SPECIAL PARKS, RECREATION, AND COMMUNITY ENHANCEMENT COMMITTEE

A G E N D A

October 27, 2008 - 3:30 P.M. - Caucus Room - City Hall - City of Dover

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 Tmcdowell@dover.de.us) should you wish to be recognized.

AGENDA ADDITIONS/DELETIONS

1. Neighborhood Stabilization Program - City of Dover Funding Request

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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.

NEIGHBORHOOD

STABILIZATION

PROGRAM

CITY OF DOVER



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1. List of Activities
2. Map of Areas of Greatest Need
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5. Promoting Long term Affordability
6. Breakdown of Affordable Housing Units
7. Budget and Leveraging
8. Performance Measurements

DELAWARE NEIGHBORHOOD STABILIZATION PROGRAM
REQUEST FOR PROPOSALS
Application

Name of Lead Agency City of Dover

Address 15 E. Loockerman Street

City Dover State DE Zip Code 19901

Phone 302.736.7175 Fax 302.736.4217

E-mail tharvey@dover.de.us

Primary Contact Tracey Harvey

DUNS Number 171065167 Employer ID Number 51-6000092

Geographic Area(s) Served (list by County, zip codes): 19901, 19904, 19934

Proposed Activities: (Check all that apply)

- ☐ **Financing** - Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves and shared-equity loans for low- to moderate-income homebuyers.
- ☑ **Purchase/Rehabilitation** - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent or redevelop such homes and properties.
- ☐ **Land banking** - Establish land banks for homes that have been foreclosed upon.
- ☑ **Demolition** - Demolish blighted structures.
- ☑ **Redevelopment** - Redevelop demolished or vacant properties.

Total Request $ 6,673,650.00

DELAWARE NEIGHBORHOOD STABILIZATION PROGRAM
REQUEST FOR PROPOSALS

Please complete the information below for each activity checked above:

Activity Name Purchase/Rehabilitation

Amount Requested for this Activity $ 1,877,600.00

Expected Start Date 01/01/2009 Expected End Date 05/31/2010

Number of Units 9 Cost/Unit $ 208,622.00 Cash & In-Kind Contributions $ 180,000.00

Total Number of Households Assisted 9

Number of Households Assisted with Incomes Less Than 50% AMI 2

Total Activity Cost (if different from amount requested) $

Zip Code(s) (L-M Area Benefit Activities) 19901, 19904, 19934

Outcome Statement(s) To provide low to moderately income families opportunities to become 1st time homeowners through the purchase of affordable homes while promoting mixed-income housing opportunities and long-term affordability.

Key Partners Town of Camden, FHLB, Dover Community Partnership Blueprint Communities Team

Activity Name Redevelopment

Amount Requested for this Activity $ 945,500.00

Number of Units 5 Cost/Unit $ 189,100 Cash & In-Kind Contributions $ 100,000

Expected Start Date 01/01/2009 Expected End Date 05/31/2010

Total Number of Households Assisted 5

Number of Households Assisted with Incomes Less Than 50% AMI 2

Total Activity Cost (if different from amount requested) $

Zip Code(s) (L-M Area Benefit Activities) 19904 (20 block area in downtown Dover in conjunction with the Carper/City of Dover Homeownership Initiative)

Outcome Statement(s) To provide low to moderately income families opportunities to become 1st time homeowners through the purchase of affordable homes while promoting long-term affordability and in-fill of vacant land in the downtown area of the City of Dover.

Key Partners FHLB, Dover Community Partnership Blueprint Communities Team

Please complete the information below for each activity checked above:

Activity Name Purchase Rehab for Sale – CLT Homeownership

Amount NSP Funding Requested for this Activity $2,100,000; $57,143/unit

Expected Start Date March 2009 Expected End Date September 2010

Number of Units 35
Cost/Unit $187,000
Other Leveraged Funds $450,000; $12,857/unit.

Total Number of Households Assisted 35

Number of Households Assisted with Incomes Less Than 50% AMI 15

Total Activity Cost (if different from amount requested) $_____

Zip Code(s) (L-M Area Benefit Activities) 19901, 19904 and 19934

Outcome Statement(s) 35 permanently affordable owner-occupied homes in the Dover area for households at 80% AMI and below, including 15 households at 50% AMI and below.

Key Partners NCALL for homebuyer education, MHDC for property rehabilitation, REO team for property research and acquisition.

Please complete the information below for each activity checked above:

Activity Name City of Dover Homeownership Assistance Program

Amount Requested for this Activity $ 200,000.00

Expected Start Date March 2009 Expected End Date March 2013

Number of Units 20 Cost/Unit $ 10,000.00 Cash & In-Kind Contributions $ _____

Total Number of Households Assisted 20

Number of Households Assisted with Incomes Less Than 50% AMI 12

Total Activity Cost (if different from amount requested) $_____

Zip Code(s) (L-M Area Benefit Activities) 19901, 19904 and 19934

Outcome Statement(s) To increase long term affordability

Key Partners Diamond State Community Land Trust, Dover Housing Authority and NCALL

Activity Name Housing Counseling NCALL

Amount Requested for this Activity $ 73,500.00

Number of Units 49 Cost/Unit $ 1,500.00 Cash & In-Kind Contributions $ _____

Expected Start Date March 2009 Expected End Date March 2013

Total Number of Households Assisted 49

Number of Households Assisted with Incomes Less Than 50% AMI_____

Total Activity Cost (if different from amount requested) $_____

Zip Code(s) (L-M Area Benefit Activities) 19901,19904 and 19934

0utcome Statement To prevent future foreclosures and access attractive mortgage rates

Key Partners Diamond State Community Land Trust and Dover Housing Authority

Activity Name Transitional Housing, Dover Interfaith Mission of Housing

Amount Requested for this Activity $ 262,500.00

Number of Units 2 Cost/Unit $ 125,000.00 Cash & In-Kind Contributions $

Expected Start Date April 1, 2009 Expected End Date On going

Total Number of Households Assisted 6

Number of Households Assisted with Incomes Less Than 50% AMI 6

Total Activity Cost (if different from amount requested) $

Zip Code(s) (L-M Area Benefit Activities): 19901 and 19904

Outcome Statement Six formerly homeless men will benefit from transitional housing annually, making it possible for them to stabilize their living situations and become able to rent housing in the local market on their own.

Key Partners Dover Interfaith Mission for Housing

National Alliance on Mental Illness in Delaware
And
Synetics, Inc.

Activity Name: Purchase/Rehabilitation

Amount Requested for this Activity: $677,250

Number of Units: 3 **Cost/Unit**: $200,000 **Cash & In-Kind Cont**: NA

Expected Start Date: At grant approval **Expected End Date:** On going

Total Number of Households Assisted: The Synetics, Inc. a 501 C (3) and a subsidiary of the National Alliance on Mental Illness in Delaware (NAMI-DE) intends to purchase three (3) houses, each with three (3) bedrooms each. The houses will be owned by Synetics, Inc. and rented to single adult who have been diagnosed with a mental illness and is employed. Each person will rent a room and share a bathroom and the general living space. The three houses will serve a total of nine (9) individuals at any given point in time.

Number of Households Assisted with Incomes Less Thank 50% AMI: All individuals at all times.

Total Activity Cost (if different from amount requested): NAMI-DE on behalf of Synetics, Inc. may have to solicit grants for rent subsidy.

Zip Code(s) (L-M Area Benefit Activities: Dover and the Greater Dover area

Outcome Statement: NAMI-DE will keep the housing in its permanent inventory which will provide housing to 9+ persons who have a diagnosed mental illness and are below 50% AMI. The residents may remain in the housing as long as they comply with the lease.

NARRATIVE

A. AREAS OF GREATEST NEED (25 POINTS)

Please review needs data posted on DSHA's web-site at. http://www.destatehousing.com /services/dv_nsp.shtml. Use this data along with the most recent needs assessment for the jurisdiction(s) that will be most impacted by your program to provide a summary describing the need in the geographic areas to be addressed by applicant and how proposed activities will address areas of greatest need. Proposals should at least target to the zip code level, if areas within zip codes are targeted and the need can be documented as greater in these targeted areas, this will strengthen the proposals application.

List zip codes, census tracts or block groups where you intend to conduct activities and document how the area is qualified as an area of greatest need.

The City of Dover and surrounding areas outside a 3 mile radius of the city limits has ranked third in the State behind Wilmington and New Castle County with the areas of the highest rate of foreclosures and subprime mortgage loans. The city has mapped out high concentrations areas within the zip codes that could possibly cause these areas to become blighted in which a small number of foreclosures in a community could decline the housing prices and clog the local housing markets.

The areas that are color coded on the map in" Attachment A" represent the areas within the zip code with the greatest needs. The areas qualified based on data from the current foreclosure listing from realitytrac.com and Delaware court filings from Lexis Nexis.com

B. IMPACT ON COMMUNITIES (15 POINTS)

In addition to targeting the areas of greatest need, DSHA will make an effort to ensure that proposed activities are at a concentration to make a long-term positive impact on those communities. Strong proposals will look beyond zip codes and explain how the proposed activities will have a long-term positive impact on neighborhoods and communities.

Provide a narrative detailing the proposed activities and describing how the proposed activities will address the needs of communities with the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures.

The City of Dover has partnered with five experienced local organizations that have the level of expertise to stabilize our communities. Diamond State Community Land Trust

(CLT) plans to purchase 35 foreclosed properties within the areas of greatest need to rehab or make ready to sale to low to moderate income families. The CLT properties will ensure long term affordability because they maintain the ownership of the land. If the property is sold, the CLT requires that the property must be sold to a low or moderate income individual or family.

Dover Housing Authority plans to purchase 12 foreclosed properties in the areas of the greatest need which include the city limits and additional properties within a 3 mile radius of the city limits. In addition, they also plan to demolish 2 properties and construct affordable housing for low to moderate income persons.

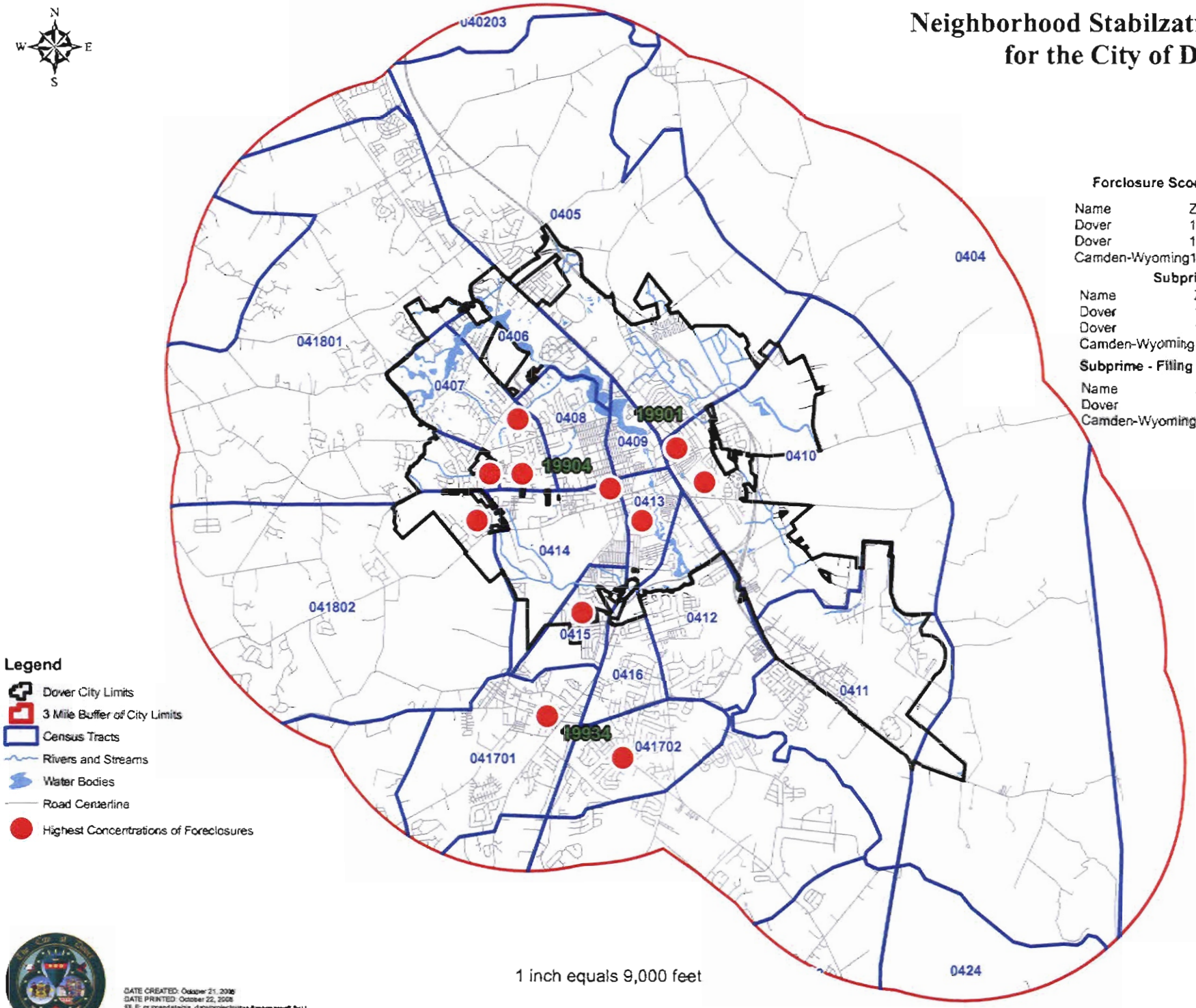
NCALL will partner with the city to provide homebuyer counseling and training to assist households to become mortgage ready and eligible to purchase homes under the NSP. NCALL will assist homebuyers to access attractive 30 year fixed mortgages, down payment and settlement help, and other housing assistance to help assure maximum long term affordability. The city plans to include funding for settlement assistance for 20 homebuyers who purchase homes through the NSP which will also assist in the long term affordability and stabilizing the neighborhoods.

The city felt it was important and critical to address the needs of special needs persons and increase the availability of affordable rental housing within the City of Dover. The National Alliance on Mental Illness in Delaware (NAMI-DE) has partnered with the city to purchase and rehabilitate 3 properties to utilize as rental properties to rent to 9 persons who have been diagnosed with a severe and persistent mental illness and are under 50% of the area median income. This activity will provide affordable housing for those renters who are "At risk" and who are below 50% of the area median income. The purchase of these properties will be brought up to code and will assist in making the community more desirable to live in.

Ending chronic homelessness is another special need that the city is in support of. The city has partnered with the Dover Interfaith Mission for Housing, Inc. (DIMH) The DIMH will purchase 2 homes for transitional housing for 6 homeless men. The income of these residents are below 50% below the area median income and rents for these properties will be set at rents sufficient to cover the operating cost. This is also an activity that will provide affordable rental housing and prevent blight from high concentration of vacant and abandoned properties.

ATTACHMENT A
(MAP)

Neighborhood Stabilzation Program for the City of Dover



Forclosure Scoring - Filings Numbers

Name	Zip Code	# of Filings
Dover	19904	63
Dover	19901	42
Camden-Wyoming	19934	27

Subprime - Loans

Name	Zip Code	# of Loans
Dover	19904	557
Dover	19901	390
Camden-Wyoming	19934	206

Subprime - Filing Per Owner-Occupied

Name	Zip Code	# of Loans
Dover	19901	390
Camden-Wyoming	19934	206

Legend

- Dover City Limits
- 3 Mile Buffer of City Limits
- Census Tracts
- Rivers and Streams
- Water Bodies
- Road Centerline
- Highest Concentrations of Foreclosures

1 inch equals 9,000 feet

DATE CREATED: October 21, 2008
DATE PRINTED: October 22, 2008
FILE: m:\mapdata\gis_data\projects\stabilization\prog5.fh11
DEPARTMENT: Public Services GIS
City of Dover, Delaware

C. MANAGEMENT CAPACITY & PARTNERSHIPS (15 POINTS)

(1) Describe your organization's experience with managing Community Development Block Grant funding, including management of sub-recipients.

The City of Dover has been a sole entitlement community since 1996. The city has continuously met HUD's timeliness standard for expending CDBG funds in a timely manner and has annually received satisfactory annual performance ratings from HUD. The city effectively manages its subrecipients by stipulating all funds must be expended within one year of its allocation unless an extension is granted based on circumstance.

(2) Describe your organization's experience with implementation of activities similar to the activities outlined in your proposal. If you are partnering with organizations which have experience in these activities describe the experience of your partners.

The city provided CDBG funding to Dover Housing Authority (DHA) in 2005 and 2006 for the renovations of two homes in the downtown target area one of which is a community land trust property to be sold to low to moderate income individuals or families. The city also provided DHA with CDBG funding in 2004 for the demolition of two properties in the target area to construct affordable housing. A single family home has since been constructed and sold to a low income individual. The city has also provided CDBG funding to agencies that services substance abuse and homeless persons through the rehabilitation of facilities and assisting with providing supportive services to those clients.

(3) Please identify new partners that have been identified to assist in implementation of your NSP.
Dover Housing Authority – Dover Community Partnership and Blueprint Communities are affiliates of this agency.
Diamond State Community Land Trust
Dover Interfaith Ministry to the Homeless
National Alliance of Mental Illness in Delaware
National Council on Agricultural Life and Labor Research Fund, Inc.
Delaware National Association of Realtors

(4) Please attach the resumes of those people expected to be involved in the implementation of key elements of this proposal, including the resumes of people in partnering organizations.

See Attachment B (Resumes)

ATTACHMENT B
(RESUMES)

Tracey N. Harvey
334 Mystic Lane
Magnolia, DE 19962
(302) 698-9421

Experience

2003 to Present: Community Development Manager, City of Dover

- Oversees and manages the Community Development Block Grant Program
- Responsible for planning, program operations, regulations/law compliance and reporting
- Develops and implements programs within organizational policies
- Reports major activities to executive level administrators through conferences and reports
- Prepares grant applications and administers grants ensuring compliance with applicable grant guidelines and regulations
- Prepares and administers Housing Rehabilitation, Homeownership and Sub-recipient Agreements
- Monitors Community Development Block Grant projects ensuring compliance with program guidelines and regulations
- Gathers and maintains data to support periodic and special reports including quarterly financial reports, Consolidated Annual Performance Evaluation Reports, the annual Action Plan and the five year Consolidated Plan
- Attends and/or conducts the Parks, Recreation and Community Enhancement Committee, public hearings, and other professional meetings to exchange information; attends professional seminars and conferences to improve professional skills.

2000-2003 Property Maintenance Inspector, City of Dover

- Conducted annual housing inspections of rental properties within the city limits
- Enforced codes of various city ordinances
- Interacted with the general public with code related information regarding zoning, licensing and permits
- Prepared weekly reports of daily activities

1998-2000 Section 8 Housing Specialist, Dover Housing Authority

- Reviewed income and employment status of tenants annually to ensure eligibility
- Processed applicants on the waiting list
- Accounts payable to landlords for housing transfers, rental increases and rent adjustments
- Conducted annual Housing Quality Standard Inspections to ensure compliance with HUD guidelines
- Conducted market surveys for fair market rents for proposed rental properties

1996-1998 Section 8 Housing Specialist, Chicago Housing Assistance Corporation

- Recertified over 500 hundred clients annually to ensure eligibility requirements
- Prepared documents necessary to complete re-certifications
- Worked closely with the Inspections Department to determine if housing unit met minimum housing quality standard
- Prepared documents for clients to transfer their vouchers to other states

1994-1996 Site Coordinator, Chicago Housing Authority

- Managed day to day operations of a 200 unit public housing development and 25 scattered sites
- Completed annual re-certifications for 225 residents to ensure eligibility compliance
- Conducted annual Housing Quality Standard Inspections to meet HUD standard

EDUCATION

Bachelor of Science, Business Administration, Xavier University, 1987
Certified Occupancy Specialist, Quadel Consulting Firm, 1996
Certificate of Completion, Housing Rehab Specialist, NeighborWorks Training Institute, 2008

MEMBERSHIPS AND BOARDS

Blueprint Communities (2008 to Present)
Diamond State Community Land Trust (2007 to Present)
Delaware Interagency on Homelessness (2005 to Present)
Dover Community Partnership (2004 to Present)
First State Resource Conservation & Development Council (2004 to Present)
National Association of Housing and Redevelopment Officials (2003 to Present)
Fair Housing Task Force (2003 to Present)
Habitat for Humanity (2004-2005)

Ami Sebastian-Hauer
228 Carlton Lane, Dover, DE 19904 • (302) 678-3311 home • (302) 270-0735 cell

EXPERIENCE

EXECUTIVE DIRECTOR — DECEMBER 2000-PRESENT
Dover Housing Authority — *Dover, Delaware*

Chief Executive Officer of local housing authority serving the low to moderately income community of the City of Dover. The Authority owns and operates 295 public housing dwelling units, 77 low income tax credit units, administers 220 Section 8 Rental Assistance Housing Vouchers, (3) home ownership programs, and several programs under the auspices of its Family Self-Sufficiency Program. The Authority operates an annual budget of almost $5 million.

Also serves as Executive Director of (3) not-for-profit entities: Willis Road Housing, Inc., Owens Manor, Inc., and the Dover Community Partnership.

Experienced in grant writing, fund raising, marketing, and program administration.

CHIEF ACCOUNTING OFFICER/ACCOUNTING MNGR — OCTOBER 1999-FEBRUARY 2003
Wilmington Housing Authority — *Wilmington, Delaware*

Responsible for day to day fiscal operations of a large housing authority from daily bookkeeping to preparation of monthly financial statements and reports as required by funding sources.

HOUSING MANAGEMENT SPECIALIST and Other Positions — MARCH 1993-OCTOBER 1999
Dover Housing Authority — *Dover, Delaware*

Started with Agency as Housing Specialist; last position held was as Housing Management Specialist serving as Chief Assistant to Executive Director. Responsibilities included coordination and oversight of all departments (maintenance, occupancy, finance, and resident programs) to ensure Authority goals and objectives were being met. Heavy emphasis of position was budgeting, financial, and compliance with federal, state, and local reporting requirements.

Ami Sebastian-Hauer
228 Carlton Lane, Dover, DE 19904 • (302) 678-3311 home • (302) 270-0735 cell

OTHER POSITIONS HELD:

PROGRAM DIRECTOR/ACCOUNTANT, *Corrections Alternatives and Concepts, Inc.*, 1989-1993, (non-profit accounting)

ACCOUNTANT, *Kathy Shephard, CPA*, 1989-1993, (sole proprietor, corporate, governmental)

ACCOUNTANT/OFFICE MANAGER, *Kauffman's of DE, Inc.*, 1984-1989, (sole proprietor and partnership)

ACCOUNTANT/MANAGER, *Sheth's Enterprises*, 1980-1984, (sole proprietor)

SOLE-PROPRIETOR, Accounting and Tax Preparation Business, 1989-present, (personal, sole proprietor, corporate)

EDUCATION

BACHELOR OF SCIENCE DEGREE — SEPTEMBER 1978-MAY 1982
Delaware State University — *Dover, Delaware*

Earned degree in Accounting and Business Administration; graduated with honors.

CERTIFICATION IN PUBLIC HOUSING MANAGEMENT — MAY 2002
Quadel Consulting — *Washington, DC*

CERTIFICATION IN PUBLIC HOUSING EXECUTIVE DIRECTOR — MARCH 2003
NAHRO — *Washington, DC*

SKILLS

Knowledge and Experience in Public Housing, Section 8 Housing Choice Voucher, Comprehensive Grant, Capital Fund, Public Housing Drug Elimination Programs, and other grants/programs as funded by the Department of Housing and Urban Development

Computer Literate with knowledge in several software programs

Bi-lingual in Spanish

Van Temple
1507 Evergreen Lane
Ardencroft, DE 19810

Senior consultant with 34 years experience in Housing and Community Development, City Government, and Non-Profit Management.

Mr. Temple held management and executive positions with the City of Dallas, Texas in Police, Personnel, Equipment Services, Information Services, and Communications Departments over a 13-year career. As Executive Director of Old North Dayton Development Corporation, he helped build the organization over 7 years to be recognized by his peers as "one of the most productive and professional CDCs in Ohio."

Since 2000 Mr. Temple has consulted with a number of cities, counties and non-profits in housing and community development in Connecticut, Delaware, Indiana, Maryland, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, and Virginia. Mr. Temple's work includes planning and management of several large scale housing development initiatives.

Beginning in 2006 Mr. Temple is serving as the first Executive Director for the Diamond State Community Land Trust - Delaware - the first statewide CLT. DSCLT is building an inventory of permanently affordable homes for low- and moderate-income homeowners through partnerships with housing developers, foundations, state and county governments, banks, and others working for affordable, balanced housing. Mr. Temple serves on the Board of Directors of the National CLT Network and is active in national policy and funding development initiatives.

His work includes:

Neighborhood Revitalization Planning and Organizing

- Newhall Neighbors, Philadelphia, PA
- Old North Dayton Development Corporation, Dayton, OH
- South Philadelphia Area Revitalization Corporation
- Redevelopment Authority, City of Erie, PA
- Southeast Gateway Neighborhood, City of Bridgeton, NJ
- Community Action Agency, City of Jackson, MI
- Greater Brandywine Village Revitalization, Wilmington, DE

Project Development and Implementation

- City of Dallas, TX
- Elderly Housing Assistance Program, Dallas, TX

Van Temple
1507 Evergreen Lane
Ardencroft, DE 19810

- Media Coordinator, Bread for the World, Dallas, TX
- Habitat for Humanity, Dallas, Philadelphia, Dayton
- Advantage Home Remodeling, PA & OH
- Old North Dayton Development Corporation, Dayton, OH
- Healthy Home Repair Program, City of St. Louis, MO,
- Diamond State Community Land Trust
- InterFaith Mission of Sussex County, DE
- NCALL Research, Inc.

Organizational Assessments and Strategic Planning

- Police, Personnel, Fleet, & Communications Departments, City of Dallas, TX
- Ohio Community Development Corporation Association
- St. James Community Development Corporation, Newark, NJ
- AHC (non-profit housing corporation), Arlington, VA
- Housing Services Corporation of Diocese of Camden, NJ
- Redevelopment Authority of the City of Erie, PA
- Sustainable Neighborhoods Development Office, St. Louis, MO
- Consolidated Plan, Stark County, OH
- Department of Housing & Urban Development
- NeighborWorks America, Inc.
- Society of Friends Inner City Work Day Program, Philadelphia, PA
- HOME Program, City of Evansville, IN
- Interfaith Community Housing of Delaware, Inc.
- Delaware Rural Housing Consortium

Financial Planning and Resource Development

- Claymont Renaissance Development Corporation, Claymont, DE
- Interfaith Community Housing of Delaware, Inc.
- Village of Ardencroft, DE
- East Falls Development Corporation, Philadelphia, PA
- Old North Dayton Development Corporation, Dayton, OH

- Fleet & Communications Departments, City of Dallas, TX
- Common Ground Community Economic Development Corp., Dallas, TX
- Department of Housing & Urban Development
- Inglis Housing Development Corporation, Philadelphia, PA

Housing Development Training

- City of Columbus, OH
- City of Evansville, IN
- Ohio Capital Corporation
- Local Initiatives Service Corporation, Northeast Ohio Region
- Connecticut Housing Coalition
- Stark County, OH

Personnel Management

- City of Dallas, TX
- ESA, Philadelphia, PA
- Old North Dayton Development Corporation, Dayton, OH

DSCLT, the first statewide community land trust in the U.S., is operating under an ambitious 10-Year Business/Production Plan to grow the inventory of permanently affordable homes to 350 or more homes over the next few years. The NSP funding offers an excellent opportunity to serve more families in need of affordable homeownership opportunities in Sussex County. Currently DSCLT has a full-time Executive Director and a part-time Administrative Assistant. They are recruiting now to fill the position of Homeownership Program Manager. By the end of the 1st quarter of 2009 they plan to fill another position as well, bringing the full time staff level to three. This expanded staff will handle NSP hosing activities in addition to current projects. Van Temple, the Executive Director, is a seasoned Housing & Community Development consultant and practitioner with extensive project development and management experience and a successful record in raising subsidy funds from a variety of sources including FHLB. In addition, the Board of Directors brings considerable experience and connections to the effort.

CARLYLE F.H. HOOFF (Ms.)
151 East Buckingham Drive
Rehoboth Beach, Delaware 19971
302-226-3860 home
202-744-5999 cell
carlylehooff@gmail.com

A highly motivated executive with over 25 years experience in a broad spectrum of senior executive responsibilities: operations, finance, human resources, fund development, IT, website development, governance and programs. Proven success in the non-profit, public and private sectors. Proven experience working with governing boards, providing training in organizational development and management capacity, and leadership development. Proven experience in managing multiple projects, in multiple locations globally with oversight of human resources, operations and information technology at each site including staff development and training, performance management and local labor compliance. Excellent interpersonal, collaboration and team work skills, with an ability to communicate with all levels of an organization including senior level officials, board members, staff, vendors and internal and external customers.

PROFESSIONAL EXPERIENCE

National Alliance on Mental Illness – Delaware *2007 - 2008*
Executive Director
Chief Executive, report to a 13-member Governing Board of Directors. Full responsible for the organization's leadership, advocacy, program development and implementation, financial management, fundraising and public relations. Revision of website to include latest technologies such as educational video and audio productions. Manage an $850,000 annual budget (with $13 million in housing assets), 10 FT/3PT employees and 100 volunteers serving the state of Delaware. Executive management for an organization which is the largest housing provided in Delaware for persons with a severe mental illness; education programs; support groups; local and state advocacy to support changes in public policy and insurances for persons with mental illness. Public face of organization including public speaking and appointment to senior level committees and advisory boards.

Freedom House, Washington, D.C. *2001 - 2007*
Chief Operating Officer
Co-led the growth of a $9 million, 60-person, six-office international organization to a $15 million, 140-person, 14-office organization. Responsible for the daily and strategic management and direction of finance, human resources, fund development, information technology (including website development) and administration. Served as staff liaison to the Board's Audit, Governance, and Development Committees as well as ensured compliance for governance, ethics and whistleblower policy. Created international HR department, developed Standard Operating policies and procedures for local and international offices and ensured compliance of grants through finance department, and international staff development.

My Sister's Place, Washington, D.C. ***1999 - 2001***

Executive Director

Chief Executive, reported to a 12-member Governing Board of Directors. Responsible for the organization's leadership, program development and implementation, financial management, fundraising and public relations. Manage a $1.2 million dollar budget, 24 employees and 80 volunteers located at three sites providing emergency shelter, short term transitional housing, non-residential counseling and community educational services to women and children survivors of domestic violence. Developed three-year strategic plan. Established new community partnerships and revitalized existing ones. Improved the organizational management systems -- developing policies and procedures, updating employee handbook and developing a performance management system. Streamlined financial reports and reduced expenses in critical categories. Improved service delivery by reorganizing staff responsibilities.

CHAC, Inc. (Subsidiary of Quadel Consulting), Chicago, Illinois ***1995 - 1999***

Director, Human Resources

Member of the executive team responsible for privatization of the Section 8 Program (low income housing) for the City of Chicago. Proven track record of organizational development skills: managing transition through communication, conflict resolution, employee relations, team building and supervisory training. Created a human resource department to support 200 employees in the areas of compensation and benefits, recruitment, retention, performance management, secession planning, employee relations and labor relations, union negotiations, training and development. Developed behavioral interview process, AAP, supervisor handbook for labor relations, policies and procedures.

Quadel Consulting Corporation, Washington, D.C. ***1992 - 1995***

Senior Associate

Served as consultant to low-income housing organizations needing restructuring. Provided assessment of existing conditions, program development, technical training, revision of policies and procedures, financial management, and general supervision of the changing organization. As a consultant, I managed contracts that restructured resident management corporations (RMCs), developed and delivered employee training in all aspects of property management, developed and revised internal structure of RMCs, including overall policies and procedures, budgets and job descriptions; and created proposals and monitored HUD programs for clients.

Carpenter's Lodgings, Inc., Alexandria, Virginia ***1990 - 1992***

Executive Director

Revitalized the non-profit by developing policies and internal systems for hiring, compensation and benefits. Developed and managed organizational budget of $750,000. Created social service programs and support networks for clients who transitioned from the shelter to independent housing. Established new sources of funding. Managed the purchase and renovation of apartment buildings for clients. Represented the organization at all public forums. Worked with the non-profit board to fulfill the organizational mission.

Resources for the Elderly, Springfield, Virginia ***1986 - 1990***
Vice President
Served as principal in a company which provided elder care services to adult children and their aging relatives. Managed the payroll, policies, billing, and marketing.

Fairfax County Department of Housing &Community Development ***1978 - 1986***
Director of Operations and Services, Fairfax County, Virginia
Managed a department of 80 employees, budget of $13.5 million. Responsibilities included implementation and management of approximately 20 housing programs including public, Section 8, home ownership, condominium, and elderly housing. Facilitated support networks from public and non-profit service providers in the fields of mental health, public health, welfare and elder care services for the 2500 families/individuals living in the housing. Managed assets of approximately 15 developments, with overall responsibility of 2500 housing units. General management responsibilities including budget development and management, staff recruitment and retention. Reported to Executive Director and Board of Commissioners.

Northern Virginia Family Services ***1982 - 1984***
Part-Time Family Therapist

Alexandria Redevelopment and Housing Authority ***1973 - 1978***
Relocation Coordinator

EDUCATION

Georgetown University, Washington D.C.	Organizational Development (Certificate)
George Mason University, Fairfax, VA.	M.Ed., Counseling
Lake Erie College, Painesville, Ohio	BA, Sociology

Narrative

National Alliance of Mental Illness in Delaware (NAMI-DE)

Synetics, a 501C(3) and a NAMI-DE subsidiary, was established eighteen (18) years ago with a mission to "provide safe, affordable housing options to individuals with mental illness, to allow them to continue recovery in the community." (Several of the NAMI-DE Board Members are also on the Board of Synetics, Inc.) Synetics owns eight (8) housing units, five (5) scattered site single family homes and three (3) group homes, all of which are managed by NAMI-DE Housing Department. The eight (8) units provide housing for 52 persons with a severe and persistent mental illness. Persons who live in the five (5) scattered site housing live independently, the persons who live in the three (3) group homes have twenty four (24) hour supervision.

The National Alliance on Mental Illness in Delaware (NAMI-DE) is a statewide organization dedicated to improving the quality of life for those affected by a mental illness, such as schizophrenia and major depression. The mission statement of NAMI-DE is to "Support, Educate, and Advocate Until There is a Cure for Severe and Persistent Mental Illness." NAMI-DE was founded 25 years ago by fifteen people, each of whom had an older teen or adult child that had been diagnosed with a severe and persistent mental illness. Some of the services offered by NAMI-DE are housing for individuals with a severe and persistent mental illness, education programs and support groups for individuals with a mental illness (consumers) and their family members, outreach and education to the community, and a Warm Line which provides support and mental health resources to anybody in Delaware. NAMI-DE is an affiliate of the National Alliance on Mental Illness (NAMI), the nation's largest grassroots organization serving individuals with mental illness and their loved ones.

NAMI-DE was the first organization in Delaware to offer housing to persons with a severe and persistent mental illness. Eighteen (18) years ago Board Members of NAMI-DE began creating several subsidiary, 501C(3), organizations, using Section 811 funds as well as other federal and state funds to purchase single family dwellings and an apartment complex, currently the total housing inventory (52 scattered sites and 5 group homes) provides homes for 237 people. The housing is located all over the state with the largest concentration in New Castle County.

Currently, NAMI-DE has a waiting list of 98 eligible people who are looking for housing. Synetics, Inc. intends to purchase, rehabilitate and offer for rent three (3) houses, each with three (3) bedrooms and at least two (2) bathrooms to serve a total of nine (9) persons with a diagnosed mental illness. The target population are people who are under 50% of median income, who are working in menial jobs and do not make enough money to rent market rate efficiencies or one bedroom apartments. The houses will be rented to nine (9) unrelated adults. NAMI-DE will have the responsibility of property management.

Jeanine Kleimo
79 Vining Run
Camden, Delaware 19934
(302) 697-3363
jkleimo@verizon.net

Jeanine Kleimo is an economist and development finance specialist with more than thirty years of experience in municipal budgeting and financial management, strategic planning, infrastructure and housing finance and the design and management of lending programs as well as related training. She has collaborated with and provided training to local officials and organizations in communities of all sizes throughout the world, with efforts resulting in improved housing, infrastructure, strategic planning, financial systems, citizen participation, and municipal management.

2000–Present **Consulting Economist** ***(self-employed, part-time)***
Highlights of recent work:

- Initiated and coordinate Dover Interfaith Mission for Housing's homeless shelter program.
- Wrote report for Delaware Housing Coalition, *Who Can Afford To Live in Delaware?*
- For West Rehoboth Community Land Trust, prepared strategic plan and conducted related board training for historic African-American neighborhood's affordable housing and preservation effort and conducted board training.
- Restructured sewer and water rates for local authority to reflect long-term maintenance and capital development needs and introduced new budgeting and financial planning procedures.
- Chair of housing and community development loan fund, overseeing growth from $50,000 to $2.5 million for projects leveraging approximately $30 million in financing.
- Visiting/Honorary Professor, Tashkent State Economics University, Uzbekistan. Trained professors and selected students in financial management and development finance; developed materials to train professors; examined potential for consulting profession.
- Formulated proposals, budgets, financial policies, and strategic plans for varied organizations.

1995-1999 **Senior Associate, Technical Support Services, Inc., Washington, D.C.**

- Resident advisor and Director of Technical Services for the Local Government Partnership Program in Poland: Devised and implemented technical assistance and training program for forty municipalities, developed consulting capacity among Polish firms, trained counterparts and documented best practices for nationwide dissemination. Managed technical staff of over 50 professionals. Project efforts focused on implementation of improved financial management, housing management, economic development, and municipal utility operations throughout the country.

- Senior Local Government Finance Advisor to the USAID/India Financial Institutions Reform and Expansion (FIRE) project: Project sought to strengthen India's capital markets to enable them to function as reliable sources of local development finance. Efforts focused on the design of financially viable environmental infrastructure projects in selected cities and development of a debt market and financing instruments to leverage US-backed financing, including assistance on development of a municipal credit rating system and on project design and financial management. Led the design and development of training;

lectured at leading institutions and developed extensive training materials for long-term use by local colleagues.

- Assessed municipal government finance capacity in Morocco and prepared an action plan to address issues in this sector in cooperation with Ministry of Interior.

1987-1995 **Independent Consultant and Trainer. Major assignments:**

- USDA Graduate School and USAID: Conducted over 170 weeks of training in project analysis, financial management, economics, credit and capital markets, governmental accounting, and infrastructure finance for professionals from over fifty developing countries.
- Principal trainer for a program aimed at the improvement of financial management in thirteen Pacific and U.S. Virgin Islands governments; conducted needs assessments and developed training priorities with national and local officials, designed courses and developed training materials, created innovative and effective training methods, and conducted over thirty intensive courses in financial management, accounting, project analysis, and strategic financial planning. Results included more effective budgeting, financial planning, decision-making and better resource use. Provided extensive training to water/wastewater utility in Saipan to develop improved operating systems including work orders, effective inventory control, and financial management and reporting with local director.

- Developed a training program on business development and management for professors of Central Asia's leading economics university in Uzbekistan and provided training courses in Tashkent and Washington directed at the introduction of market economics and modern teaching methods in the region's university classrooms. Contributed to the design of training in business planning and development for the region's growing businesses; facilitated professional visits and relationships.

- Economist on design team for a program to strengthen the building trades unions and their training in Egypt: Examined capabilities of the building industry, economic value added by training initiatives, and recommended a strengthened spectrum of housing production and finance in the urban residential sector; analyzed economic impact of proposed program for U.S. Agency for International Development (USAID.)

- Team member for two USAID housing guaranty programs in Chile and an urban sector assessment to determine opportunities for USAID investment. Collaborated with Chilean counterparts in planning government policy and program changes needed for housing finance and capital markets development for housing ministry and network of private cooperatives. Projects included economic, environmental and financial analysis of urban center strategy for Chilean cities, assessment of cooperatives' capacity to deliver housing, and extensive planning and collaboration with Chilean Ministry. Project won international award and resulted in Chile's adoption of laws regulating the use of prime agricultural land for urban development.

- Conducted a training needs assessment for the Central Bank of Bolivia and designed an in-house training program directed at bank financial management, profitable mortgage lending, business finance, and economics with a U.S. institution.

- Reorganized national housing and community development loan fund, closed out problem

loans, attracted new borrowers, and trained staff and board members to operate the fund when stabilized; designed, obtained funding, and set up the first national transportation credit program for small-town start-up projects in the USA.

- Member of the Loan Committee, Partners for the Common Good Loan Fund. Served as founding member of alternative investment fund, lending US$12 million in funds raised from institutional investors to intermediate financial institutions providing credit to microenterprises and community housing developers from 1989–2003. Developed initial lending policies and procedures, applications and evaluation criteria, and worked closely with other members to insure nearly 100 percent recovery of funds loaned while maximizing economic development impact. Conducted site visits and loan evaluations for projects in Central America as well as within the United States. Fund was honored with the Presidential Award for Excellence in Microenterprise Development in 2000.

1986-87 **Fulbright Scholar and Visiting Associate, Institute of Southeast Asian Studies, Republic of Singapore.**
Conducted thesis research on Singapore's public housing program, its economic impact and lessons for the region; presented seminars on research in Singapore and Bangkok.

1984/86 **Water/Wastewater Specialist, Housing Assistance Council, Washington, D.C.** Provided technical assistance on finance for community water and wastewater systems throughout the United States and managed a revolving loan fund. Prepared financial packages for interim and permanent mortgage financing for a variety of lenders and delivered technical assistance and training to community-based organizations.

1983 **Housing Consultant, North Carolina Council of Churches, Raleigh, NC**. Established a housing development corporation to address the housing problems of farm workers in North Carolina; developed housing financing package for lenders and officials.

1981-1982 **Staff Director, Rural America, Washington, D.C.**
Managed national and regional housing technical assistance programs, a demonstration program on the creation of housing cooperatives and their access to public and commercial financing, and a variety of federal grants and contracts. Worked on housing legislation and policy initiatives with national coalition, conference design and coordination, prepared and presented Congressional testimony, and coordinated hearings for Congress.

1976 -1980 **Executive Director, National Council on Agricultural Life and Labor, Dover, Delaware.** Developed and directed regional housing technical assistance program and staff directed at creating lasting community capacity and nonprofit organizations in mid-Atlantic region.

1974 and 1975 **Volunteer Coordinator and Outreach Worker, Migrant Ministry, Catholic Diocese of Wilmington, Delaware.** Developed farmworker assistance program.

Education and Training:

1988 M.A., Development Banking, The American University, Washington DC
1986-87 Fulbright Scholar, Institute of Southeast Asian Studies, Singapore
1975 B.A., Economics/International Relations, The American University

Overseas Experience: Bolivia, Botswana, Chile, China, Egypt, El Salvador, Federated States of Micronesia, Finland, Guam, Hong Kong, Hungary, India, Indonesia, Malaysia, Marshall Islands, Morocco, Nicaragua, Northern Marianas Islands, Palau, Philippines, Poland, Samoa, Singapore, South Africa, Sri Lanka, Thailand, Uganda, U.S. Virgin Islands, Uzbekistan, Zimbabwe.

Dover Interfaith Mission for Housing, Inc.

The Dover Interfaith Mission for Housing (DIMH) is a nonprofit corporation created as the result of volunteer efforts to shelter homeless men during the winter of 2008. In response to the closing of Dover's only winter shelter for men, representatives of several faith communities met to address this problem. Quickly, the number of those involved grew. From the beginning, cooperation was sought and obtained from the City of Dover, and it was agreed that local churches would utilize their halls as shelters for the winter while a permanent shelter could be developed.

Initially, fifteen faith communities supported this effort, providing volunteers, meals, transportation, and other services to make the program of rotating shelters in church halls a reality. Training was provided to volunteers and to leaders of volunteer groups. Over 300 individuals volunteered over 6,000 hours to help homeless men during the coldest weeks of the winter. 49 men were housed, of which 29 were "regular" shelter guests who used the shelter as their primary place of residence for the winter. Several of the men were able to use their time in the shelter to stabilize their lives, resulting in their obtaining employment and finding long-term housing.

As the result of this short-term experience, our faith communities and volunteers recognized the need for a permanent shelter and affordable transitional housing for those who are homeless. As we did during this past winter, we plan to operate a shelter for homeless men that will utilize church halls on a rotating basis. By next year, we hope to operate a permanent shelter facility.

DIMH is governed by a fifteen-member board of directors that reflects the principal faith communities involved in this effort. Board members have extensive experience in managing local faith communities as well as in fields of finance, law, insurance, business, organizational leadership and management, drug and alcohol counseling, and community service and advocacy.

Among the causes of homelessness is the lack of affordable shelter in the community. Some of the men who seek shelter have work; however, the income they earn is insufficient to rent and maintain housing in the local market. While in the shelter, men are encouraged to apply for jobs and are assisted with making contacts and obtaining transportation to interviews. Those who are successful often earn the minimum wage and find that less than $300 in weekly take-home pay is insufficient to pay the $150-per-week rent typically charged for a single room. They lack savings for security deposits along with the income required for apartments in the local market.

Transitional housing is needed for individuals able to work. This would enable them to live safely and in a positive environment while saving for the security deposit and other expenses related to independent housing opportunities. In transitional housing, residents will pay rent that will be sufficient to cover the home's operating costs. The Dover Interfaith Mission for Housing will provide a resident manager to ensure that residents are pursuing plans for independent living and to liaise with the board of directors. Local faith communities will be invited to "adopt" the houses, providing maintenance for the building, furniture and housewares for the residents, and mentoring for those in transition to find permanent employment and places of residence.

Oversight and overall management will be provided by the board of directors, including reports to the City of Dover.

Specific Plans:

The Dover Interfaith Mission for Housing seeks two houses with at least three bedrooms each for use as transitional housing for men following their 60 to 90 days in a shelter. Men selected for transitional housing will have secured employment and will have completed at least four weeks of work successfully, indicating a future promise of stability, savings, and permanency in the community.

DIMH will continue to operate a homeless shelter, utilizing these two homes as a necessary step in the transition of homeless men from shelter life to complete independence and financial responsibility. We have initiated and continue to maintain an extensive network of contacts with employers as well as with a range of social service agencies able to assist men in their path towards successful independent living. Among the components of services that we secure for men in transition is training in personal financial management and assistance in obtaining a bank account. Volunteers also provide training and assistance in interviewing and in completing employment applications.

The acquisition and rehabilitation of two three-bedroom homes is expected to cost a maximum of $250,000. DIMH will provide furnishings and housewares to residents of these houses through local volunteers and donations.

It is expected that residents of these transition homes will earn less than 25% of the Area Median Income. One person will be housed in each bedroom; therefore, two three-bedroom homes will provide transitional housing for six men.

Key Partner: Dover Interfaith Mission for Housing, Inc.

Partner Name and Address	**Role of Partner**	**Status of Partnership**
Dover Interfaith Mission for Housing, Inc. PO Box 1148 Dover DE 19903	**Partner will acquire 2 homes for use for transitional housing for homeless men.**	**Partnership exists in serving the homeless**

NEIGHBORHOOD STABILIZATION PROGRAM – CITY OF DOVER
Partner Capacity – NCALL – Homeownership Counseling

Partner Name:
National Council on Agricultural Life and labor Research Fund, Inc. (NCALL)

Contact Information:
Joe L. Myer, Executive Director
NCALL 363 Saulsbury Road
Dover, DE 19904
www.ncall.org

302-678-9400
302-678-9058 fax
jmyer@ncall.org

Identification:
IRS Employer ID: 52-6054476
Duns: 123544462

Partner Role:
NCALL will provide homebuyer counseling and training to assist households to become mortgage ready and eligible to purchase homes under the NSP. NCALL will assist homebuyers to access attractive 30-year fixed mortgages, down payment and settlement help, and other housing assistance to help assure maximum long-term affordability. NCALL will serve the Dover and extended target area from our office at 363 Saulsbury Road in Dover.

NCALL's Homeownership Counseling Qualifications:
- HUD certified housing counseling agency.
- Counselors are certified by NeighborWorks America.
- One of only two chartered members of NeighborWorks America in Delaware.
- Maintain an "Exemplary" rating from NeighborWorks America.
- Curriculum approved by HUD, NeighborWorks, DSHA and local lenders.
- Lead producer of homeownership closings in Delaware and the Mid-Atlantic District.
- Assisted over 6,000 first-time homebuyers reach closing in Delaware.
- Offer Individual Development Accounts and Growing Your Money financial literacy services.
- Administer the RDHI mortgage packaging program funded by DSHA and the Council on Housing.
- Provide administrative capacity for the Delaware Federation of Housing Counselors for housing counseling and DEMAP programs through DSHA.
- Counseling offices are located in Dover, Newark, and Georgetown serving all three counties.
- A current Team Member providing homeownership counseling within the Dover Community Partnership Blueprint Community.

Other NCALL Qualifications:
- Has provided technical assistance for the development of 45 multi-family housing apartment communities.

- The HUD CHDO Technical Assistance provider for Delaware.
- A Community Development Financial Institution (CDFI) certified by U. S. Department of Treasury on October 14, 2004, #041CE005198.
- Successful delivery of housing and community development mission and services since 1976.
- Mortgages, financing, and housing assistance leveraged by NCALL now totals over half a billion dollars.
- IRS 501©3 tax exempt nonprofit corporation.

Applicable Personnel / Title / Tenure:
Joe L. Myer. Executive Director, 32 years
Karen Speakman, Deputy Director, 28 years
Debbie Andrews, Homeownership Program Coordinator, 15 years
Denise Freeman, Homeownership Specialist, 9 years
Tomeka Crawford, Homeownership Specialist, 4 years

NCALL'S HOMEOWNERSHIP EDUCATION AND COUNSELING PROGRAM

A. ORIENTATION

Homeownership Education and Counseling Program Overview
Advantages and Disadvantages of Homeownership
Preparing for the Mortgage Loan Application
Credit Report and Credit Scoring Information
Mortgage Loan Programs
Down Payment and Settlement Assistance Programs
Path to Homeownership

B. INTAKE SESSION

Intake Application Process
Provide You with One Tri-Merged Credit Report and Credit Scores
Review of the Financial Picture
Determine Price Range
Calculate Mortgage and Total Debt Ratios
Funds Needed for Down Payment and Settlement Costs
Review of Monthly Spending Plan

C. GROWING YOUR MONEY CLASSES

Developing a Spending Plan
Working with Checking and Savings Accounts
Understanding Credit and Your Credit Report
Credit Repair and Letters of Credit Explanation
Debt Repayment Plans
What You Need to Know About Taxes and Insurance
Getting a Loan

D. SUBSEQUENT COUNSELING SESSIONS

One-On-One Work Plan Follow-up

E. HOMEOWNERSHIP WORKSHOP

Mortgage and Homeownership Terms
Advanced Preparation
Understanding and Using Credit
Understanding Credit Scoring
Spending Habits and Proposed Spending Plan
Savings Tips and Investments
Mortgage Loan Programs
Key Players in the Home Buying Process
Home Purchase Options
How to Shop for a Home
New Home Construction Options
Moving Process
Financial Record Keeping
Homeowner's Insurance and Safety Tips
Understanding Home Equity
Closing Procedures
Causes of Default and Default Solutions
Home Maintenance and Repair
Living in a Community

F. THE HOMEOWNERSHIP SPECIALIST PROVIDES GUIDANCE THROUGH OUT THE ENTIRE HOME BUYING PROCESS AND INTO HOMEOWNERSHIP

NCALL's
Preserving Your Home

A. **Preserving Your Home Workshop**
Facing a Financial Hardship
What Type of a Mortgage Loan Do I Have?
Loan Collections verses Loan Servicing
What Happens if I am Behind in My Payments?
What is Loss Mitigation?
Foreclosure Prevention Options
Beware of Scams
What Can Your Homeownership & Credit Counselor Do For You?

B. **Intake Session**
Intake Application Process
Determine Goals & Intent
Reasons for Delinquency or Default
Review Credit Report
Calculate Financial Situation
Determine Options & Possible Workouts
Set Up Plan of Action

C. **Growing Your Money Classes**
Developing a Spending Plan
Working with Checking and Savings Accounts
Understanding Credit and Your Credit Report
Credit Repair and Letters of Credit Explanation
Debt Repayment Plans
What You Need to Know About Taxes and Insurance
Getting a Loan

D. **Subsequent Counseling Sessions**
One-On-One Work Plan Follow-up with Client & Lender's Servicing Department
Evaluate Mortgage Assistance Programs

E. **Outcome is Achieved**

Growing Your Money

A Personal Financial Tool



So you want to take control of your financial future? Here is how to get started…

Class 1: Developing a Spending Plan

- Develop financial goals
- Develop a spending plan
- Use your spending plan to meet your financial needs and goals.

Class 2: Working With Checking and Savings Accounts

- The purpose and benefits of checking and savings accounts
- The procedure to open an account
- Activities involved in using and managing an account.

Class 3: Understanding Credit and Your Credit Report

- The purpose of credit
- The importance of your credit history
- How to read and analyze your credit report
- Steps you can take to correct errors on your credit report
- Steps you can take to create, maintain, and reestablish your credit history.

Class 4: What You Need to Know About Taxes and Insurance

- Income tax forms
- Tax credits and deductions
- Earned income tax credit
- How to protect your assess (renter's and homeowner's insurance)
- Health, life and auto insurance

Class 5: Getting a Loan

- Different types of financial institutions
- The lending process
- Completing a loan application
- Evaluating loans rates, fees, and terms
- Ways to avoid predatory lending

Growing Your Money is an eight hour Certificate Program. The program is offered in five two hour classes. Day time and evening classes offered in Newark, Dover and Georgetown.

Watch Your Money Grow!

(5) If the applicant proposes to contract out any portion of the proposed activities or include partners, please fill out the chart below. Use additional pages if necessary.

PARTNERSHIP CHART

Partner Name & Address	Role of Partner	Status of Partnership
Unknown at this time	A partner will be identified to demolish 2 vacant or foreclosed properties in order to construct 2 affordable housing units	Procurement policies will be initiated upon grant approval.
Unknown at this time	A partner will identified to conduct lead base paint testing on properties that were built before 1978	Procurement policies will be initiated upon grant approval
Dover Housing Authority 76 Stevenson Drive Dover, DE 19901	Partner will purchase 14 foreclosed properties to resale to eligible families and demolish 2 vacant properties to construct affordable housing	Agreement will be executed upon grant approval
Diamond State Community Land Trust P.O. Box 1326 Dover, DE 19903	Partner will purchase 35 foreclosed properties to resale to eligible families and maintain ownership of the land	Agreement will be executed upon grant approval
National Alliance of Mental Illness in Delaware 2400 West 4th Street Wilmington, DE 19805	Partner will purchase 3 foreclosed properties or a duplex to rent to 9 low income persons with mental illness.	Agreement will be executed upon grant approval
Dover Interfaith Mission for Housing, Inc. P.O. Box 1148 Dover, DE 19903	Partner will acquire 2 homes for use for transitional housing for homeless men.	Agreement will be executed upon grant approval
NCALL 363 Saulsbury Road Dover, DE 19904	Partner will provide 8 hours of housing counseling to participants of the NSP program	Agreement will be executed upon grant approval

Unknown at this time	A mortgage lender and realtors will be identified to assist with the financing and selling of the NSP properties	The city will be identifying partners for these roles within the next month.
Unknown at this time	A partner will be identified for the appraisals for the NSP properties that will be purchased.	Procurement policies will be initiated upon grant approval
Unknown at this time	A partner will be identified to write the specifications for the NSP properties that will need to be rehabbed.	Procurement policies will be initiated upon grant approval
Unknown at this time	Partners will be identified for the rehab and redevelopment of the NSP properties	Procurement policies will be initiated upon grant approval

D. LOW INCOME TARGETING (10 POINTS)

Describe how funding would be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income. Include information about the population to be served, the type of housing desired including information about tenure, geography, location relative to transportation, goods and services.

Funding would be used for the purchase and redevelopment of 22 properties to service the housing needs of the special needs populations. Two of the properties that will be purchased will be utilized for transitional housing to provide rental housing for up to 6 homeless men. Most of the residents that will reside in these transitional homes are expected to earn 25% of the area median income.

NAMI-DE currently serves the lowest income persons who have severe and persistent mental illness. The rent paid by the resident is offset by a Section 8 subsidy. In order to maintain solvency and serve persons with a mental illness NAMI-DE will target persons whose income is between 30% to 50% of median income.

The target population will be the working poor who up to this point do not have as many affordable housing options. The rent calculation will be based on 30% income; the

maximum rent will range from $297, for a person in the 30% of median, to $513 for persons in the 50% of median income.

Funding will also be provided for 2 families or individuals whose incomes are less than 50% of the area median income to purchase affordable housing in the downtown target area. The downtown target area has been identified to service this population mainly because it is the central location that is in close proximity to major transportation, shopping and general services that the public utilizes. The Community Land Trust will purchase 15 homes to be sold to households that are 50% and below of the AMI.

Identify the estimated amount of funds made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: **$ 2,157,145.00**

E. PROMOTING LONG TERM AFFORDABILITY (15 POINTS)

1) Describe your planned affordability restrictions, specifically:
   a. Type of restriction (subsidy recapture, shared appreciation loan, or subsidy retention?)
   b. Details of recapture, resale, or shared appreciation provisions. (What percentage of the subsidy must be repaid? How is the affordable resale price determined? What percentage of appreciation must be returned with the subsidy?)
   c. Length of the restriction (years) and whether it will be a recurring restriction (renewing when the home is resold)?

   See Attachments C for Dover Housing Authority and Community Land Trust

2) Do you also plan to include restrictions requiring owner-occupancy and limiting subletting? If so, please describe.

   As per the Dover Homeownership Program, any family who participates in the program will be required to utilize their home as their primary residence. This requirement will be included in the deed restrictions.

   The DSCLT ground lease prohibits subletting.

3) How will homebuyers be educated about the affordability restrictions?

   Homebuyers will receive case management services from the staff of Dover Housing Authority. The staff, and through the family's homeownership counseling, will educate the family on any and all program restrictions. Also the settlement lawyer will be familiar with the program and will ensure the family is aware of the program restrictions.

ATTACHMENT C

PROMOTING LONG TERM AFFORDABILITY

E. PROMOTING LONG TERM AFFORDABILITY (15 POINTS)

1) Describe your planned affordability restrictions, specifically:

a. Type of restriction (subsidy recapture, shared appreciation loan, or subsidy retention?)

Dover Housing Authority

Long-term affordability will be achieved through a subsidy recapture program. Subsidy will be calculated by first calculating the mortgage amount a family can afford. The difference between the mortgage amount, any grants received, and the sales price will be the subsidy provided a purchasing family.

To ensure a family will continue to afford their home, no family will be required to pay more than 30% of their annual income (as calculated using Low Income Housing Program formulas) toward principal, interest, and escrow.

b. Details of recapture, resale, or shared appreciation provisions. (What percentage of the subsidy must be repaid? How is the affordable resale price determined? What percentage of appreciation must be returned with the subsidy?)

The program will adopt the recapture program recommended by DSHA in its RFP.

In addition to the recapture program, also included in any sale will be a Windfall Profit limitation detailing percentage of appreciation allowed to a family upon resale of the house. The percentage will be established according to the equity percentage calculated when the family first purchases the house.

The affordable resale price determined will be calculated utilizing the same calculation as the equity percentage calculation.

c. Length of the restriction (years) and whether it will be a recurring restriction (renewing when the home is resold)?

The length of the restriction will be no more than 30 years; renewable as long as subsidy exits.

E. PROMOTING LONG TERM AFFORDABILITY (15 POINTS)

1) Describe your planned affordability restrictions, specifically:
    a. Type of restriction (subsidy recapture, shared appreciation loan, or subsidy retention?)
    b. Details of recapture, resale, or shared appreciation provisions. (What percentage of the subsidy must be repaid? How is the affordable resale price determined? What percentage of appreciation must be returned with the subsidy?)
    c. Length of the restriction (years) and whether it will be a recurring restriction (renewing when the home is resold)?

All DSCLT homes are sold under the community land trust model. Homes are sold at below market prices by incorporating additional project subsidies. Homeowners own their homes through standard, 30-year fixed rate mortgages. The CLT owns the land under the homes, and the homeowner has a renewable 99-year ground lease with the CLT for exclusive use of the land at the rate of $40.month. When a CLT homeowner chooses to sell their home, a resale formula comes into play. The formula allows the departing owner to earn a portion, but not all, of the increase in appraised value of the home. This enables the CLT to sell the home again at an affordable price serving the same AMI range as the first buyer. This resale restricted shared-equity method provides homeownership opportunities to households many of whom have no other choice than renting. The CLT model provides the subsidy sources a much longer lasting impact upon families and communities than traditional short term affordability methods.

When a home is re-sold the new buyer begins a new 99-year lease. The CLT is involved at every transaction and insures that the home always remains in the Delaware inventory of permanently homes.

4) How will the restrictions be administered, and what entity will be responsible for monitoring and enforcement? If a subsidy retention program, what entity will be responsible for coordinating resales, and what will the process be?

Any subsidy recapture, windfall profit provisions will be recorded in the deed, recorded with the Recorder of Deeds. Should a resale occur, the Authority's staff and Legal Counsel will coordinate any terms of the restrictions. The reduction in the subsidy will be recorded at the Dover Housing Authority's offices and monitored by the Fee Accountant and Independent Auditor. DSCLT maintains an ongoing relationship with each of its homeowners. DSCLT is involved at each resale, overseeing the next appraisal, new buyer selection and training, the resale formula process and coordinating with attorneys, real estate agents and closers. Those homeowners who receive settlement assistance through the City of Dover will have a 5 year second mortgage lien placed on the property which is a forgivable loan that is forgiven after 5 years as long as the property is not sold. If that property is sold within that 5 years, the homeowner would have to repay whatever is owed on the loan. It is an interest free loan and 20% of the value is deducted off the loan each year within the 5 year period.

5) What post-purchase supports will be provided to homeowners, and what is the applicant's plan to remain in regular contact with homeowners?

The Dover Housing Authority will have staff assigned to the program to monitor, administer, and provide case management to any family participating in its homeownership program.

All families purchasing a home through the program must attend post-homeownership counseling and become the basis or core of a Homeowners Association.

DSCLT maintains an ongoing relationship with each CLT homeowner. Regular calls and visits, newsletters, periodic home inspections, and involvement in the Annual membership meeting. We maintain watch over monthly mortgage and ground lease fees, offering assistance in any is needed. The CLT model is based on close support of its homeowners and back-stopping services as needed.

6) If NSP funds are used for rental, describe your planned affordability restrictions, specifically.

Synetics, Inc., a subsidiary of the National Alliance on Mental Illness in Delaware, plans to purchase three (3) houses, each with three (3) bedrooms and rent them to persons who have been diagnosed with a severe and persistent mental illness. Nine (9) persons will be served at any one time. Each person rents a bedroom and shares the bath and common area. The person can rent the unit as long as s/he complies with the lease agreement. The target group will be persons at or below 50% of median income and with a documented diagnose of mental illness.

Currently, tenants of all housing owned by NAMI-DE subsidiaries are persons under 50% of AMI. Each tenant pays 30% of his/her income toward the rent. Each tenant living in the three (3) houses funded by the Neighborhood Stabilization Program will pay 30% of his/her income.

NAMI-DE, as the property management agent, will ensure that the houses are maintained through a preventative maintenance schedule as well as a schedule for capital improvements according to the life expectancy of a particular item. NAMI-DE will maintain replacement reserves. Periodically, depending on the capital improvement NAMI-DE will solicit funds from local Foundations.

NAMI-DE has a great track record of receiving grants from local foundations for replacing and up grading individual houses.

NAMI-DE anticipates an average rent of $337 per unit (per bedroom). If it is necessary, NAMI-DE will work with local housing organizations to secure rental subsidy for long term sustainability.

It is the intention of Synetics, Inc. and NAMI-DE to keep the houses in rental inventory.

F. PROGRAM DESCRIPTION (10 POINTS)

Please provide a description of the proposed NSP. Provide details including, but not limited to:

DSCLT, in cooperation with other Dover NSP team members, will research and identify vacant, foreclosed properties in the target areas hardest hit, have fresh appraisals done, negotiate with holders of REO properties, negotiate and acquire properties, rehabilitate properties, recruit and train homebuyer, oversee purchase proceedings, and establish an ongoing relationship with each CLT homebuyer. DSCLT personnel will attract additional project subsidy funds to help make the NSP funding go father and serve more households.

NCALL will serve as our primary homebuyer education provider, MHDC as our rehab contractor, and REO acquisition services will be provided by real estate agents under our guidance. All team members are in place.

1. Discount required for acquisition of foreclosed-upon properties;

   Properties acquired utilizing NSP funds will be acquired at 5%-15% below the appraised value.

   Property owners will be encouraged and requested to donate a portion of the property's equity to the program.

2. Range of interest rates (if any);

3. Duration or term of assistance;

   The Dover Housing Authority anticipates being able to utilize proceeds from sales to acquire additional properties for resale to families for the 5-year period at which time any funds will be returned to the City of Dover.

   It is anticipated that a total of 30-35 families will benefit from the NSP during the grant period.

4. Tenure of beneficiaries (e.g., rental or homeownership);
   a. If you are proposing a rental component please provide the following detail:
      - Target population (i.e. income levels, special needs…)
      - Methodology for rent calculation
      - Level of subsidy for rental properties
      - How rental income will be tracked and monitored

Target population (i.e. income levels, special needs…)

- **The target population is persons below 50% of AMI and who have a diagnosed mental illness. NAMI-DE has seen a need for persons who are working and falling through the cracks for any social and housing programs. We will be working with employers, vocational rehabilitation organizations and other groups who are providing services to persons with a mental illness and are re-entering the work force and in need of permanent housing.**

- **Methodology for rent calculation**
  - **The Section 8 Program rent guidelines will be used to calculate the rent.**
- **Level of subsidy for rental properties**

- **Currently, NAMI-DE does not have access to rental subsidy. The tenants will be chosen from a pool of applicants who are between 30% to 50% below median income. Rents will have to cover the cost to maintain and management of the property. Depending on the on going level of need – NAMI-DE will be coordinating with the jurisdictions for Section 8 subsidy.**

- **How rental income will be tracked and monitored**
  - **Residents will be re-certificated annually.**
  - **NAMI-DE currently has 234 tenants. Tenants are re-certified annually. All rent, as well as other significant property management information is maintained in ACT Software database and reports are generated monthly. Additionally, NAMI-DE has the TRACS reporting system and regularly sends information to HUD.**

5. If the activity produces housing, how the design of the activity will ensure continued affordability;

   The restrictions placed on families participating in the program will ensure continued affordability. In particular, with the subsidy recapture, any subsidy recaptured will be passed on to another family, whether in the same house or with a new acquisition.

   All DSCLT homes are by definition permanently affordable. They continue to serve households at 80% AMI and below generation after generation.

6. Describe the proposed process for acquiring and disposing of properties;

   Properties will be acquired through several sources: a member of the Dover Housing Authority Board of Commissioners is a Real Estate professional who has been invaluable negotiating past acquisitions; a partnership with a local realtor experienced in acquiring foreclosed properties; research of internet data bases and listings. Properties will undergo appraisals; environmental testing, when needed; surveys; and home inspections prior to purchase.

   With regard to the sale of the properties to qualified families, the Dover Housing Authority, under the auspices of the Dover Community Partnership, has a pool of applicant families who are currently attending homeownership counseling. In addition, DHA staff will continue to market and promote the

program through flyers, brochures, Stakeholder and Focus group meetings, and presentations to local employers and businesses.

A team of REO specialists will be hired to review lists of possible acquisitions determined by the Dover NSP Team to be desirable. They will then track down the mortgage holders, negotiate and acquire the homes. The homes will then be turned over to the rehab/make-ready team for improvements leading to readiness for sale.

7. Explain how proposed effort will assist low-income persons (earning 50 percent or less of area median income);

The proposed homeownership program will assist low-income persons who cannot obtain sufficient mortgage financing to become first time homebuyers by providing gap financing in the form of a subsidy.

To further assist low-income families, the program ensures an affordable monthly payment of no more than 30% of the family's annual income.

DSCLT home sale prices will be set so that households at 50% AMI and below can truly afford to be homeowners. We will guide the potential homeowners through the home purchase process every step of the way. Our below-market sales prices, made possible by deep subsidies from NSP and other funds, along with the shared-equity homeownership model is a proven effective method of helping families into homeownership in the U.S. The CLT model is also proving to be very effective in helping families remain homeowners through continuing relationships with each CLT homeowner. In 2007 CLT homeowners were 30 times less likely to foreclose than the U.S. market as a whole. CLT foreclosures are virtually unheard of…

8. Describe the roles of potential and committed partners;

Each partner will be responsible for the management of their activities and submitting their monthly status reports to the City of Dover. All draw request will be submitted to the City of Dover for review before being forwarded to DSHA.

NCALL- homebuyer training and outreach
MHDC – rehabilitation of properties
REO team – research, selection, negotiation, and acquisition of target properties

9. If multiple activities are planned, please provide the expected breakdown of the number of affordable housing units made available to low- , moderate-, and middle-income households - i.e., ≤ 120% of area median income - reasonably expected to be produced by activity and income (including a proposed time schedule for commencement and completion); and

See Attachment D

10. The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

See Attachment D

Indicate whether applicant intends to demolish or convert any low- and moderate-income dwelling units. YES ✓ NO ☐

If yes, include: The number of low- and moderate-income dwelling units reasonably expected to be demolished or converted as a direct result of assisted activities. 2

ATTACHMENT D

BREAKDOWN OF AFFORDABLE HOUSING UNITS

NSP Activities Summary *City of Dover* **10/24/2008**

	Financing Mechanisms	Purchase/Rehab For Sale DSCLT	Purchase/Rehab For Sale DHA	Purchase/Rehab For Rent	Land Bank	Demo	Redevelop-ment	Totals
# Units	20	35	9	5	0	2	5	76
SERVING:								
81-120 AMI	4	0	0	0	0	0	0	4
51-80 AMI	4	20	4	0	0	2	3	33
50 & less AMI	12	15	5	5	0	0	2	39
SUBSIDY:								
NSP for 81-120	$40,000	$0	$0	$0	$0	$0	$0	$40,000
NSP for 51-80	$40,000	$1,142,860	$834,488	$0	$0	$40,000	$567,300	$2,624,648
NSP for 50 & less	$120,000	$857,140	$1,043,110	$1,177,250	$0	$0	$378,200	$3,575,700
Total NSP Funds	**$200,000**	**$2,000,000**	**$1,877,598**	**$1,177,250**	**$0**	**$40,000**	**$945,500**	**$6,240,348**
Other sources		$450,000	$0	$0	$0	$0	$125,000	$575,000
Total sources	$200,000	$2,450,000		$1,177,250	$0	$40,000	$1,070,500	$6,815,348
Percent NSP funding serving 50 & less								**57.3%**

Please fill out this chart for each activity proposed in this application. Use the totals from each activity chart to fill in the total budget chart. (Please note that no match is required for these funds, however, if other funds are leveraged, or in-kind services are provided this will be a factor in scoring)

Activity ____Purchase/Rehabilitation, Dover Housing Authority_____

ACTIVITY COST	NSP FUNDS	OTHER FUNDS	TOTAL
Appraisals	3,600	0	3,600
Salaries			
Other Employment Costs			
Other predev costs	22.500	0	22,500
Acquisition	1,275,000	0	1,275,000
Construction Costs	576,500	0	576,500
Administration			
TOTAL	1,877,600	0	1,877,600

Activity ____Redevelopment, Dover Housing Authority_____

ACTIVITY COST	NSP FUNDS	OTHER FUNDS	TOTAL
Appraisals			
Salaries			
Other Employment Costs			
Acquisition	**150,000**	**0**	**150,000**
Predevelopment Costs	**18,500**	**0**	**18,500**
Construction Costs	**777,000**		**777,000**
Administration			
TOTAL	**945,500**		**945,500**

**Please note—The Dover Housing Authority/Dover Community Partnership is a current grantee of AHP funds through the Federal Home Loan Bank, funds which can be utilize to offset construction costs in the form of additional subsidy to the family. Currently the Partnership has approximately $120,000 available. Also as a recent graduate of the FHLB Blueprint Communities Initiative, our program will receive preference with any grant application to the FHLB. It is planned to apply for grants with each funding round FHLB has available (two a year, with a maximum application of $200,000 each round).

G. **BUDGET & LEVERAGING**: (Include public and private components) **(5 POINTS)**
DSCLT will seek funding from the Federal Home Loan Bank and other subsidy sources including banks and foundations and CLT-specific sources. These funds will be used to multiply the effect of the NSP investment.

Please fill out this chart for each activity proposed in this application. Use the totals from each activity chart to fill in the total budget chart. (Please note that no match is required for these funds, however, if other funds are leveraged, or in-kind services are provided this will be a factor in scoring)

Activity Purchase Rehab For Sale – 35 CLT Homes

ACTIVITY COST	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
Appraisals			**$14,000**
Other Pre-development			**$87,500**
Acquisition & Rehabilitation			**$6,443,000**
Total Development Cost			**$6,545,000**
Sales Proceeds			**$4,095,000**
GAP	**$2,000,000**	**$450,000**	**$2,450,000**
Administration: 5% of NSP	**$100,000**		
TOTAL	**$2,100,000**		

G. **BUDGET & LEVERAGING**: (Include public and private components) **(5 POINTS)**

Please fill out this chart for each activity proposed in this application. Use the totals from each activity chart to fill in the total budget chart. (Please note that no match is required for these funds, however, if other funds are leveraged, or in-kind services are provided this will be a factor in scoring)

Activity **Housing Counseling, NCALL Research**

ACTIVITY COST	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
Appraisals			
Salaries			
Other Employment Costs			
Housing Counseling	**$73,500.00**		**$73,500.00**
Administration			
TOTAL			

G. **BUDGET & LEVERAGING**: (Include public and private components) **(5 POINTS)**

Please fill out this chart for each activity proposed in this application. Use the totals from each activity chart to fill in the total budget chart. (Please note that no match is required for these funds, however, if other funds are leveraged, or in-kind services are provided this will be a factor in scoring)

Activity **Homeownership Assistance Program, City of Dover**

ACTIVITY COST	NSP FUNDS	OTHER FUNDS	TOTAL
Appraisals			
Salaries			
Other Employment Costs			
Homeownership Assistance	**$200,000**		**$200,000**
Administration			
TOTAL			

G. **BUDGET & LEVERAGING**: (Include public and private components) **(5 POINTS)**

Please fill out this chart for each activity proposed in this application. Use the totals from each activity chart to fill in the total budget chart. (Please note that no match is required for these funds, however, if other funds are leveraged, or in-kind services are provided this will be a factor in scoring)

Activity Transitional Housing Dover Interfaith Mission

ACTIVITY COST	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
Appraisals			
Salaries		**$6,000**	**$6,000**
Other Employment Costs			
Acquisition and Rehab	**$250,000**		**$250,000**
Administration			
TOTAL			

BUDGET & LEVERAGING, CONTINUED

Please fill out this chart summarizing the information from the activity charts above.

I. PROGRAM ACTIVITIES	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
A. Transitional housing	**$250,000**	**$6,000**	**$256,000**
B.			
C.			
D.			
E.			
TOTAL PROG. ACTIVITY COST			
II. ADMINISTRATION			
A. SALARIES			
B. OTHER EMPLOYMENT COSTS			
C. TRAVEL			
D. CONTRACTUAL SERVICES			
E. SUPPLIES & MATERIALS			
TOTAL PROGRAM COSTS			
TOTAL ADMINISTRATION COSTS (Up to 5% of the Total costs can be added for Admin)	**$12,500**		**$12,500**
III. TOTAL COSTS = Total Program cost costs	**$262,500**	**$6,000**	**$268,500**

Activity Purchase and Rehabilitate – maintain in permanent rental inventory
National Alliance of Mental Illness in Delaware

ACTIVITY COST	NSP FUNDS	OTHER FUNDS	TOTAL
Appraisals			
Salaries	**$10,000**		
Other Employment Costs			
Purchase of 3 houses	**$150,000**		**$450,000**
Renovation of 3 houses	**$ 50,000**		**$150,000**
Replacement Reserve for 3 houses	**$ 15,000**		**$ 45,000**
Administration			
TOTAL			

BUDGET & LEVERAGING, CONTINUED

Please fill out this chart summarizing the information from the activity charts above.

I. PROGRAM ACTIVITIES	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
A. purchase	**$450,000**		
B. renovate	**$150,000**		
C. replacement reserve – $15,000 per home	**$ 45,000**		
D.			
E.			
TOTAL PROG. ACTIVITY COST	**$645,000**		
II. ADMINISTRATION			
A. SALARIES	**$10,000**		
B. OTHER EMPLOYMENT COSTS			
C. TRAVEL			
D. CONTRACTUAL SERVICES			
E. SUPPLIES & MATERIALS			
TOTAL PROGRAM COSTS			
TOTAL ADMINISTRATION COSTS (Up to 5% of the Total costs can be added for Admin)	**$ 32,250**		
III. TOTAL COSTS = Total Program cost + Admin costs	**$687,250**		

BUDGET & LEVERAGING, CONTINUED

Please fill out this chart summarizing the information from the activity charts above.

I. PROGRAM ACTIVITIES	**NSP FUNDS**	**OTHER FUNDS**	**TOTAL**
A. Diamond State Community Land Trust Purchase/Rehabilitation	$2,100.000	Leverage funds to be assembled	$2,000.000
B. Dover Housing Authority Purchase/Rehabilitation	$2.822.600	$180,000	$3.002.600
C. Dover Interfaith Mission on Housing Transitional Housing	$262,500		$250,000
D. National Alliance of Mental Illness Rental Housing	$687,250		$677.250
E. City of Dover Homeownership Assistance	$200,000		$200,000
F. NCALL Research Housing Counseling	$73,500		$73,500
G. Appraisals	$17,500		$17,500
H. Contractual Services Program Cost	$37,800		$37,800
TOTAL PROG. ACTIVITY COST	$6,188.650		$6,268.650.00
II. ADMINISTRATION	5 year period		
A. SALARIES	$100,000		
B. OTHER EMPLOYMENT COSTS Part-time employee	$110,000		
C. TRAVEL	$ 10,000		
D. CONTRACTUAL SERVICES			
E. SUPPLIES & MATERIALS	$ 2,500		
TOTAL PROGRAM COSTS	$242,500		
TOTAL ADMINISTRATION COSTS (Up to 5% of the Total costs can be added for Admin)	$242,500		$242,500
III. TOTAL COSTS = Total Program cost + Admin costs	$6,673.650		$6.509.150.00

H. PERFORMANCE MEASURES (5 POINTS)

Please develop three to five performance measures for each proposed activity (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent). Performance measures should have at least one performance measure that measures the outcome rather than inputs, or outputs.

Dover Interfaith Mission for Housing services 50% below the area median income

1. **Two (2) houses will be acquired, rehabilitated and utilized for transitional housing.**
2. **The number of eligible persons who move from transitional housing to the local market.**
3. **Six (6) formerly homeless men will be housed in transitional housing.**

National Alliance of Mental Illness in Delaware (NAMI-DE) services 50% below the area median income

1. **Three (3) houses will be purchased and rehabilitated to rent to persons who suffer from mental illness.**
2. **Nine (9) persons who suffer from mental illness will be provided affordable housing.**
3. **The quality of life will be improved for those who suffer from mental illness.**

Dover Housing Authority

1. **Two (2) homes will be demolished and affordable housing will be constructed to house two families who are 50% below the area median income.**
2. **Ten homes will be purchased and redeveloped to be sold to households that are between 51-80 percent of the area median income.**
3. **Two households will be purchased and redeveloped to be sold to households that are between 81-120 percent of the area median income.**
4. **The homes will be purchased in the areas of the greatest need will improve the existing housing stock.**

Diamond State Community Land Trust

1. **Fifteen (15) homes will be purchased and redeveloped to be sold to households that are between 51-80 percent of the area median income.**
2. **Ten (10) homes will be purchased and redeveloped to be sold to households that are between 50 percent and below the area median income.**
3. **Community Land Trust purchases will ensure long term affordability because the land is owned by the Land Trust.**

DSHA will post information of interest to NSP applicants to our website at http://www.destatehousing.com/services/dv_nsp.shtml

One Original and four copies of each proposal are due to DSHA by 4:00 p.m. Friday, October 31, 2008. Applications should be submitted in binders with tabs separating each section.

Delaware State Housing Authority
18 The Green
Dover, DE 19901
Attention: Andy Lorenz

Or

Delaware State Housing Authority
820 N. French Street
10th Floor
Wilmington, DE 19801
Attention: Andy Lorenz