

BUILDING NEIGHBORHOODS RESTORING HOPE



Habitat
for Humanity®
of New Castle County

BUILDING

What does home mean to you? A place of retreat and comfort? Safety and security for your family? A community of neighbors?

Imagine if your residence were so small that your family slept 3 or 4 people to a bed. If your dilapidated house were making you sick. If your rent were so high that you couldn't afford heat and electricity. If your neighborhood were so unsafe your children couldn't play outside. If you had no prospect of ever owning a suitable home.

Habitat for Humanity International was founded in 1976 with the goal of building decent, low-cost homes for those living in substandard housing. Today it is the world leader in combating poverty housing.

But it's not just in far-distant, developing countries where people live in poverty housing. It's right here in New Castle County, particularly in Wilmington. That's why in 1986 caring Delawareans founded our own Habitat chapter, Habitat for Humanity of New Castle County.

Since then, HFHNCC has grown in size, partnerships, volunteer support, and funding, allowing us to make a significant impact on our community. We began building house by house, completing a few houses each year, and by 2012 we had 32 houses under construction. We are now an essential part of the revitalization of Wilmington and other areas in New Castle County plagued by substandard housing.

We do this all while spending less than eight percent of our funds on administration and fundraising costs. That means more than 92 cents of every dollar donated goes directly toward helping those in need.

HFHNCC revitalizes whole neighborhoods by building or overhauling blocks of homes in the same area. This approach changes the lives not only of the people for whom we build and their neighbors, but for the whole community. *It is community building in its truest sense.*



U.S. Senator Chris Coons presents home keys to Tiffany Mays and family at the Pavilion dedication ceremony

HISTORY TIMELINE



FUTURES

Since HFHNCC's founding, we have built or completely renovated homes for more than 200 families in New Castle County. But the need is so much greater.

For every 100 extremely low-income households in Delaware (those at or below 30 percent of the state median income), only 40 affordable units are available.* Many jobs in our service economy are low-paying, with minimum wage set at just \$7.25 per hour. At 40 hours per week, a minimum-wage worker earns \$15,080 a year, well below the \$42,907 that a Delaware family must earn annually to afford a modest two-bedroom apartment. As a result, nearly 30 percent of households in the State are severely cost-burdened, spending half or more of their income on housing. Approximately 25,000 Delaware households are considered "at risk" due to the burden of housing costs and other serious housing issues.

Our vision is to be a leader in revitalizing neighborhoods in New Castle County. In the past few years we have changed our focus from building single homes to transforming whole neighborhoods through concentrated building projects that have a greater impact on our partner families and the entire neighborhood. We have seen great success thus far.

We have 3,000 dedicated volunteers and the support of government, faith, and community groups. Our goal now is to increase funding from individual donors so that we can expand our efforts, build more homes, and change more lives.

With your help, HFHNCC can make a difference in the lives of our financially overburdened neighbors living in poverty housing.

**Delaware Housing Coalition, Who Can Afford to Live in Delaware, 2013.*



Habitat meets goal of building 21 houses in one year

2004

First ReStore opened to sell excess donated items to benefit HFHNCC



Revitalizing Neighborhoods Initiative begins

2006

First capital campaign raises nearly \$6.1 million



2010

Ground broken for 21-home Mill Stone development, HFHNCC's biggest project to date

Habitat has 32 homes under construction, the greatest number in our history

2012

HFHNCC launches strategic planning efforts to grow individual giving and ReStore income



2013

"I am grateful for everybody who volunteers and is affiliated with Habitat. They all played a part."

~ Dad, Nate

"Habitat has been more than a blessing to us. It has changed our lives."

~ Mom, Zane



PROVIDING HOMES

Nate and Zane Webb were both employed full-time, yet they still couldn't provide the type of living environment they wanted for their three young children, now ages 2, 5, and 9. Their two-bedroom rental duplex in North Wilmington was cramped and infested with insects and mice, despite repeated treatments by an exterminator. Their poorly insulated house meant high heating bills every winter. Worst of all, their children could never play outside because Nate and Zane feared for their safety in a neighborhood where the park was littered with drug paraphernalia and a drive-by shooting had occurred outside their windows.

It wasn't the life that Jamaican-born Zane had dreamed of when she came to the U.S. as a young track star to earn her bachelor's degree at West Virginia University. She and her husband were good parents and they worked hard, Zane as a child care provider and Nate as a night shift stocker at Lowe's. Even so, rent of \$550 was all they could afford, and with no savings for a down payment, owning a home seemed out of reach.

That was before Zane learned from a co-worker about Habitat for Humanity. Like all Habitat partner families, the Webbs proved their financial need, their employment status, and their credit-worthiness. Once approved, they attended Habitat finance and homeowner classes and contributed many hours at Habitat construction sites, together putting in more than the 375 hours of sweat equity required of every couple. "The financial classes were wonderful. If I knew then what I know now about money, things would have been different," Zane says.

In November 2012, two years after applying for the program, the Webbs moved into their four-bedroom, 1,400-square-foot home in HFHNCC's Mill Stone development. Like all Habitat families, they paid for just the cost of construction for their home, which Habitat is able to keep low because of its strong volunteer support. At 0 percent interest, their monthly mortgage payment is the same \$550 they once paid for rent.

Although their new home is just a few blocks away from their old rental, the neighborhoods are completely different, Nate says, partly because the new one is made up of Habitat families. "We had lived in our old apartment for seven years and only knew a few of our neighbors. The way our new neighborhood is designed, we've gotten to know everyone. Here our children can go outside and play and ride their bikes. We also have clean, safe parks nearby that I take the children to," he adds.



REVITALIZING NEIGHBORHOODS

Habitat for Humanity doesn't just build houses; we transform whole neighborhoods. The Prices Run area of Wilmington, where the Webbs live, is our latest and greatest success. Since 2009, HFHNCC staff and volunteers have built or completely renovated 33 homes there. These include 21 two-, three- and four-bedroom townhouses in the development of Mill Stone, built by HFHNCC from the ground up on a reclaimed brownfield that had been a large, unsightly empty lot, as well as seven units on Millers Row behind Mill Stone and five complete renovations on the next block.

HFHNCC began our involvement in Prices Run with our Brush with Kindness program, through which we repair and beautify parks and the exteriors of homes and churches. A Brush with Kindness increases neighborhood support and respect for HFHNCC, which is vital to our success.

“People care about their communities, but with drug activity it doesn't appear that they do. When Habitat comes along, it inspires people to take care of the area and to come together for the community,” says Pastor Sandra Ben of Praying Ground Church and president of Northeast Civic Association, which covers a large portion of Prices Run.

With more people caring for their homes, participating in their civic associations, and looking out for their neighbors, Prices Run has shown an astounding 39 percent decrease in crime since Habitat moved in.*

In the past 20 years, HFHNCC has brought new life to three additional neighborhoods in Wilmington—the East Side of Wilmington,

Southbridge, and 11th Street Bridge. We also have a large section in progress in a Middletown neighborhood.

“By rehabbing areas once plagued by dilapidated buildings, trash, and loitering, Habitat has deterred nuisance crimes,” says Darius J. Brown, City Councilman in the 3rd district, which includes both the Prices Run and 11th Street Bridge neighborhoods.

Better neighborhoods have an influence on children, too. They are not as exposed to drugs and alcohol on the streets, and with more suitable homes and supportive neighborhood environments, children do better in school. In fact, in a 2012 HFHNCC survey, 62 percent of our responding families report that their children's grades had improved by one or more grade levels since they moved into their Habitat homes.

“Bringing change to whole neighborhoods means that our partner families not only have good homes to live in, but they also have stable, caring communities to support their families,” says HFHNCC Chief Executive Officer Kevin L. Smith.



**"Evaluation of Prices Run Weed and Seed," State of Delaware Statistical Analysis Center, 2010.*

BUILDING COMMUNITIES

“Our community of faith strongly supports the work of Habitat for Humanity with both financial contributions and sweat equity. For people who believe that home ownership is a goal they will never achieve, Habitat makes dreams come true.”

Gregory Knox Jones, Senior Pastor, Westminster Presbyterian Church



Habitat's Impact on Delaware's Economy

According to a 2012 study by the Center for Applied Business & Economic Research at the University of Delaware, HFHNCC contributes to the Delaware economy in three important ways:

- As an employer and as a purchaser of building supplies as well as the services of many subcontractors
- Through an army of volunteers who contribute more than 64,000 hours of work (equivalent to 34 full-time jobs) to Habitat projects
- Through the savings of the 200 current Habitat homeowners, resulting from the difference between their mortgage payments as homeowners and the rent they paid prior to homeownership.

These impacts amount to an additional 109 full-time jobs, an additional \$11 million of production, and more than \$1 million in new taxes paid.

GIVING



During Board President Jeff Kline's 15 years with HFHNCC, he has seen the evolution of a fledgling nonprofit that built a few homes a year into a comprehensive organization that revitalizes communities. His vision for HFHNCC's near future is to increase financial support significantly.

"We have accomplished much, but we need to challenge ourselves to do even more," Kline says. "We must take HFHNCC to the next level

financially so we can fulfill our mission of eradicating poverty housing in New Castle County."



Ardent HFHNCC supporter **Dick Christopher** worked in the real estate business for 51 years, so he recognizes more than most that Habitat reaches a population chronically underserved by the housing industry. He values the opportunities and education that HFHNCC provides to its partner families as well as the prudent way it handles its funds.

"Habitat is an excellent investment for anyone's community dollars," Christopher says. "HFHNCC doesn't just provide homes, it fosters stability, nurtures family life, and leads to improved school performance for children. And it will continue to provide those benefits for the family and the community long into the future."



Governor Jack Markell takes a moment to meet Habitat CEO Kevin L. Smith during the Governor's day of service activity. He and his cabinet and senior team volunteered on the first phase of Mill Stone.

"Habitat for Humanity plays a vital role in the redevelopment of Wilmington. Beyond the bricks and mortar, Habitat offers a level of financial preparedness and support that makes the families selected bound for success."

~ Sophia Hanson, Director, Wilmington Department of Planning and Urban Design.

SUPPORT

HFHNCC doesn't just build houses. We also support our partner families before, during, and after construction with classes on finances, construction, home ownership, maintenance, repairs, and good neighbor training. These classes are part of the required minimum 225 hours of "sweat equity" that each applicant must earn for home ownership. *(Couples and families with children over age 18 are required to earn more hours.)*

Families tell us these classes have been invaluable to them. Many had never before learned basic financial literacy. We educate them about budgeting, saving, credit cards, and loans and explain the financial and legal obligations of home ownership. Our hands-on workshops teach them about construction, minor household repairs, and home beautification techniques. We encourage our families to get to know their neighbors and become active in their civic associations.

Home ownership combined with our family services has dramatic effects on our partner families. Our research shows that for most families finances improve, housing-related health problems disappear, and children perform better in school. Many adults are inspired to further their education or seek a career change. They feel more confident about caring for their home and take great pride in it. The neighborhoods in which we work change as well, as residents come together for the good of all.



ReStore

With the grand opening of our ReStore, which we relocated to Prices Corner in November 2012, HFHNCC made a significant step toward increasing donations and sales of home remodeling supplies, appliances, furniture, and decor. This larger, more visible store has drawn new donors and shoppers while raising awareness of Habitat's mission. It has also increased sales significantly, putting us on track toward reaching our goal of funding construction of three houses a year solely through ReStore profits.



RESTORING HOPE

Thanks to our faithful donors and volunteers, HFHNCC has made a real difference in the lives of good people who are struggling to provide their families with decent housing in safe neighborhoods.

But the need remains immense. Every year in New Castle County, 400 families apply for a Habitat house. We are able to serve 15-20 families through our homeownership program and an additional 10 families through our façade improvement program, A Brush with Kindness. But we want to do more. We currently have 88 properties ready and waiting to be developed. We have volunteers eager to build.

What we need are more people who share our vision of eradicating poverty housing in New Castle County. What we need is funding.

What we need is you.

VISION:

A world where everyone has a decent place to live

We seek to empower our partner families to be successful homeowners and neighbors. We will be a leader in revitalizing neighborhoods in New Castle County. HFHNCC will engage individuals and community partners, inspiring them to join us as donors and volunteers in our work of neighborhood revitalization and personal transformation. Our ReStore will be the premier thrift store in the region; “The clean, friendly place to find treasures”.

MISSION:

Seeking to put God’s love into action, Habitat for Humanity of New Castle County brings people together to build homes, communities and hope.



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for Humanity[®]
of New Castle County



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