750.00	0.00	0.00	0.00	0.00	8,750.00
Total Income	225,727.30	203,823.34	222,187.30	219,605.98	222,187.30	219,715.98	226,072.30	236,082.30	216,065.98	225,727.30	216,065.98	222,032.30	2,655,293.40
Expense													
2601 · REPAIRS-BUILDINGS	37,544.30	19,464.34	3,404.30	33,480.98	38,354.30	965.98	(38,285.70)	35,374.30	(8,059.02)	33,394.30	17,990.98	(62,100.70)	111,528.40
2701 · REPAIRS-EQUIPMENT	300.00	300.00	300.00	300.00	300.00	300.00	0.00	300.00	300.00	300.00	300.00	0.00	3,000.00
2801 · REPAIRS-FURNITURE/FIXTURES	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
2901 · REP./REPLACE-BEDDING & LINENS	50.00	50.00	0.00	50.00	50.00	50.00	50.00	0.00	50.00	50.00	50.00	50.00	500.00
2950 · REPAIRS-GROUNDS EQUIPMENT	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
3010 · SALARIES & WAGES (July & December-three payrolls; qtrly bonuses)	120,000.00	120,000.00	145,000.00	120,000.00	120,000.00	145,000.00	190,000.00	120,000.00	145,000.00	120,000.00	120,000.00	200,000.00	1,665,000.00
3011 · EMPLOYERS PAYROLL TAXES - 9%	10,800.00	10,800.00	13,050.00	10,800.00	10,800.00	13,050.00	17,100.00	10,800.00	13,050.00	10,800.00	10,800.00	18,000.00	149,850.00
3012 · HOSPITALIZATION/LIFE INSURANCE													
3012-1 · MEDICAL-EMPLOYEE CONTRIBUTION	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(5,400.00)	(64,800.00)
3012-3 · HRA DEDUCTIBLE CLAIMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3012 · HOSPITALIZATION/LIFE INSURANCE - Other	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00	183,000.00
Total 3012 · HOSPITALIZATION/LIFE INSURANCE	8,600.00	8,600.00	8,600.00	8,600.00	8,600.00	8,600.00	8,600.00	11,600.00	11,600.00	11,600.00	11,600.00	11,600.00	118,200.00
3100 · EDUCATION-CHILDREN	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	1,670.00	20,040.00
3101 · STAFF TRAINING	300.00	300.00	2,150.00	300.00	300.00	2,150.00	300.00	300.00	2,150.00	300.00	300.00	2,150.00	11,000.00
3150 · UTILITIES													
3050-1 · ELECTRIC/WATER/SEWER	6,800.00	6,400.00	5,700.00	4,200.00	4,200.00	5,500.00	5,800.00	6,000.00	6,000.00	5,200.00	5,200.00	5,200.00	66,200.00
3050-3 · HOUSEHOLD GAS	840.00	840.00	840.00	840.00	840.00	840.00	840.00	840.00	840.00	840.00	840.00	840.00	10,080.00
Total 3050 · UTILITIES	7,640.00	7,240.00	6,540.00	5,040.00	5,040.00	6,340.00	6,640.00	6,840.00	6,840.00	6,040.00	6,040.00	6,040.00	76,280.00
3106 · TELEPHONE	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	19,200.00
3107 · PURCHASE OF COUNSELING	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
3108 · INSURANCE	5,500.00	5,500.00	5,500.00	5,500.00	5,500.00	5,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	78,000.00
3110 · GROUNDS/GEN.MAINTENANCE	500.00	500.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00	500.00	500.00	16,000.00
3112 · UNIFORM EXPENSES	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	600.00
3113 · INDEPENDENT LIVING													
3113-1 · MENTORING	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	6,000.00
3113-2 · TRANSPORTATION	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	300.00	3,600.00
3113-6 · ETV	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3113-7 · INCENTIVES	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	2,400.00
Total 3113 · INDEPENDENT LIVING	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	12,000.00
3115 · WORK PROGRAM-CHILDREN	375.00	375.00	375.00	375.00	375.00	500.00	500.00	500.00	375.00	375.00	375.00	375.00	4,875.00
3116 · LEGAL, AUDIT & ACUARY	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	16,000.00	8,000.00	8,000.00	8,000.00	8,000.00	104,000.00
3117 · TRANSPORTATION EXPENSES-GAS	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	30,000.00
3118 · REPAIRS-TRANSPORTATION	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00	0.00	1,700.00	1,700.00	1,700.00	1,700.00	0.00	17,000.00
3119 · TAXES & LICENSES	0.00	200.00	0.00	0.00	0.00	200.00	0.00	0.00	200.00	0.00	200.00	0.00	800.00
3120 · MISC. ADMINISTRATIVE EXPENSES													
3120-0 · GENERAL OFFICE EXPENSES	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00	21,600.00
3120-4 · SCREENING NEW HIRES	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1,800.00
3120-6 · IT EXPENSES	3,000.00	500.00	500.00	3,000.00	500.00	500.00	3,000.00	500.00	500.00	500.00	3,000.00	500.00	16,000.00
Total 3120 · MISC. ADMINISTRATIVE EXPENSES	4,950.00	2,450.00	2,450.00	4,950.00	2,450.00	2,450.00	4,950.00	2,450.00	2,450.00	2,450.00	4,950.00	2,450.00	39,400.00
3201 · FOOD - $6.50/Day-based on Pop. 32	6,448.00	5,824.00	6,448.00	6,240.00	6,448.00	6,240.00	6,448.00	6,448.00	6,240.00	6,448.00	6,240.00	6,448.00	75,920.00
3202 · CLOTHING	250.00	250.00	4,650.00	250.00	250.00	4,650.00	250.00	250.00	4,650.00	250.00	250.00	7,750.00	23,700.00
3203 · HOUSEHOLD	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	9,000.00
3204 · THERAPEUTIC RECREATION													
3204C · CHRISTMAS FUND	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,500.00	7,000.00	1,000.00	11,000.00
3204 · THERAPEUTIC RECREATION - Other	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	3,000.00	1,000.00	1,000.00	1,000.00	1,000.00	14,000.00
Total 3204 · THERAPEUTIC RECREATION	1,500.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	3,000.00	1,000.00	3,500.00	8,000.00	2,000.00	25,000.00
3205 · ALLOWANCE-CHILDREN	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	850.00	10,200.00
3220 · MISCELLANEOUS COTTAGE EXPENSES	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00	16,800.00
3304 · MEDICAL SUPPLIES/EXPENSES	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	14,400.00
Total Expense	225,727.30	203,823.34	222,187.30	219,605.98	222,187.30	219,715.98	226,072.30	236,082.30	216,065.98	225,727.30	216,065.98	222,032.30	2,655,293.40
Net Ordinary Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

ELIZABETH W. MURPHEY SCHOOL, INC.

FINANCIAL STATEMENTS

DECEMBER 31, 2011 AND 2010

ELIZABETH W. MURPHEY SCHOOL, INC.
CONTENTS
DECEMBER 31, 2011 AND 2010

	Exhibit or Schedule
Financial Statements	
Independent Auditor's Report	
Statement of Assets, Liabilities, and Net Assets - Cash Basis	A
Statement of Revenue, Expenses and Changes in Net Assets - Cash Basis	B
Notes to Financial Statements	

Raymond F.
Book & Associates
Certified Public Accountants

Raymond F. Book, III, MS, CPA/PFS
Scott R. Brown, CPA/PFS
Ronald P. Vascik, Jr., CPA
Christine Lawrence, CPA
Emily McCauley, MS, CPA
D. LeVerne Beiler, CPA, CVA
Samuel C. Warrington, II, CPA

Raymond F. Book, Jr., CPA
1926-1996

Independent Auditor's Report

Elizabeth W. Murphey School, Inc.
Dover, Delaware 19901

We have audited the accompanying statement of assets, liabilities, and net assets - cash basis of Elizabeth W. Murphey School, Inc. as of December 31, 2011 and 2010 and the related statements of revenue, expenses, and changes in net assets - cash basis for the years then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

As described in the notes, the Organization prepares its financial statements on the cash basis of accounting except that the statements include a provision for depreciation of buildings and equipment. This basis is a comprehensive basis of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the assets, liabilities and net assets - cash basis of Elizabeth W. Murphey School, Inc. as of December 31, 2011 and 2010, and its revenue and expenses, and the changes in net assets – cash basis for the years then ended in conformity with the basis of accounting described in the notes to the financial statements.

Raymond F. Book & Associates, P.A.
RAYMOND F. BOOK & ASSOCIATES, P.A.
CERTIFIED PUBLIC ACCOUNTANTS

Dover, Delaware
August 22, 2012

EXHIBIT "A"

ELIZABETH W. MURPHEY SCHOOL, INC.
STATEMENT OF ASSETS, LIABILITIES, AND NET ASSETS - CASH BASIS
DECEMBER 31, 2011 AND 2010

ASSETS	2011	2010
Current Assets		
Cash	$ 117,972	$ 229,853
Investments	655,166	720,932
Total Current Assets	773,138	950,785
Cash held for restricted purposes	33,697	15,470
Fixed Assets		
Land and Land Improvements	152,967	152,967
Buildings and Improvements	2,803,135	2,688,742
Equipment	1,495,616	1,114,855
Furniture and Fixtures	123,623	123,623
Less: Accumulated Depreciation	(1,733,233)	(1,534,144)
Total Fixed Assets	2,842,108	2,546,043
Total Assets	$ 3,648,943	$ 3,512,298
LIABILITIES AND NET ASSETS		
Liabilities	$ -	$ -
Net Assets		
Unrestricted	3,615,246	3,496,828
Temporarily Restricted	33,697	15,470
Permanently Restricted	-	-
Total Net Assets	3,648,943	3,512,298
Total Liabilities and Net Assets	$ 3,648,943	$ 3,512,298

The accompanying notes are an integral part of these financial statements.
SEE INDEPENDENT AUDITORS REPORT

ELIZABETH W. MURPHEY SCHOOL, INC.
STATEMENT OF REVENUE, EXPENSES, AND CHANGES IN NET ASSETS - CASH BASIS
FOR THE YEARS ENDED DECEMBER 31, 2011 AND 2010

	2011	2010
UNRESTRICTED NET ASSETS		
Revenue and Gains		
State of Delaware	$ 2,178,382	$ 1,937,117
U.S. Bank - Trust Fund	207,500	182,500
Rental Income	8,955	690
Federal Milk Reimbursements	38,490	32,894
Gifts, Grants & Trusts	12,916	217,012
Investment Return	38,170	57,964
Net Assets Released from Restrictions	380,462	263,810
Total Revenue and Gains	$ 2,864,875	$ 2,691,987
Expenses		
Salaries and Wages	$ 1,729,965	$ 1,425,325
Employer Taxes and Employee Benefits	247,670	231,700
Utilities and Telephone	103,584	116,114
Staff Training	10,208	11,964
Taxes and Licenses	966	547
Insurance	55,262	53,792
Professional Fees	20,338	23,646
Staff Expenses and Work Programs	34,592	31,553
Office and Miscellaneous	41,533	42,428
Depreciation	199,089	175,387
Buildings and Equipment Repair	100,403	79,033
Grounds Upkeep	13,895	28,648
Other Repair and Maintenance	12,902	4,256
Food, Clothing and Supplies	94,132	107,273
Recreation, Allowances and Other	40,526	42,659
Medical Expenses	6,126	2,833
Independent Living	15,772	23,540
CJC Expenses	19,494	18,764
Total Expenses	$ 2,746,457	$ 2,419,462

EXHIBIT "B"

ELIZABETH W. MURPHEY SCHOOL, INC.
STATEMENT OF REVENUE, EXPENSES, AND CHANGES IN NET ASSETS - CASH BASIS
FOR THE YEARS ENDED DECEMBER 31, 2011 AND 2010

	2011	2010
CHANGES IN UNRESTRICTED NET ASSETS	$ 118,418	$ 272,525
TEMPORARILY RESTRICTED NET ASSETS		
Restricted Income	398,689	14,500
Net Assets Released from Restrictions	(380,462)	(263,810)
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS	18,227	(249,310)
CHANGES IN PERMANENTLY RESTRICTED NET ASSETS	-	-
Increase (Decrease) in Total Net Assets	136,645	23,215
NET ASSETS AT BEGINNING OF YEAR		
Unrestricted	3,496,828	3,224,303
Temporarily Restricted	15,470	264,780
Permanently Restricted	-	-
TOTAL NET ASSETS AT BEGINNING OF YEAR	3,512,298	3,489,083
NET ASSETS AT END OF YEAR		
Unrestricted	3,615,246	3,496,828
Temporarily Restricted	33,697	15,470
Permanently Restricted	-	-
TOTAL NET ASSETS AT END OF YEAR	$ 3,648,943	$ 3,512,298

The accompanying notes are an integral part of these financial statements.

SEE INDEPENDENT AUDITORS REPORT

ELIZABETH W. MURPHEY SCHOOL, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2011 AND 2010

Significant Accounting Policies and Practices

Elizabeth W. Murphey School, Inc. is a not-for-profit organization incorporated under the laws of the State of Delaware on October 23, 1922. The Organization is classified as a "private foundation" by the Internal Revenue Service. Therefore, the Organization is exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code.

The financial statements have been prepared on the cash basis of accounting; consequently, certain revenues are recognized when received rather than when earned and certain expenses are recognized when cash is disbursed rather than when the obligation is incurred.

The corporation's principle activity is the operation of a home for disadvantaged and troubled youth in Dover, Delaware.

The capitalized costs of the buildings and other assets having useful lives in excess of one year are being charged against operating revenue through allowances for depreciation calculated under the straight-line method.

Use of Estimates

The financial statements include estimates and assumptions made by management that affect the carrying amounts of assets and liabilities and the reported amounts of revenues and expenses. Actual results may differ from those estimates.

Cash Accounts

The cash balances as of December 31, 2011 and 2010 consist of the following:

	2011	2010
Petty Cash	$ 867	$ 2,453
Citizens General Checking Account	(742)	75,906
Citizens Operating Account	1,800	1,478
Citizens Business Money Market	36	46,100
TD Operating Checking	1,159	5,251
TD General Checking	13,028	3,712
TD Checking	725	5,237
TD Money Market	87,087	100,194
Merrill Lynch	47,709	4,992
Total Cash	$ 151,669	$ 245,323

ELIZABETH W. MURPHEY SCHOOL, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2011 AND 2010

Financial Statement Presentation

The organization is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. Revenue received with temporary restrictions that are met in the same reporting period is reported as unrestricted support and increases unrestricted net assets.

Investments

The Organization accounts for investments at fair value (Level 1). Unrealized gains and losses are included in the change in net assets. The investment balances at December 31, 2011 and 2010 consist of the following at market value:

	2011	2010
Merrill Lynch – Fixed Income	$ 0	$ 105,863
Merrill Lynch – Equities	401,715	298,432
Merrill Lynch – Mutual Funds	253,451	316,637
Total Investments	$ 655,166	$ 720,932

The cost of these investments at December 31, 2011 and 2010 was $630,756 and $654,744, respectively.

Investment Return as reported in the Statement of Revenue, Expenses, and other Changes in Net Assets - Cash Basis consists of the following:

	2011	2010
Interest and Dividends	$ 26,942	$ 27,259
Realized/Unrealized Gains(Losses)	11,228	30,705
Total	$ 38,170	$ 57,964

Pension Plan

Elizabeth W. Murphey School, Inc. made contributions in the past to a pension trust for all full-time employees (1,000 hours per year) upon completion of one year of service. The plan has been frozen and no more contributions are being made at this time. The assets of the pension trust are held by Wilmington Trust Co. and are managed by John J. Pearce and Company, Inc. The pension cost was $0 for 2011 and $0 for 2010. The market value of plan assets held by Wilmington Trust was $1,628,364 and $1,811,113 at December 31, 2011 and 2010, respectively.

Trust Funds

The Elizabeth W. Murphey School, Inc. receives income from the Sanford S. Murphey Trust for which U.S. Bank is the trustee. U.S. Bank holds the principal funds and controls the assets. Accordingly, the assets of the trust, which has a market value at December 31, 2011 and 2010 of $7,736,994 and $8,161,205, respectively, are not included in the balance sheet of these financial statements.

There is also another trust for the benefit of the Organization which is controlled by the Delaware Community Foundation. The market value was $ 21,882 and $22,799 at December 31, 2011 and 2010. No disbursements have been made from this trust during 2011 or 2010.

State of Delaware Income

The Elizabeth W. Murphey School's income is concentrated within the State of Delaware. The breakdown of the income from the various agencies is as follows:

	2011	2010
Purchase of Care	$ 1,949,205	$ 1,762,481
Grant in Aid	12,980	12,950
Support Services	926	5,136
Independent Living	198,353	141,479
Stipend	7,648	7,061
Miscellaneous Special Contracts	9,270	8,010
Total	$ 2,178,382	$ 1,937,117

Depreciation

Elizabeth W. Murphey School, Inc. estimates that the assets below have the following useful lives:

Building	50 years
Building Improvements	10-20 years
Equipment	5-15 years
Furniture and Fixtures	7-10 years
Office & Computer Equipment	5 years

Many repairs that keep the buildings in working condition are expensed and not capitalized.

Concentration of Credit Risk

Elizabeth W. Murphey School, Inc. maintains cash balances in banks that are insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000. At December 31, 2011 and 2010, the corporation's uninsured cash balances totaled $533 and $1,260.

Temporarily Restricted Net Assets

Beginning 2010 Temporarily Restricted Net Asset Balance	
New Windows	204,368
Air Conditioning	34,263
Cottage for visiting families	22,681
Independent Living	3,468
Total	264,780
Increase in Restricted Assets during 2010	
CJC Grant	14,500
Restrictions released during 2010	
Air Conditioning	(34,263)
Cottage for visiting families	(22,681)
Independent Living	(2,498)
Windows	(204,368)
Total	(263,810)
Ending 2010 Temporarily Restricted Net Asset Balance	
New Windows	0
Air Conditioning	0
Cottage for visiting families	0
Independent Living	970
CJC Grant	14,500
Total	$ 15,470
Increase in Restricted Assets during 2011	
CJC Grant	54,189
Geo-Thermal Systems	335,000
Tutoring-Science/Math	4,500
Youth Philanthropy-Children's Psychiatric Care	5,000
Total	398,689
Restrictions released during 2011	
Tutoring-Science/Math	(598)
Geo-Thermal Systems	(310,205)
Expenses for Independent Living	(970)
CJC Grant	(68,689)
Total	(380,462)

(Continued on next page)

Temporarily Restricted Net Assets (Continued)

Ending 2011 Temporarily Restricted Net Asset Balance	
Restricted for Independent Living	0
CJC Grant	0
Tutoring-Science/Math	3,902
Geo-Thermal Systems	24,795
Youth Philanthropy-Children's Psychiatric Care	5,000
Total	$ 33,697

Income Taxes

Due to the Organization's classification as a private foundation under the Internal Revenue Code, the Internal Revenue Service imposes an excise tax in the amount of 1%-2% of the net investment income and rental income. Income tax expense for the years ending December 31, 2011 and 2010 was $435 and $806. With few exceptions, the Organization is no longer subject to Federal income tax examinations for fiscal years ending before December 31, 2008.

Rental Income

The Organization leases part of its land to the Office of the Governor for $8,000 a year. The lease is on a year to year basis. This amount is included in Rental Income for 2011 but no rent income from the Office was collected during 2010.

Consideration of Subsequent Events

The Organization has evaluated all subsequent events through August 22, 2012, the date the financial statements were available to be issued.

977 East Masten Circle
Milford, DE 19963

MHDC
AFFORDABLE HOUSING SOLUTIONS

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

February 5, 2013

Ms. Tracey Harvey
Community Development Department
City of Dover
15 E. Loockerman Street
Dover, DE 19901

RE: City of Dover CDBG Grant Renewal Application FY 2013 – 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) program. Please find our application and accompanying attachments attached. 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 who reside in city limits. Further, this grant request would provide additional assistance in bridging any funding gaps with our agency's growth.

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 vdemarco@milfordhousing.com and rhuxtable@milfordhousing.com, respectfully.

Warmest Regards,

Valerie DeMarco
Development Director

CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

RECEIVED
FEB 7 2013
CITY
PLANNING & INSPECTIONS

1. General Applicant Information

A. Name, address and phone number of sub-recipient

Milford Housing Development Corporation (MHDC), 977 East Masten Circle, Milford DE 19963. Phone: 302-422-8255

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

Valerie DeMarco, Development Director

Name and position of authorizing official:

Russell Huxtable, Vice President/COO

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

FY 2013 only

Activity:	**Housing Rehabilitation**
Amount Requested:	$ **60,000.00**
List Source of Cash Matching Funds	$ **226,950.00**

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 2014.
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	**6-8 households**	**6-8 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).

Source of Data:

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**
Fred Traute	**Housing Preservation Manager**
Fran Cardaci	**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. (Resumes only need to be submitted if new personnel will be managing the grant).

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014. 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 6 to 8 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 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 consistently been funded by the City of Dover for many years. In the past seven years, over 65 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)

- **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 attached.**
- **In addition, MHDC will be solely responsible to complete home inspections. MHDC will coordinate these efforts with the City of Dover as needed.**

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 $ **52,782 (Housing Rehab) and $35,000 (Emergency Home Repairs) during FY2012**.

ADDENDUM
2013 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

- **If granted, MHDC will complete at least 6 home rehabs per fiscal year, 100% of those units will meet the City of Dover's Housing Code, 100% of meet accessibility requirements as needed. Indicators used for evaluation include: Organizational records, program budgets, and financial records.**

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

- **6-8 households, numbers of persons will vary per household.**

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.

- **6 – 8 persons served based on household size of those served per year. In total, roughly 18-24 persons will benefit from this activity.**

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

MHDC
AFFORDABLE HOUSING SOLUTIONS

Milford Housing Development Corporation

City of Dover CDBG FY13 Matching Funds

Sources		Amount
Funding - Received (Non-restrictive)		
Delaware Grant-in-Aid	$	38,450.00
Discover Bank	$	40,000.00
JP Morgan Chase	$	45,000.00
Kent County Levy Court	$	6,500.00
Perdue Foundation	$	5,000.00
Total Funding -Received (Non-restrictive):	$	134,950.00
Funding - Restricted, Repairs Only		
Palmer Home Foundation (Repairs Only)	$	5,000.00
Southeast Sussex Ministerium (Repairs Only)	$	12,000.00
Atlantic Community Thrift Shop (Repairs Only)	$	30,000.00
Rawlins Charitable Trust (Repairs Only)	$	25,000.00
Potter Charitable Trust (Repairs Only)	$	20,000.00
Total Restricted - Repair Only Sources:	$	92,000.00
Total Cash Sources:	$	226,950.00
Funding - Other		
Other - In-Kind Donations*	$	25,995.00
Other - In-Kind Labor**	$	281,539.00
Total In-Kind Sources:	$	307,534.00
Total Funding Sources:	**$**	**534,484.00**

* Total In-Kind Labor Sources includes donated materials, meeting space, supplies, training conferences, un-reimbursable volunteer expenses, etc.

** Total In-Kind Value of Volunteer Labor = $ 281,539
Projected In-kind Volunteer Hours: Skilled Laborers = 11,074 Unskilled Laborers = 7,676
Rates Based On: Value for Skilled Labor: Points of Light Foundation 2010 = $20.85 an hour
Value for Unskilled Labor: Minimum wage = $7.25 an hour

977 East Masten Circle
Milford, DE 19963

MHDC
AFFORDABLE HOUSING SOLUTIONS

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

February 5, 2013

Ms. Tracey Harvey
Community Development Department
City of Dover
15 E. Loockerman Street
Dover, DE 19901

RE: City of Dover CDBG Grant Renewal Application FY 2013 – Home Repair Project (HRP)

Dear Ms. Harvey,

I am pleased to submit the enclosed grant application to the City of Dover for the Community Development Block Grant (CDBG) program. Please find our application and accompanying attachments attached. We are hoping the City of Dover will consider our request in the amount of **$40,000** per fiscal year for the Home Repair Project. 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. Further, this grant request would provide additional assistance in bridging any funding gaps with our agency's growth.

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 vdemarco@milfordhousing.com and rhuxtable@milfordhousing.com, respectfully.

Warmest Regards,

Valerie DeMarco
Development Director

CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

RECEIVED
FEB 7 2013
CITY OF DOVER
PLANNING & INSPECTIONS

1. General Applicant Information

A. Name, address and phone number of sub-recipient

Milford Housing Development Corporation (MHDC), 977 East Masten Circle, Milford DE 19963. Phone: 302-422-8255

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

Valerie DeMarco, Development Director

Name and position of authorizing official:

Russell Huxtable, Vice President/COO

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

FY 2013 only

Activity:	**Housing Rehab - Emergency Home Repairs**
Amount Requested:	$ **40,000.00**
List Source of Cash Matching Funds	$ **134,950.00**

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 2014.
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**
Fred Traute	**Housing Preservation Manager**
Fran Cardaci	**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. (Resumes only need to be submitted if new personnel will be managing the grant).

4. Application Work Plan

Each proposed program activity must address each of the following areas through fiscal year 2014. 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 (FY2012).

- **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, 2012). In 22 years, over 3,500 families in Delaware have been helped through HRP with volunteers donating over 150,000 hours of labor to the cause. In addition, HRP utilizes Senior Community Service Employment Program (SCSEP) trainees to help complete the repairs in both Kent and Sussex Counties.**

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 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. In the past seven years, over 65 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)

- **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 attached.**

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 $ **52,782 (Housing Rehab) and $35,000 (Emergency Home Repairs) during FY2012**.

ADDENDUM
2013 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 260 emergency home repairs throughout the state of Delaware.

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

- **A minimum of very-low to low-income 15 households will be served per funding year. Households must be owner-occupied and meet eligibility requirements.**

Income level of persons or households by: Very Low __**95**____ %
Low___**5**_____ %
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 FY2013, 95 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

Milford Housing Development Corporation

City of Dover CDBG FY13 Matching Funds

Sources		Amount
Funding - Received (Non-restrictive)		
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Kent County Levy Court	$	6,500.00
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Funding - Restricted, Repairs Only		
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Potter Charitable Trust (Repairs Only)	$	20,000.00
Total Restricted - Repair Only Sources:	$	92,000.00
Total Cash Sources:	$	226,950.00
Funding - Other		
Other - In-Kind Donations*	$	25,995.00
Other - In-Kind Labor**	$	281,539.00
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Total Funding Sources:	**$**	**534,484.00**

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** Total In-Kind Value of Volunteer Labor = $ 281,539
Projected In-kind Volunteer Hours: Skilled Laborers = 11,074 Unskilled Laborers = 7,676
Rates Based On: Value for Skilled Labor: Points of Light Foundation 2010 = $20.85 an hour
Value for Unskilled Labor: Minimum wage = $7.25 an hour

CITY OF DOVER
FY 2012-2014 Multi-Year
FY 2013
CDBG GRANT APPLICATION FORM

1. General Applicant Information

A. Name, address and phone number of sub-recipient

Tracey Harvey
City of Dover
15 Loockerman Plaza
Dover, DE 19901
(302) 736-7175

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

Tracey Harvey, Planner I

Tracey Harvey

Name and position of authorizing official:

Same as above.

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

Same as above.

FY 2013 only

Activity:	Homeownership Assistance
Amount Requested:	$ 40,000.00
List Source of Cash Matching Funds	$ None

2. 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:

1. In column 1, list the activity.
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.
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
Closing cost for 4 first time homebuyers	4 families	4	100%	$40,000.00	$40,000.00

Source of Data: The Homeownership Assistance Program is advertised on the city's website and listed in the Delaware Housing Services Directory. All potential applicants must meet the HUD income limits for low to moderate income persons.

3. 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. 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 to 4 first time homebuyers who will be required to purchase property in the City of Dover who must complete a homeownership counseling

program with a certified HUD counselor before signing a sales contract. Assistance is provided up to $10,000 for properties purchased in the city. The city will place a second mortgage lien on the property and if within the first five years the home is sold, transferred, or the property ceases to be the borrower's principal residence, the loan becomes due and payable. The interest rate is 0% and is forgiven after five 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 drawdown 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: Encourage owner occupied housing in low to moderate income areas by continuing to provide down payment assistance to qualified homebuyers.

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 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 to low to moderate income persons. In addition, the city is working in conjunction with Dover Housing Authority by providing homeownership assistance to their clients who purchase properties

that have been rehabilitated in the target area and sold to low to moderate income persons.

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.

      - The city previously awarded small business loans to merchants in the downtown area to aid in expanding their businesses and to provide employment opportunities for low to moderate income persons.

6. Have you received a sub-recipient grant from the previous funding year?
   If yes give the total amount $ 40,000.00 in 2012 .