



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

May 11, 2023

Delaware Manufactured Home Owners Association
PMB #5
24832 John J. Williams Hwy, Unit #1
Millsboro, DE 19966

Dear Delaware Manufactured Home Owners Association:

At Sussex County Habitat for Humanity, we envision a world where everyone has a decent place to live. I want to thank you for being an important partner in this work and supporting our Home Repairs program with a \$6,000 gift. We are excited to share the impact of your gift in the enclosed report.

Your generosity has allowed us to fund more holistic and impactful home repairs for low-income households living in manufactured housing on leased land – a population with tremendous need but often limited resources. In addition, we have been able to build a stronger relationship with your organization and refer home owners in need of the resources and advocacy you offer.

Thank you for all you do. We hope this is a partnership that will continue to bless Sussex County and those who call it home. Please do not hesitate to contact me with any questions.

In partnership,

A handwritten signature in blue ink, appearing to read "Kevin J. Gilmore", is written over a light blue horizontal line.

Kevin J. Gilmore
Chief Executive Officer

Delaware Manufactured Home Owners Association Gift Impact Report Spring 2023

Gift Recipient: Sussex County Habitat for Humanity
CEO: Kevin J. Gilmore
Address: 206 Academy Street, Georgetown, DE 19947
Federal Tax ID Number: 51-0334057

Program Contact: Michael D'Ovidio, Neighborhood Revitalization Manager
Phone: (302) 855-1153 x208 **Email:** michael@sussexcountyhabitat.org

Partnership Overview

In December 2022, the Delaware Manufactured Home Owners Association (DMHOA) and Sussex County Habitat for Humanity (SCHFH) launched a partnership to address the needs of low-income households living in manufactured homes on leased land. Over the next five months, SCHFH utilized \$6,000 in funding from DMHOA to augment 12 grant-funded home repairs projects for households in Delmar, Ellendale, Lewes, Long Neck, Millsboro, Ocean View, Rehoboth Beach, and Seaford. The average homeowner age was 66, and the average household income was \$17,400.

The augment funding – or funding meant to amplify an existing grant – provided by DMHOA helped SCHFH leverage more than \$102,000 to address major structural problems, improve home safety and accessibility, and replace outdated and inoperable systems. Many of the most critical repairs would not have been possible without the additional funding. Importantly, SCHFH and DMHOA became referral partners, with DMHOA referring a number of homeowners in need of repairs to SCHFH, and SCHFH referring homeowners in need of resources and advocacy to DMHOA.

Community Impact

Thousands of Sussex County families are struggling with a housing affordability crisis that has only worsened since the start of the COVID-19 pandemic. Experience shows that the most affordable home is often the one a family is already in; however, low-income and fixed-income households can struggle to afford the rising costs of home maintenance and repair. This is especially true for manufactured housing homeowners facing increases in lot rent, high energy costs, and other cost burdens. Many have been forced to choose between making critical home repairs for their health and safety and paying for basic necessities like food, healthcare, and transportation. More than 70% of the homes SCHFH repaired last year were manufactured homes. Nearly 60 of the homeowners on SCHFH's Home Repairs waitlist live in manufactured housing, all of them on rented land. The need for a partnership like DMHOA's and SCHFH's is apparent.

Augment funding is an innovative way for organizations like DMHOA to deepen their impact on a costly and widespread issue. Limited funding can often push repair programs to only offer certain types of repairs or address one to two issues per household. Many SCHFH home repair applicants require multiple repairs to sustainably improve their homes. For example, water damage to a floor might be caused by a leaky roof or plumbing issues. Limited funding might force the organization to prioritize one repair over another, when both are necessary. The additional funds provided by DMHOA ensured SCHFH could address connected concerns for a more holistic and sustainable outcome.

When this partnership formed in December 2022, SCHFH's average amount spent per home repair project was around \$6,000. The organization has steadily grown the level of funding per project and was able to spend an average of \$8,500 on each of the 12 homes served. DMHOA's gift made a difference in not only the scope, but the number of repairs. In one instance, the additional \$500 directly replaced a broken water heater for a single mother of five living in Seaford.

In addition to home repair assistance, SCHFH's Neighborhood Revitalization Manager was able to make a number of needs-based referrals to program participants and applicants. This includes connecting homeowners with resources to improve their financial position, including free financial literacy coaching and options for homeowners insurance. The latter is especially important as homeowners insurance is a requirement for most home repairs assistance, including SCHFH's program. Additionally, SCHFH and DMHOA were also able to establish bidirectional referrals – with DMHOA referring homeowners in need of repairs to SCHFH, and SCHFH referring homeowners in need of resources and advocacy to DMHOA.

Looking Ahead

Home repair remains a top housing need in Sussex County and across the State of Delaware. A 2022 study conducted by the University of Delaware found an estimated 25,000 homes owned by low-income Delawareans are in need of repairs – with roughly 6,000 of those homes in substandard condition. While the study found manufactured housing to be an affordable option for low-income households, it also highlighted the challenge these homeowners can face in finding home repair assistance if they live on leased land. SCHFH is continually seeking partners, resources, and funding that can assist this unique population. Of the nearly 60 manufactured housing homeowners currently on the SCHFH Home Repairs waitlist, all live on leased land. That is why this partnership with DMHOA is so important and will hopefully not only continue, but serve as an example for future collaborations.

Improving Health, Safety, and Quality of Life

Before



After



Of the homes served by DMHOA funding, seven received accessibility modifications for individuals with disabilities. This includes three **wheelchair ramps** installed to help older homeowners function more independently and achieve a higher quality of life.

Before



After



According to the Centers for Disease Control and Prevention (CDC), falls are the leading cause of fatal and non-fatal injuries among older adults. Replacing tubs with **more accessible walk-in showers** was one of the most commonly needed repairs among households served by DMHOA funding.