

# Milford Housing Development Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)  
Year Founded: 1977  
Location: Milford, DE  
Housing Units Repaired: 154  
Housing Units Developed: 99  
Financing Secured: \$12.4M

Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit, affordable housing developer. Its mission is to provide decent, safe, and affordable housing solutions to people of modest means.

Founded in 1977, MHDC has steadily increased the quality and quantity of Delaware's affordable housing stock. As the state's leading nonprofit, affordable housing developer, MHDC provides a full continuum of housing programs, including transitional housing, home repair, rental housing development and preservation, Mutual Self-Help Housing, and single-family homeownership, new construction, and financial fitness courses.

Since 1997, MHDC has offered the Mutual Self-Help Housing program as an alternative path to homeownership for families who might not otherwise be eligible through more traditional avenues. To date, MHDC has assisted over 185 low-income households achieve their dreams of homeownership with a hand up—not a hand out. Furthermore, MHDC has been instrumental in bringing resources to Delaware. Over \$135 million has been generated in economic impact, of which 90 percent will be retained in the state. The program has leveraged over \$21 million and created more than \$5.2 million in total equity. MHDC's Mutual Self-Help Housing Program has clearly been a welcomed resource for rural communities.

During 2013, MHDC completed 18 Mutual Self-Help Homes, with an additional 32 homes in construction at year's end. MHDC also preserved eight homeownership units, completed 154 free, emergency-related home repairs, and acquired and rehabilitated two, multifamily, affordable rental complexes (73 units combined) with total development costs exceeding \$9.9 million. MHDC also has 185 rental units in the pipeline, totaling \$32 million in total development costs. In 2012 and 2013, MHDC was one of only two agencies across the nation to be recognized with the National Energy Star Award for Excellence in Affordable Housing.

## Ms. Caroline Batley

In 2014, MHDC received a call from an elderly woman desperately in need housing assistance. Ms. Caroline Batley, a 78-year-old resident of Long Neck, Delaware, was living with her daughter and grandson in a mobile home park. She had heard about MHDC's Home Repair Project (HRP), a program that provides free, emergency-related home repairs to eliminate unexpected and immediate threats to life, health, and safety.

MHDC staff inspected Ms. Batley's home and immediately found that none of the windows in her home were operational. In fact, many were held down only with duck tape. In addition, her front door did not lock or close properly and there were numerous soft spots in the floor.

MHDC staff and volunteers replaced Ms. Batley's 11 windows and front door and stabilized the home's floors. Not only were the repairs provided to Ms. Batley free of charge, but the work was completed within 30 days of her initial phone inquiry.

Weeks later, Ms. Batley called MHDC again: this time, she wanted to thank MDHC for its assistance. "For the first time in 10 years, I can open the windows and feel the breeze blow through my home."

