



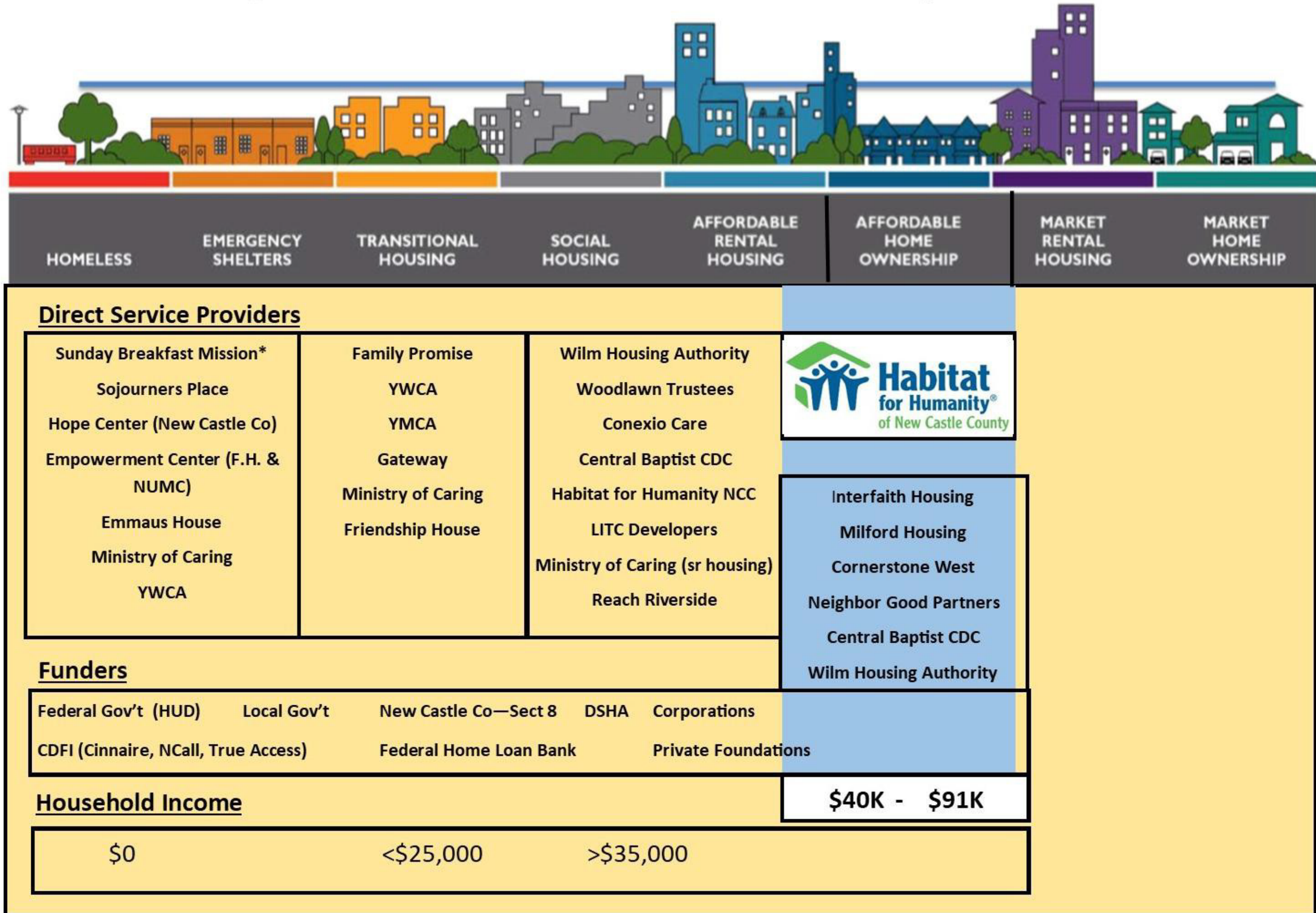
BY WISDOM
A HOUSE IS
BUILT, AND
THROUGH
UNDERSTANDING
IT IS ESTABLISHED
THROUGH KNOWLEDGE
ITS ROOMS ARE
FILLED WITH
RARE AND
BEAUTIFUL
THINGS
PSALM 111:9-10
JEFF WALKER
APR 2019



Habitat
for Humanity®
of New Castle County

First Presbyterian Church of Newark

The Housing Continuum in New Castle County



Creating Homeownership



**HFH's 0% Mortgage | 35% - 80% of AMI | 620 credit
Partner family responsibilities**

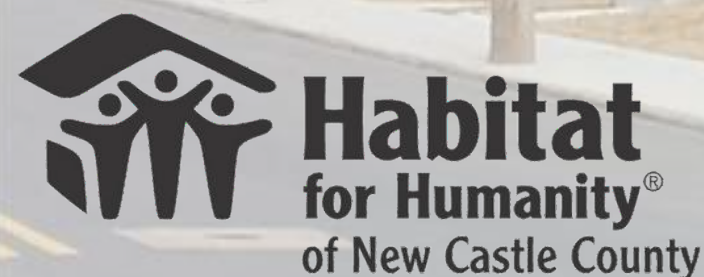
Sweat Equity

Training (Financial, Home Maintenance, Good Neighbor)

Right of 1st Refusal – 10 years

**Purchase Price =
appraised value or total development cost.**

**Volunteers 40% | Sub-Contractors 60% | Sweat Equity
Construction Cost ~ \$235,000 - \$300,000 per house**



We build strength, stability and self-reliance through shelter.

**every
one**
deserves a decent
place to live.

Where We Work – New Castle Co.

New or Renovated
for 1st Time Homebuyers
Over 325 Homes

Redos & Repairs

32 Homes Redone
1,450+ Repairs

210+ Homes completed
in the City of Wilmington
13 under construction

2 New Homes completed Newark

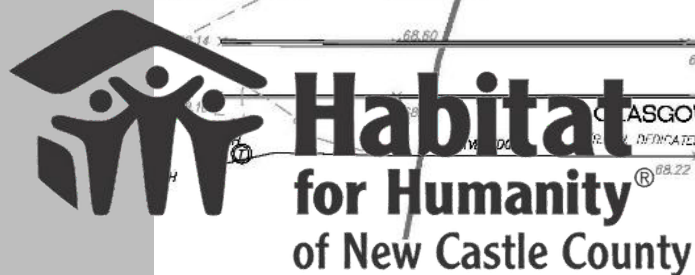
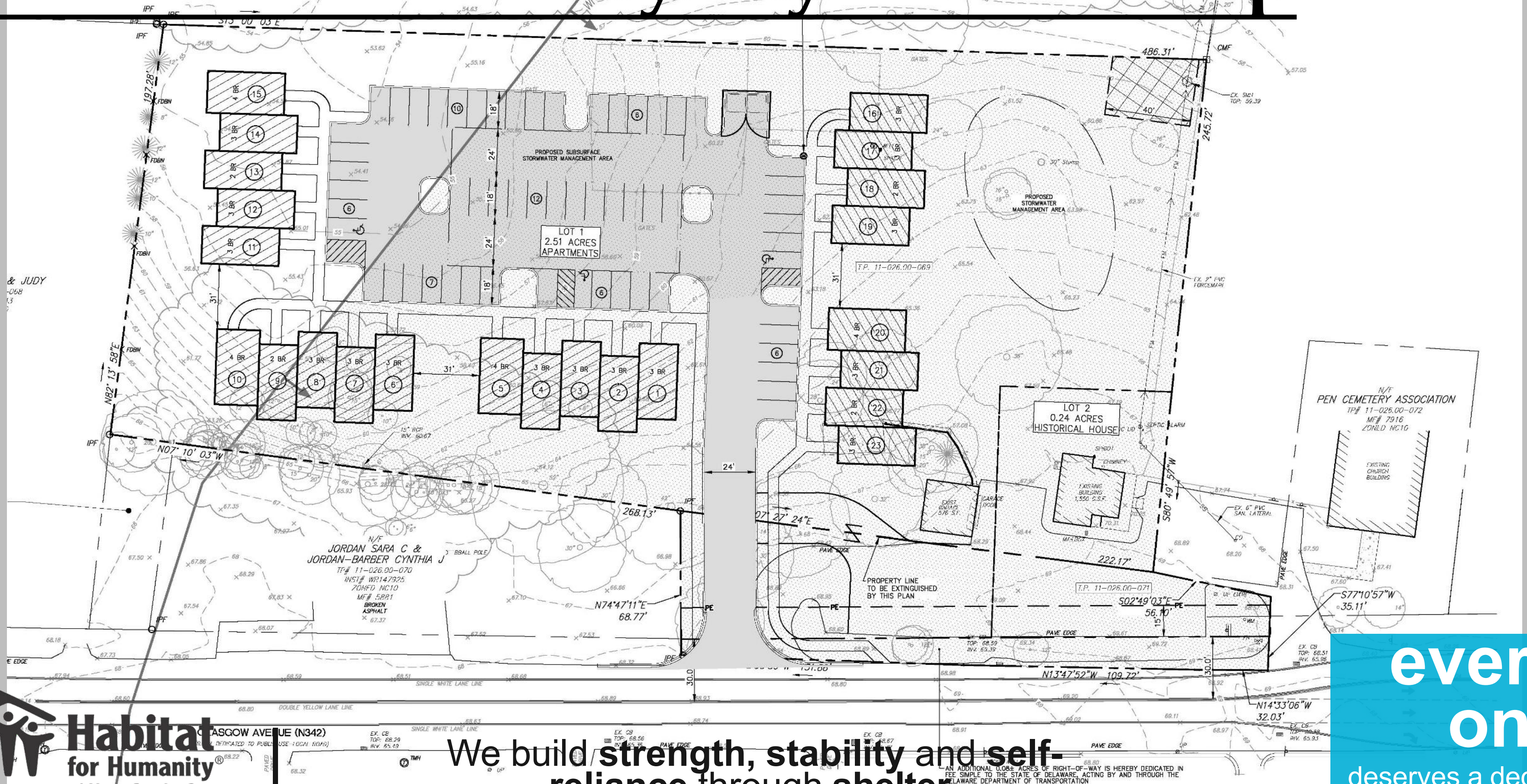
22 New Homes, 5 renovations in New Castle –
Rt. 9 / Rt 13 Corridor (12 in W. Minquadale)

2 New Homes completed St. Georges

Middletown: 39 Completed; 3 planned



New Castle Presbytery Partnership



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Almost Home - a Rent to Own Pilot



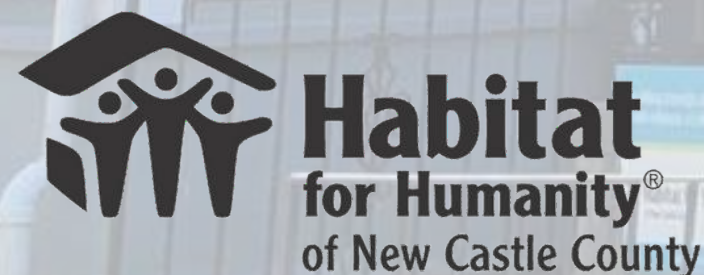
Applicants who are just shy of qualifying due to credit issues

Renovated five homes in Wilmington (two in process).

Affordable Rent - \$850/month – similar to HFH mortgage

Dedicated Case Manager to work with them.

Rent for 1 – 2 years to get them qualified – Buy a New Home.



We build **strength, stability** and **self-reliance** through **shelter.**

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Sustaining Homeownership – Repair Programs

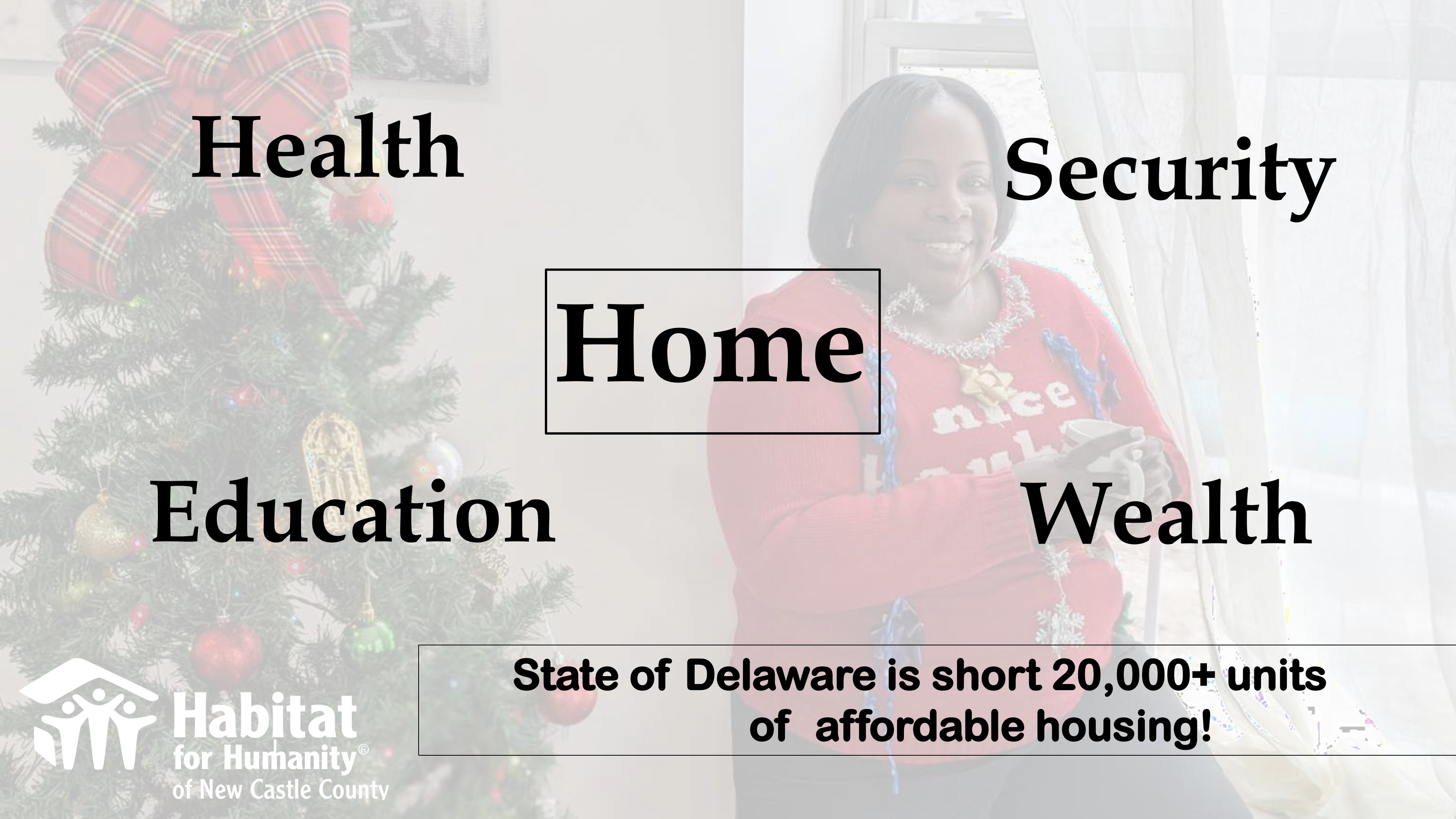
**Statewide Repair Assessment with UD.
25,000 units need repairs (5,000 substantial)
Total \$95 Million Needed**

Age in Place (grab bars, ramps, etc...)

Health Outcomes (indoor air quality – mold, trips & falls)

Energy Efficient (lower energy bills)

**HFH NCC providing over 250+ repairs a year!
Lead repair organization in the State.**



Health

Security

Home

Education

Wealth

**State of Delaware is short 20,000+ units
of affordable housing!**

Our Impact

HFHNCC has built or renovated = 325 homes,
repairs/energy audits = 1,129+,
= 1,453+ Total Served

88%
are no longer
receiving
government
assistance

70%
have improved
physical,
emotional, and
social
wellbeing

67%
report their
children's
grades have
improved by 1-3
grade letters

68%
report they are
eating healthier

HFHNCC has Tithed (10%) to HFH affiliates overseas for 40
years for a total of \$1,920,323 serving 497 households.

Draft First Presbyterian Church - HFH Plan

