

Nonprofit Housing Agenda

A Project of the Delaware Housing Coalition

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Member Profiles

ARC of Delaware (Patricia Kelleher, Director of Housing Development)

The Arc of Delaware is a statewide non-profit organization devoted to improving the quality of life for individuals with developmental disabilities and their families. Founded by parents in 1953, The Arc has pioneered services and legislation to ensure that all Delawareans with developmental disabilities can live their lives to the fullest within the community. There are approximately 20,000 people in Delaware with developmental disabilities and many of these individuals have major unmet needs, are segregated from society and lack skills to be independent. They are at high risk of homelessness and of abuse if they lose their primary care giver. Many have never been identified as eligible for state services because of family protectiveness or lack of information. We fulfill our mission and meet the needs of our clients through an integrated approach to providing services. Arc programs help clients overcome poverty and remove the barriers to leading full lives in the community. The Arc's goal is to assist clients in gaining access to supports, rectify concerns, empower individuals to the maximum of their ability, and enhance their quality of life. Services offered include advocacy, safe and affordable housing, employment assistance, case management and recreational activities.

Better Homes of Seaford (William Roupp, Executive Director)

Better Homes of Seaford, Inc. is a nonprofit organization that develops rental housing for low- and moderate-income persons in western Sussex County. Services include housing development, securing and financing suitable property sites to construct low- to moderate-income rental housing; and ownership and operation of affordable rental housing communities: Chandler Heights I & II, Charleston Place, Virginia Crest Village, Williamsburg Manor, and Yorktowne Woods, all in Seaford.

Cornerstone West CDC (Joan Fultz, Executive Director)

The Cornerstone West Community Development Corporation, a community revitalization program focused on providing affordable housing to first-time homebuyers whose income is 80% or below New Castle County median income, focuses on the complete rehabilitation of vacant and rental properties in Wilmington's west side and offering low-interest, fixed-rate loans with no private mortgage's insurance and no points. In addition, settlement help is available.

It is the community development arm of West End Neighborhood

House, which has been serving the changing needs of the community for over 120 years. Its mission is to assist individuals to achieve self-sufficiency, reach and maintain their maximum potential and live responsibly and harmoniously in a healthy community and complex world. Services include a crisis alleviation program, providing a monetary allowance to those in danger of losing their homes and/or having a utility disconnected; a food closet and clothing closet program; providing three meals a day for three days to anyone in need, as well as clothing for men, women and children; a security deposit loan program, a fund to help low-income families throughout Delaware obtain rental housing through the provision of one-time-only loans for rental housing security deposits and other relocation costs; case management and coordinated support services provided to 90 families and their children to stabilize their housing and economic conditions.

Delaware Housing Coalition (Ken Smith, Executive Director)

For over twenty-five years, the Delaware Housing Coalition (DHC) has advocated for safe, decent and affordable housing throughout the state. We are solely dedicated to advocating for the creation and preservation of affordable housing, both in Delaware and nationally. All of our efforts are designed to promote this goal and reflect our concern for more and better permanent supportive housing for the homeless, preservation of affordable rental communities, increased state and local incentives to produce affordable homeownership and rental units, more funding at all government levels for affordable housing, increased use of nonprofit and community-based housing development solutions, and a broader awareness and deeper understanding of affordable housing needs.

In the past, DHC helped create the state's housing trust fund and first statewide housing code; worked to establish obtain multi-million dollar bank commitments for targeted neighborhoods around the state, coordinated state wide planning and education on homelessness, provided technical assistance to public and assisted housing resident councils in Delaware; and provided leadership in and partnership with the Diamond State CLT, a state wide community land trust creating an inventory of perpetually affordable housing in Delaware.



Members

Patricia Kelleher, ARC of Delaware
Bill Roupp, Better Homes of Seaford
Joan Fultz, Cornerstone West CDC
Van Temple, Diamond State CLT

Christine Stillson, First State Resource Conservation & Development
Susan Starrett, Homeless Planning Council of Delaware

Gary Pollio, Interfaith Community Housing Delaware
David Moore, MHDC
Elva Allen, Millsboro Housing for Progress
Joe Myer, NCALL Research
Kevin Gilmore, Sussex County Habitat for Humanity
Stephanie Lonie, YWCA Delaware

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Diamond State CLT (Van Temple, Executive Director)

Formed in 2006, Diamond State Community Land Trust's mission is to help families attain the American dream of homeownership by moving working families into homes they can afford. It does this by investing funds in every transaction, "buying down" the purchase price of the home. Diamond State and the homeowner enter into a legal agreement upon purchase. This agreement ensures that, if a homeowner decides to sell, the home re-sells at a price working families can continue to afford, while providing the seller with a return on his/her investment. Diamond State homeowners build equity and financial stability, and Delaware gains homes that are affordable for generations to come. Diamond State homeowners own their homes and have a permanent leasehold claim to the land. This shared equity arrangement is the key to keeping the home affordable from the first owner to the next and so on.

Diamond State CLT is a membership-based 501(c)(3) nonprofit organization that offers a balanced approach to governance. Members include residents of CLT housing, small businesses, neighborhood associations, corporations, and supportive individuals and families. The Board of Directors includes members from the above groups as well, with a third of the Board made up of CLT residents and low income area representatives. This ensures that CLT homeowners have an active voice in the work of the Land Trust, and thus in their neighborhoods and communities. Diamond State CLT is one of a growing number of community land trusts across the country. More and more communities are discovering this unique way of helping working families become homeowners and keeping homes affordable from one owner to the next.

DSCLT is playing a key role in the Neighborhood Stabilization Program which is repairing some of the damage done to Delaware communities by the recent financial troubles. It has been a leader in bringing new funding and innovative affordable housing solutions to Delaware.

First State RC & D (Christine Stillson, Housing Programs Director)

First State Resource Conservation and Development Council, Inc. (RC&D) provides leadership, initiative, technical support and direction in developing and carrying out a plan to assist individuals and communities in the conservation and enhancement of their human and natural resources. Services include the emergency home repair project, providing emergency repairs at no cost to very low-income homeowners whose homes have a problem that will expose the occupants to an immediate serious health or safety threat, including: deteriorating framing, lack of a central heating system, lack of a functional interior toilet, missing windows and/or doors, holes in the ceiling, flooring or walls that expose occupants to outside weather, presence of a serious electrical hazard and lack of needed wheelchair ramps. Project provides materials and coordinates volunteers to assist family members to make needed repairs. Licensed contractors complete the electrical, heating and plumbing repairs.

The Council works on numerous community environmental and community development projects, but its longest-running program is the Emergency Home Repair Project. Since its inception in 1991, the Project has assisted more than 3000 homeowners in Ken, Sussex, and lower New Castle Counties to eliminate a hazardous condition in the

home.

Homeless Planning Council (Susan Starrett, Executive Director)

"Serving those who serve the homeless" – A coalition of homeless service providers. The mission of the Homeless Planning Council (HPC) of Delaware is to develop a shared, cooperative continuum of care through which concerned Delawareans from all walks of life strive together to remedy homelessness throughout the First State. Through the bi-annual point-in-time studies and the DE-HMIS, the HPC is the main source of homeless data in Delaware. In addition, the HPC coordinates Continuum of Care activities, serves as a liaison to HUD and manages the yearly SHP grant process. The HPC provides data management services to homeless service providers, as well as government and nonprofit agencies, community centers, job centers and health providers. The HPC maintains the Delaware Homeless Management Information System (DE – HMIS), a database application that allows agencies within the continuum of care to better provide services to the homeless population by collecting basic demographic and other information in a secure site; provides training, technical assistance, report creation and ongoing support for the database; and produces reports to inform policy making and community planning.

Interfaith Community Housing of Delaware (Gary Pollio, Executive Director)

It is the mission of Interfaith Community Housing Delaware to strengthen Delaware communities and serve low- and moderate-income households by developing and maintaining sustainable affordable housing and preparing individuals and families for successful homeownership. Services include the development, creation, rehabilitation, and sale of quality affordable homes for Delaware's low- and moderate-income families and individuals; homeownership services designed specifically for the first-time homebuyer, including financial fitness, individual development accounts, credit, pre-purchase and down payment and settlement assistance, post-purchase education and services; and the management of affordable rental housing communities, including Arbor Place (59 subsidized and 10 market-rate rentals of townhouse units in New Castle County) and Colony West (40 apartments in Milford).

MHDC (David Moore, President)

Milford Housing Development Corporation is a nonprofit community housing development corporation that provides affordable housing opportunities in Kent and Sussex Counties. Services include housing development, including acquisition and financing to construct low- and moderate-income, multi-family housing; transitional housing, operating three units of housing for families in transition; Self-Help Housing, a housing homeownership program where families work together in groups to mutually build their homes; and counseling services, operating and linking counseling services, from pre- to post-counseling, with homeownership products.

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Millsboro Housing for Progress (William Duffy, President)

Millsboro Housing for Progress, Inc. (MHP) is a not-for-profit affordable housing organization located in Millsboro, Delaware. A 7-member Board of Directors whose experiences include retired educators, administrators, social workers, a financial aid counselor, a minister, a day-care worker and tenants from the developments administers it. MHP owns 118 units of affordable family housing and a multi-purpose building where it provides services for the residents. Ninety-five percent of MHP's units receives rental assistance from either the Department of Housing and Urban Development or USDA Rural Housing, which allow the organization to provide housing for families at or below 50% of Area Median Income.

MHP's developments include: Millsboro Village I LLC – 50 Units – 100% HUD Project Based Rental Assistance. Currently, Millsboro Village I is under renovation with financing from the Delaware State Housing Authority's Low Income Housing Tax Credit/HOME programs and permanent financing from USDA Rural Development. Millsboro Village II – 26 units – 100% USDA Rural Development Rental Assistance. Financing for this development was provided through the DSHA's Housing Development Fund program and permanent financing from USDA Rural Development. Old Landing I – 12 units – 100% USDA Rural Development Rental Assistance. Financing for this development was provided through the DSHA's Housing Development Fund Program, the Federal Home Loan Bank and permanent financing provided by USDA Rural Development. Old Landing II L.P. – 30 Units – 20% DSHA Rental Assistance. Old Landing II is MHP's first Low Income Housing Tax Credit development and its first multi purpose building with a community room. The remaining financing for this project was provided through the DSHA's Housing Development Fund program and permanent financing from NCALL Research, Inc.

MHP's Executive Board: William B. Duffy, Jr. (President), Robert G. Drain (Vice President), Vanessa S. Deloach (Treasurer), Elva D. Allen (Secretary).

NCALL Research (Joe Myer, Executive Director)

NCALL (National Council on Agricultural Life and Labor Research, Inc.) improves housing conditions of low- and moderate-income people primarily in rural areas through training, technical assistance, direct homeownership, home repair and educational services, as well as increasing public awareness about housing needs. Services include the Rural Delaware Homeownership Initiative, providing assistance to potential homeowners who wish to apply for USDA Rural Development Section 502 Homeownership Loans or Section 504 Home Repair Grants/Loans; homeownership and mortgage counseling to provide comprehensive counseling services to low- and moderate-income households who wish to become homeowners; IDA Counseling, financial counseling to public housing clients in Kent and Sussex Counties toward the goals of homeownership, small business creation and higher education; *Finanzas*, financial literacy training to the Latino workforce in Sussex County, teaching basic financial literacy and banking skills to employees of participating employers; technical assistance to nonprofit Community Housing Development Organizations (CHDOs), including assessment of capacity, development of a technical assistance plan and direct assistance; rural and farm labor housing, providing help to improve and

develop rural housing opportunities for seasonal farm workers and low-income households; Self-Help Housing technical assistance, providing technical and management assistance to nonprofit organizations throughout the 21-state northeast to assist low-income families with the construction of their own homes through the mutual self-help housing method; and the NCALL Loan Fund, a certified Community Development Financial Institution (CDFI) making loans to nonprofit housing sponsors throughout the Delmarva Peninsula to fill a variety of project financial and operational gaps.

Sussex County Habitat for Humanity (Kevin Gilmore, Executive Director)

The mission of Sussex County Habitat for Humanity is to build simple, decent, and affordable houses in partnership with low-income families in Sussex County. Since 1991, through volunteer labor and donations of money and materials, the Georgetown affiliate has built 48 homes in Sussex County. Seventy adults and 127 children live in Habitat homes.

Families are selected on the basis of the need for housing, ability to pay a no-profit, no-interest mortgage, and their willingness to partner. Homeowner candidates invest sweat equity by helping to build their homes and the homes of others. Mortgage payments go into Habitat's "Fund for Humanity" and are used to build more houses with more families in the future.

YWCA Delaware (Stephanie Lonie, Chief Programs Officer)

YWCA Delaware has a commitment to community service, focusing on the special needs of women. With a mission to empower women and eliminate racism, its goal is to help women achieve self-sufficiency and to encourage their personal development. It is member of the YWCA of the USA, a women's membership movement which strives to attain peace, justice, freedom and dignity for all people, and to eliminate racism wherever it exists. Services include: a domestic abuse outreach center, offering counseling and other services to victims of domestic violence to help them break the cycle of abuse long before the need to enter the shelter system; the Home Life Management Center, a 33-room program providing transitional/emergency housing for homeless single- and two-parent families, as well as extensive case management, life-skills instruction, goal setting, employment counseling, culinary and custodial training and family/parent/child development; the Hilda Davis Residence for Single Working Women, providing emergency and safe, affordable housing to single women who are working, temporarily unemployed or in school and who have incomes at or below the poverty level; and Economic Advancement programs in homeownership education, money management, and small business development.