



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.



PROGRAM INTRODUCTION AND OVERVIEW

DSHA is charged with efficiently providing, and helping others to provide, quality affordable housing and appropriate supportive services to low- and moderate-income Delawareans. DSHA has supported emergency repair grants to nonprofit and community development grantees for over 20 years through the state's Housing Development Fund and the federal Community Development Block Grant program, but recognized that improvements could be made, with more than 16,000 homes identified as substandard across the state. The Statewide Emergency Repair Program is an innovative mechanism to address emergency home repairs on a coordinated, unified, statewide basis with a single point of contact for the public. DSHA contracted with a single service provider which is coordinating repair efforts statewide, reducing client confusion and streamlining service delivery.

- **AN INNOVATIVE INITIATIVE**

Beginning in 2016, DSHA met with 25 different partners and agencies that provided emergency repair services or funding to assess the effectiveness of the Delaware's owner-occupied repair and emergency repair programs. The objective was to assess what DSHA could do to best respond to the increasing needs for home repairs; identify potential improvements to resource allocation and utilization; and improve program coordination. Prior to the creation of SERP, there were five separate government-operated home repair programs in Delaware – operated by DSHA, the three counties, and the two largest cities. In a state as compact as Delaware, this represented a significant diffusion of resources and increased the opportunity for frustration among residents. As a result of these conversations, DSHA recognized the need for a more efficient statewide emergency repair program as a way to meet these goals.

- **A REPLICABLE PROGRAM**

The Statewide Emergency Repair Program could be easily replicated by another HFA that wanted to address emergency repairs to substandard homes statewide or regionally. DSHA met individually with stakeholders and funding partners and discussed current practices, challenges, opportunities, and process improvements. Using this data, DSHA created a list of objectives to be achieved with the funding, a master list of repairs to be funded, and a series of performance measures. DSHA then published a notice of funding availability (NOFA), describing the program, outlining the work to be performed, and the requirements for a successful application. DSHA is in the first year of a contract with a single nonprofit provider that allows for two 1-year renewals.

- **RESPONDING TO AN IMPORTANT STATE HOUSING NEED**

The current Delaware Housing Needs Assessment identified an estimated 16,200 owner-occupied homes in substandard conditions. Rural communities, mobile home communities, and high-poverty urban neighborhoods within Wilmington have the greatest number of substandard housing units. DSHA's Housing Needs Assessment also included a Market Value Analysis that identified several strategies to support public investment decisions that use public funds, understanding that different neighborhoods require different intervention strategies. SERP supports a strategy to direct attention to areas showing initial signs of decline, where rehabilitating existing housing stock and supporting homeownership will be important. A portion of funding (\$100,000) is set aside specifically for work on manufactured or mobile homes.



- **DEMONSTRATING MEASURABLE BENEFITS TO HFA-TARGETED CUSTOMERS**

In the first year, DSHA set aside \$500,000 in funding for SERP and directed that 50 percent of the funding awarded to any partner must be directed to homeowners at or below 50 percent of Area Median Income (AMI). The remaining 50 percent had to be directed to homeowners at or below 80 percent AMI. Therefore, all SERP funds were to be used to assist low-income homeowners with emergency repairs that threatened the health or safety of the household’s occupants.

An emergency was defined as an unexpected occurrence or combination of events calling for immediate action. Because there are a variety of funding sources available for repairs that do not meet DSHA’s definition of emergency, it was also the responsibility of the awardee to provide a description of its agency’s ability to coordinate, on behalf of the homeowner, with the other funding sources to address those non-emergency needs. Part of DSHA’s effort in designing a statewide program was to reduce or eliminate the need for a homeowner to reach out to multiple sources of funding blindly and get what they could perceive as the “run-around” from various government agencies and nonprofit providers. It was also hoped that by providing this centralized intake system that DSHA would assist local elected officials who often receive calls of this type from their constituents.

- **A PROVEN TRACK RECORD OF SUCCESS IN THE MARKETPLACE**

SERP has been operational since March 2017. The response from the clients has been overwhelming. In the first day after the public announcement of the program, the program administrator – the Milford Housing Development Corporation - reported that the “phones were ringing off the hook.” Nearly 300 calls have been received in the first quarter of operations, with more than half of those calls representing a situation that met the definition of emergency. The emergency repairs completed to date were all for homeowners at or below 50 percent AMI.

- **PROVIDING BENEFITS THAT OUTWEIGH COSTS**

The investment from the Housing Development Fund (\$500,000) did not represent a significant increase to the amount previously awarded for a variety of home repair programs. The value of having a centralized intake system and a way to coordinate benefits statewide among all the programs funded by other state agencies and private partners is invaluable to the populations being served.

- **DEMONSTRATING EFFECTIVE USE OF RESOURCES**

By utilizing a contract partner, DSHA did not increase staff or increase obligations to the agency. The funding selection and contract award process ensured that the funding would be used in an efficient manner, and the number of partnership utilized means that Delaware taxpayers are receiving the maximum possible benefit spread evenly across the state. Using a single provider also increases DSHA’s ability to assess the effectiveness of the program and better analyze metrics and create best practices moving forward.

- **EFFECTIVELY EMPLOYING PARTNERSHIPS**

DSHA is partnering with a local nonprofit that is acting as the program administrator statewide, the Milford Housing Development Corporation. MHDC in turn has partnered with other nonprofits and state



Delaware State Housing Authority

Category: Homeownership: Home Improvement and Rehabilitation

Entry: Statewide Emergency Repair Program

service centers to act as intake centers, since these local offices are more conveniently located for the clients served. These partner groups are able to gather information on the nature of the emergency, income eligibility, and other program compliance issues, while the statewide program administrator concentrates on the repair itself. The administrative nonprofit has also created a network of third-party professionals (electricians, plumbers, roofers, etc.) to provide the emergency repair services. In cases of adding ramps to provide emergency accessibility, the administrative nonprofit is able to provide that service directly.

- **ACHIEVING STRATEGIC OBJECTIVES**

It is DSHA's mission to help others to provide efficiently safe, decent affordable housing to low- and moderate income Delawareans. A key goal in the current DSHA strategic plan is to improve the coordination of services and programs in Delaware to benefit the end user and use resources more efficiently. An area that quickly emerged as a priority was the provision of homeowner rehab services, where resources are scarce, needs are high, and policy issues such as tenure for manufactured home owners create policy challenges. SERP has been a great first step in achieving that strategic goal.

- **CLIENT STORY**

"I had trouble with my heater ... I had just lost my husband, so I had no way of fixing it and no money. So I called the heater man back one last time and he recommended [the program] right away, and they fixed it. I appreciate it so much and I'm so grateful." – **Betty Zurman, homeowner from Millsboro, Del.**



VISUAL AIDS

1. Photos from the program kickoff event in March 2017, held at the headquarters of the Milford Housing Development Corporation, the program administrator:



Governor John Carney speaking at the kickoff event.

“We can help our families in need by making their homes safe and healthy, which also strengthens our communities. This is not a hand out, but a hand up by helping those in emergency situations. Public-private partnerships like this help leverage our resources to assist as many people as possible.”

>> *Governor John Carney*



Delaware State Housing Authority
Category: Homeownership: Home Improvement and Rehabilitation
Entry: Statewide Emergency Repair Program



DSHA Director Anas Ben Addi speaking at the kickoff event.

“Repairing roofs, fixing heating systems and solving accessibility issues are simple jobs that can be out of the reach of many people due to financial circumstances. We’re pleased to be able to help with that.”

>> *DSHA Director Anas Ben Addi*



Governor John Carney, DSHA Director Anas Ben Addi, homeowner Betty Zurman, MHDC President and CEO David Moore, state legislators and supporters at the program kickoff.



2. Rack card being distributed widely through DSHA, MHDF and the many nonprofit partners:

Emergency Home Repairs For Qualified Recipients



Statewide Emergency Repair Program

Addressing emergency conditions threatening the health or safety of qualified Delaware owner-occupants and household members.

Have an emergency?
Call: (302) 491-4010 or
Toll Free: (844) 413-0038



Milford Housing Development Corp.
 977 East Masten Circle
 Milford, DE 19963
<http://www.milfordhousing.com>

STATEWIDE EMERGENCY REPAIR PROGRAM

Emergency repairs for qualified recipients!

The Statewide Emergency Repair Program (SERP) addresses emergency conditions threatening the health and safety of qualified Delaware owner-occupants and household members. The SERP provides emergency home repairs to qualified homeowners.

Delaware State Housing Authority has selected Milford Housing Development Corporation (MHDC) to administer the SERP. MHDC has formed statewide partnerships in an effort to provide service to qualified homeowners promptly.

HOW DO I QUALIFY?

To qualify for assistance:

- Have valid proof you own your home
- Currently reside in home for at least 1 year
- Meet income guidelines
- Housing condition must be an immediate health or safety threat, for example
 - Heating system (winter months)
 - Plumbing repairs (non-functioning)
 - Electrical repairs (hazard exists)
 - Roof repair/replacement (active leak)
 - Major structural repairs
 - Urgent accessibility modifications
- Additional restrictions may apply

WHO DO I CONTACT?

It's simple, just pick up the phone!

Give us a call us at (302) 491-4010 or toll free (844) 413-0038. Our staff will carefully work with you to determine if you qualify.





Delaware State Housing Authority
Category: Homeownership: Home Improvement and Rehabilitation
Entry: Statewide Emergency Repair Program

3. Media coverage of the program launch:

Video from WBOC-TV: <http://www.wboc.com/clip/13206864/delaware-launches-statewide-emergency-housing-repairs-program>

Reports from The News Journal (print) and WDDE (radio) follow.

New program helps keep Delawareans in their homes

[Jerry Smith](#), [The News Journal](#) Published 10:32 a.m. ET March 29, 2017 | Updated 24 hours ago



(Photo: File photo)

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The state of Delaware launched a new program this week that provides aid to qualified homeowners in need of help to keep their homes livable.

The Statewide Emergency Repair Program will be administered by the Milford Housing Development Corporation, which was awarded \$600,000 by the Delaware State Housing Authority to streamline the application process, according to a release from the DSHA.

The Statewide Emergency Repair Program is designed to address emergency conditions threatening the health or safety of eligible Delaware homeowners and members of their households. Qualified applicants must own their home and have lived there for at least one year, and must meet income guidelines.

Situations that qualify include immediate health or safety threats such as heating system repairs, non-functioning plumbing, hazardous electrical systems, leaking or failing roofs,

and major structural repairs or urgent accessibility modifications. A portion of the funding will go toward assisting residents of manufactured housing or mobile homes.

During a Tuesday press conference to launch the program, Delaware Gov. John Carney said no one should live in a home with broken plumbing or a leaking roof.

"We can help our families in need by making their homes safe and healthy, which also strengthens our communities," Carney said. "This is not a hand out, but a hand up by helping those in emergency situations. Public-private partnerships like this help leverage our resources to assist as many people as possible."

STORY: [Leo & Jimmy's closing after 87 years in Wilmington](#)

STORY: [Woman details how man saved her, baby](#)

DSHA Director Anas Ben Addi echoed the governor's sentiments at the press conference, saying he was pleased to be able to help Delawareans by partnering with the Milford Housing Development Corporation and its statewide network of nonprofits and agencies that is helping reach people in need.

"Repairing roofs, fixing heating systems and solving accessibility issues are simple jobs that can be out of the reach of many people due to financial circumstances," he said.



The state of Delaware launched a new program this week that allows qualified homeowners in need of help to keep their homes livable to apply for assistance. The Statewide Emergency Repair Program can help with heating system problems during the winter months. *(Photo: File photo)*

David Moore, president and CEO of the Milford Housing Development Corporation, said the goal of the program is to help as many people as possible with true emergencies that threaten residents' health or safety.

"We have been involved in emergency repairs for more than two decades, and know how important it is to make sure homes are kept in good condition," he said.

The DSHA, which works toward providing quality, affordable housing opportunities and appropriate supportive services to low- and moderate-income Delawareans, had previously funded repairs through a number of partners, depending on jurisdiction, while the Statewide Emergency Response Program has a single point of contact and operates in all three counties.

Homeowners can apply to the Milford Housing Development Corporation at 302-491-4010 or toll-free at 844-413-0038. Staff will work with applicants to determine if they qualify.

Reach Jerry Smith at jsmith17@delawareonline.com. Follow him on Twitter at [@JerrySmithTNJ](https://twitter.com/JerrySmithTNJ).

State housing authority gives \$600k for emergency home repairs

By KATIE PEIKES • MAR 28, 2017

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State officials and residents stand together with the \$600,000 check for the Statewide Emergency Repair Program

KATIE PEIKES/DELAWARE PUBLIC MEDIA

Delawareans with homes in need of urgent fixes can get help through a new emergency repair program announced Tuesday.

Listen
1:09

Delaware Public Media's Katie Peikes reports on the new Statewide Emergency Repair Program, announced Tuesday, which will give Delawareans money and support to repair their homes.

The Milford Housing Development Corporation is launching a statewide rehabilitation program for emergency home issues, with help

from \$600,000 from the Delaware State Housing Authority.

“This is just another way that we’re able to help people in homes that may have had an emergency situation and get them back to where they have pride in their home,” Milford Mayor Bryan Shupe said.

Shupe said some residents tend to deviate from city code because they don’t have the money to fix their homes, but with the DSHA funds, the city’s housing development corporation can help residents in Milford and elsewhere throughout the state who need work on their homes.

The program will address issues such as damaged furnaces and flooding, both of which Millsboro resident Betty Zurmon experienced. Zurmon has already received help from the DSHA and MHDC through a prior partnership.

“I had no money, I just sat there with a space heater,” Zurmon said. “I was really desperate and a gentleman I knew just said, ‘Try Milford, I hear they do something, maybe they’ll do it for you.’”

Zurmon also received recent repairs under the new Statewide Emergency Repair Program. She had a broken pipe fixed just a few weeks ago, said Dan Shortridge, the director of public relations for DSHA.

DSHA Director Anas Ben Addi expects the average eligible homeowner will receive around \$7,000 for repairs. Ben Addi said that will allow the state to address most people who apply, though he’d like to find more money and resources for the program.

“At the end of the day we want also to avoid them losing their house and being evicted and being one family experiencing homelessness,” Ben Addi said.

Homeowners can apply for the Statewide Emergency Repair Program through [Milford Housing Development](#). To qualify, you’ll need to have lived in your home for at least one year.

TAGS: STATEWIDE EMERGENCY REPAIR PROGRAM MILFORD HOUSING DEVELOPMENT CORPORATION

DELAWARE STATE HOUSING AUTHORITY HOMES

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