



**Habitat**  
for Humanity®  
of New Castle County

Creating Affordable  
Housing &  
Revitalizing  
Neighborhoods



Dedicated to  
our service recipients, volunteers, and donors

# TABLE OF CONTENTS

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• Message from Our CEO .....	5
• The Need for Affordable Housing .....	6
• Habitat Homes & Affordable Homeownership .....	7
• Our Programs .....	8
• Middletown	
◦ Grace Point I .....	10
◦ Faith Way .....	11
• New Castle	
◦ Simonds Gardens .....	13
• Wilmington	
◦ Walnut Ridge .....	15
◦ Hope Landing .....	16
◦ Hope Run .....	17
◦ Coopers Run .....	18
◦ Terrace Green .....	19

# TABLE OF CONTENTS

---

- Wilmington (cont'd)
  - Mill Stone ..... 20
  - The Pavilion ..... 21
  - Lower Brandywine ..... 22
  - Taylor Run ..... 23
  - Greenbridge I & II ..... 24
  - Millers Row ..... 25
  - Webster Village ..... 26
  - Amala Way I ..... 27
  - Amala Way II ..... 28
  - Bennett Point ..... 29
  - Sankofa Place ..... 30
- Impact of Affordable Housing ..... 31

# Message from the CEO

The need for affordable housing has never been greater. Increasingly more and more individuals and families cannot afford their housing. Along with the urgency of this issue, there has also been a lack of investment in low-moderate income neighborhoods for decades, causing a loss of homeownership and an increase in the number of rental properties.

Habitat for Humanity of New Castle County (HFHNCC) works concurrently on both of these issues, as you will read in this sampling of our affordable housing projects and stories from the new homebuyers.

You will notice throughout an intentional consideration for architectural design, quality, and investment that helps spur the redevelopment of neighborhoods. Primarily, this collection highlights the life changing nature of our work, as hard-working individuals and families achieve their dream of becoming homeowners in neighborhoods that are worthy of their commitment.

In partnership,



Kevin L. Smith

Chief Executive Officer

# The Need for Affordable Housing

In Delaware, 1 in 7 families is spending 50% or more of their income on housing costs alone, rendering them severely cost-burdened. In New Castle County, 46% of renters and 25% of homeowners are severely cost-burdened. Despite these alarming statistics, the cost of owning a home continues to rise in our county. In 2021, the Median Home Sales Price was \$315,000 and average rental rates were \$1,350. Low-income families are unable to keep up with the cost of home ownership.

To afford housing, a minimum wage worker in Delaware making \$10.50 an hour would need to work over 100 hours per week to afford an average 2-bedroom apartment. This does not count for necessities or other obligations such as car payments, internet or student loans. Their resources are limited, leaving them with little to no income for emergency savings, healthcare, nutritious food, education, and other essentials. Families in New Castle County need more affordable options when it comes to their homes.

# Habitat Homes & Affordable Homeownership

HFHNCC homes reflect the look and quality of much higher-income neighborhoods. By working with an architect, we complement the style and materials for maximum curb appeal. We consider the look and feel, and the future homebuyer in determining the best placement of our homes, clustered or scattered, for the maximum cohesiveness of the neighborhood. In fact, it's our goal to make any difference between our homes and market-rate homes indistinguishable.

HFHNCC homes maintain their value because, not only are the buyers screened, they're invested. Applicants must complete a rigorous selection process that includes credit, criminal background and reference checks. Upon selection, each family must complete 300 hours of sweat equity on the construction of their home, or on other Habitat homes.

Habitat also provides new homeowners with pre-purchase financial, construction, and home maintenance education. This supports the interests of the community by preparing homebuyers to maintain their properties and to become active members of their homeowner's associations.

# Our Programs

HFHNCC understands the transformative effect that safe, decent, affordable housing can have on a family.

**Affordable Homeownership** creates opportunities for low-income families to build equity and generational wealth.



**Critical Home Repair** preserves homeownership by providing critical home repairs that create healthy homes, enable seniors to age in place and make homes more energy efficient.

**Rock the Block** works with residents to address urgent community needs and revitalize neighborhoods block by block.

**Refrigerator Replacement Program** lowers energy costs for low-income Delmarva customers by replacing their old, inefficient refrigerators with new ENERGY STAR refrigerators.

# Middletown

*Since 2000, the East Lake area has been a focus for HFHNCC. We have completed 32 homes to date, and have broken ground on our next project of four new homes on E. Lake Street. In 2023, we will break ground on three more townhomes.*

# Grace Point I

122-132 E. Lake St., Middletown, DE  
(2010)

HFHNCC returned to East Lake Street two years after building the Faith Way project to help another nonprofit builder who could not get their project off the ground. We purchased the property from them, and along with re-subdividing the lot into six parcels, building the homes, HFHNCC also created a new parcel for an existing house and owner whose property was adjacent to this project. Three of the HFHNCC homes are also part of a land trust, ensuring the homes will be perpetually affordable.

Six new homeowners moved into Grace Point in the Summer/Fall of 2010, including Chnelle Darby, who moved into her home with her 9-year-old son Nashon. “It’s a new chapter in my life,” she said. “As an independent, single parent woman, this experience has really made me grow and mature.”

## Project Team:

- Apex Engineering
- Architectural Alliance
- Diamond State Land Trust
- New Castle County
- Town of Middletown

**Home Size:** 1250 sq. ft

**Total Number of Units:** 6

**Market Rate Sales Price:** \$95,000-\$125,000

**Homebuyer Median Income:** \$30,000+



# Faith Way

100-126 Faith Ln., Middletown, DE  
(2005-2007)

HFHNCC purchased four vacant properties (mostly lots) from a private owner. The site now contains twelve new homes, three sets of four homes, consisting of 3- and 4-bedroom models, off-street parking and a new town street, 'Faith Way.' This is the largest single project HFHNCC completed in Middletown and is prominently located on E. Lake Street. HFHNCC was the owner & developer; building the homes and installing the infrastructure, including a new street, parking and an underground storm water system

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 12

**Market Rate Sales Price:** \$125,000-\$130,000

**Homebuyer Median Income:** \$30,000+

## Project Team:

- Architectural Alliance
- Apex Engineering
- Town of Middletown
- New Castle County



# New Castle

*We have focused on work in the unincorporated area of New Castle County in the neighborhoods along the Route 9 Corridor. Most specifically in Simonds Gardens. Previous to our work in Simonds Gardens, we also built three new homes at Rosehill Gardens. In 2022, we have broken ground on three new detached ranch homes in the Route 9 & 13 areas.*

# Simonds Gardens

Cahalan Rd., Sheridan Dr., & Simonds Dr., New Castle, DE  
(2013 - 2022)

HFHNCC has a long history of working in Simonds Gardens, including renovating six homes, building two new homes, and repairs on fourteen non-HFHNCC homes. This neighborhood has been ideal to work in as there is a strong civic leadership, and is identified as a Delaware MVA (2014) G and H priority area, as defined by the Delaware Housing Need Assessment 2015-2020. The Simonds Gardens community has also been designated a Blueprint Community by The Federal Home Loan Bank of Pittsburgh.

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 9

**Market Rate Sales Price:** \$125,000-\$130,000

**Habitat Homebuyer Median Income:** \$30,000+

## **Project Team:**

- Homsey Architects
- Engineering - pre-HFHNCC's involvement



# Wilmington

*When we started our work 36 years ago, renovating properties in Wilmington, there was an abundance of cheap properties. We found however, that we could involve more volunteers and build faster by building new homes. Our work in Wilmington has primarily been in four specific neighborhoods, Northeast, Eastside, West Center City, and West Side.*

# Walnut Ridge

EASTSIDE - Walnut St., Wilmington, DE  
(2016-2018)

Walnut Ridge is a part of HFHNCC's commitment to Eastside Rising. Due to the site's historic use, it contained some industrial fill material. HFHNCC worked with the state's Brownfield Remediation program to clean the site to residential standards.

The project was initiated through a donation of the property by Bank of America Delaware. HFHNCC purchased an adjacent property square of the site, so they could develop into nine new homes.

The new homeowners also have off-street parking in the rear.

## Project Team:

- Architectural Alliance
- Bank of America
- DNREC
- Brightfields
- Apex Engineering

**Home Size:** 1462 sq. ft.

**Total Number of Units:** 9

**Market Rate Sales Price:** \$155,000



# Hope Landing

EASTSIDE - Church St, and Bennett St., Wilmington, DE  
(2006 - 2007)

HFHNCC purchased the vacant site from Wilmington Housing Partnership (WHP) after WHP purchased the older, dilapidated homes and demolished them.

The project consists of eight homes facing Church Street and seven homes facing Bennett Street. Habitat created a private driveway that runs from Church Street to 8th Street, allowing the homebuyers access to a parking pad in the rear of each unit.

## Project Team:

- Architectural Alliance
- Zebley & Associates
- Wilmington Housing Partnership

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 15

**Market Rate Sales Price:** \$110,000

**Habitat Homebuyer Median Income:** \$30,000+



# Hope Run

EASTSIDE - N. Church St., Wilmington, DE  
(2018 - 2019)

HFHNCC purchased the vacant site from DP & L Credit Union. After determining there was concern for environmental contamination, Habitat employed Brightfields to help take the project through the brownfield remediation program at DNREC.

Hope Run was the first time Habitat had built on the Eastside of Wilmington since 2008, as part of HFHNCC's revitalization promise to Eastside Rising.

Completed in June 2019, this four-unit project celebrates being one of the homes to Habitat for Humanity of New Castle County's 250th homeowner.



**Home Size:** 1172-1460

**Total Number of Units:** 4

**Market Rate Sales Price:** \$125,000-\$130,000

**Habitat Homebuyer Median Income:** \$30,000+

**Project Team:**

- Architectural Alliance
- Apex Engineering
- Brightfields, Inc.

# Coopers Run

NORTHEAST - Carter St., Wilmington, DE  
(2014 - 2015)

This stretch of 7 townhomes located in the Prices Run section of Wilmington replaced nine empty, boarded, and deteriorating homes.

Supported and sponsored by Delaware State Housing Authority, the City of Wilmington, numerous banks and private foundations, this 7-unit project is only a small part of the work that HFHNCC has done in the four-block neighborhood of Coopers Run.

HFHNCC has built or renovated at least 45 homes in the Prices Run area as part of the Neighborhood Revitalization initiative - including homes in Millers Row and Mill Stone.

## Project Team:

- Architectural Alliance
- Apex Engineering

**Home Size:** 1190 sq. ft.

**Total Number of Units:** 7

**Market Rate Sales Price:** \$120,000

**Homebuyer Median Income:** \$30,000+



# Terrace Green

SOUTHBRIDGE - A. St., Wilmington, DE  
(2011)

The construction efforts of Terrace Green marked the first time HFHNCC had ever built in the Southbridge neighborhood of Wilmington. The opportunity presented itself when a private seller, who was motivated to honor her parents, contacted HFHNCC to build affordable housing.

The property, placed at the beginning of A Street, provides an opportunity for Habitat to showcase one of its projects at the entrance to a neighborhood.

Construction could not have started until the brownfields had been removed and soil remediated. The partnership, one of many throughout the years, between DNREC, Brightfields and Habitat, allowed the land to be properly designated as livable.

## Project Team:

- DNREC
- Apex Engineering
- Brightfields
- Architectural Alliance

**Home Size:** 1280 sq. ft

**Total Number of Units:** 6

**Market Rate Sales Price:** \$125,000

**Homebuyer Median Income:** \$30,000



# Mill Stone

NORTHEAST - Vandever Ave., Lamotte St., & Menser Way, Wilmington DE  
(2012-2014)

This 21-Home Development embodies our Neighborhood Revitalization Initiative.

HFHNCC purchased a brownfield property from Colonial Parking and after careful soil remediation through Brightfields, Inc., the project officially broke ground in Spring of 2011, while eight additional homes on the surrounding block underwent extensive rehabilitation at the hands of Habitat volunteers.

HFHNCC worked closely with Wilmington's Historic Review Board to help maintain consistency with the properties including cornerstones and brick façades. All homes exceed Energy Star in their overall engineering and include a tankless water heater with a high efficient furnace. Even a new city street was included in the new construction.

## Project Team:

- Architectural Alliance
- Eastern States
- City of Wilmington
- Brightfields

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 21

**Market Rate Sales Price:** \$127-155,000

**Homebuyer Median Income:** \$30,000+



# The Pavilion

WESTSIDE - N. DuPont St., Wilmington, DE  
(2012)

HFHNCC was approached by Cornerstone West, another non-profit affordable housing developer, who had completed three new homes, and installed the foundations for seven more homes. Cornerstone West had difficulty selling the first three units and was looking for a partner to finish the other seven homes. HFHNCC agreed and was also awarded \$50,000 in grants funds from Cornerstone.

HFHNCC modified Cornerstone's plans to keep in sync with HFH's standard design and built the new homes on the existing foundations. All homes were sold to HFH homebuyers who went through HFHNCC's homeownership training.

## Project Team:

- Architect - HFHNCC plans modified to fit existing foundations
- Engineering - pre-HFHNCC's involvement

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 7

**Market Rate Sales Price:** \$125,000-\$130,000

**Homebuyer Median Income:** \$30,000+



# Lower Brandywine

NORTHEAST - E. 11th St., Brandywine St., & Railroad Ave., Wilmington DE  
(2004 - 2005)

HFHNCC was awarded the property from the City of Wilmington through a competitive bid process, as Habitat could demonstrate its track record and funding sources.

The project is significant for a number of reasons. It was funded by the largest single gift at that time: \$1,000,000 gift from ING Direct.

This ten-house project was built in two phases with the first five on E. 11th Street being built first, and the second phase of a duplex and triplex being built to 80% in one week through the Home Builders Association of Delaware semi-annual Blitz Build.

## Project Team:

- Architectural Alliance
- Apex Engineering
- ING Direct

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 10

**Market Rate Sales Price:** \$90,000

**Habitat Homebuyer Median Income:** \$30,000+



# Taylor Run

NORTHEAST - 1001-1021 E. 11th St. Wilmington DE  
(2005 - 2006)

HFHNCC had to acquire several parcels to make this project work. Along with buying a bar, it also received two vacant homes from the City. After demolition, HFH took the proposed project through planning and design. These adjacent parcels allowed Habitat to build a five pack and four pack of new townhomes.

A nine-house subdivision completed in 2006 on E. 11th Street in Wilmington built in conjunction with the City of Wilmington and other funding partners. It is conveniently located across from a small City owned playground. Project named after a community member - Jim Taylor

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 9

**Market Rate Sales Price:** \$90,000-\$95,000

**Habitat Homebuyer Median Income:** \$30,000+

## **Project Team:**

- Howard Smith, Architect
- Apex Engineering
- City of Wilmington



# Greenbridge I & II

NORTHEAST - Heald St. & Thatcher St., Wilmington DE

(2007 - 2009)

HFHNCC purchased the vacant site and warehouses from two private companies. This was the first brownfield remediation site for HFHNCC. A commitment from DNREC (the state environmental agency) subsidized the cleanup costs for the project.

Instrumental in navigating this process was Brightfields, an environmental consultant. The project was built in two phases, consisting of seven homes in the first phase and ten homes in the second phase.

The homes built were either 3- or 4-bedroom. Each home has its own driveway for one vehicle, and due to its location in the flood plain, the homes are three story with the first floor being an above ground basement with flood vents.

**Home Size:** 1890-2160 sq. ft.

**Total Number of Units:** 17

**Market Rate Sales Price:** \$115,000-\$120,000

**Habitat Homebuyer Median Income:** \$30,000+

## Project Team:

- Howard Smith,  
Architect
- Apex Engineering
- Brightfields, Inc.
- DNREC



# Millers Row

NORTHEAST - E. 22nd St, Wilmington DE  
(2008-2009)

This was the first project in the neighborhood known as Prices Run. The corner of E. 22nd and Lamotte Street was one of the worst areas of the City before HFHNCC began its work. Millers Row was the first project of many that would total 39 homes being built, and dozens of repairs for existing non-HFHNCC homeowners.

The Millers Row project was originally ten old homes that were demolished to make way for these seven. The former homes, located several blocks from factories on the Brandywine River, would have housed those who worked in the factories - Millers, Coopers, and other laborers, who the project is named after.

## Project Team:

- Architectural Alliance
- Greater Brandywine Village Revitalization

**Home Size:** 1200 sq. ft.

**Total Number of Units:** 7

**Market Rate Sales Price:** \$125,000-\$130,000

**Homebuyer Median Income:** \$30,000+



# Webster Village

NORTHEAST - E. 14th St. and E. 15th St., Wilmington DE  
(2008-2011)

The location at E. 14th and 15th Street was the original site of the Kingwood Community Center decades earlier. The site contained a garage that Habitat demolished after purchasing. The first HFHNCC houses were built facing E. 14th Street, followed by the homes facing E. 15th Street. These are the only HFHNCC homes built with garages to match the existing home designs and keep the living spaces out of the flood plain. Named after a community leader, Ernie Webster.

**Home Size:** 1172-1460

**Total Number of Units:** 9

**Market Rate Sales Price:** \$115,000

**Habitat Homebuyer Median Income:** \$30,000+

**Project Team:**

- Howard Smith, Architect
- Landmark Engineering



# Amala Way I

EASTSIDE - Bennett Street, Wilmington DE  
(2021-2022)

The project of seven new townhomes was originally started by Wilmington Housing Partnership (WHP) in 2017. The homes were framed and contained roofs, and windows, but were halted when WHP ran out of funds. The houses sat in this condition until September of 2020. HFHNCC received the project as a donation, raised the monies necessary, and completed the project in April 2022.

The homes are larger than normal HFHNCC homes, with a full basement, garage, 9' ceilings, and 2 ½ bathrooms. There is a common driveway in the rear to service the homes. Four homes were sold to HFHNCC homebuyers, and the other three homes were sold on the market to homebuyers earning less than 80% of the area median income.

## Project Team:

- Wilmington Housing Partnership
- KSK Engineering

**Home Size:** 3060 sq. ft.

**Total Number of Units:** 7

**Market Rate Sales Price:** \$201,000-\$210,000

**Habitat Homebuyer Median Income:** \$35,000+



# Amala Way II

EASTSIDE - Bennett Street, Wilmington DE  
(2023)

HFHNCC purchased the vacant site from Wilmington Housing Partnership, who had acquired and demolished seven older homes. This project is a continuation of the revitalization of Bennett Street and HFHNCC's long-term commitment to provide more homeownership on the Eastside of Wilmington.

The project consists of 2, 3 and 4 bedroom homes. The front porches on two of the homes help to add to the character and visual quality of the project.

## Project Team:

- Architectural Alliance
- Apex Engineering

**Home Size:** 1172-1460 sq. ft.

**Total Number of Units:** 5

**Market Rate Sales Price:** \$160,000-\$175,000

**Habitat Homebuyer Median Income:** \$30,000+



# Bennett Point

EASTSIDE - Bennett Street, Wilmington DE  
(2023)

**Home Size:** 1,200 sq. ft.

**Total Number of Units:** 12

**Market Rate Sales Price:** \$185,000

**Habitat Homebuyer Median Income:** \$35,000

**Project Team:**

- Architectural Alliance
- City of Wilmington



# Sankofa Place

SOUTHBRIDGE - B Street & New Castle Avenue, Wilmington DE  
(2023)

**Home Size:** 1,200 sq. ft.

**Total Number of Units:** 5

**Market Rate Sales Price:** \$180,000

**Habitat Homebuyer Median Income:** \$35,000

**Project Team:**

- Architectural Alliance
- Southbridge CDC



**At HFHNCC, having a stable, decent, affordable home is one of the basic necessities for improving physical, emotional, and social well-being.**



Over 284  
Habitat  
Homes  
dedicated.

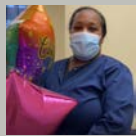
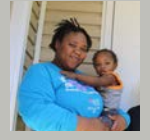
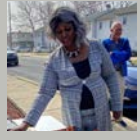
88% of Habitat  
families no  
longer need  
government  
assistance.



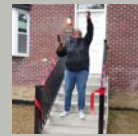
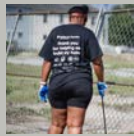
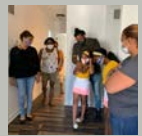
66% of Habitat  
families now  
eat meals  
together.

67% of children  
improved 1-3  
letter grades in  
school.





**Habitat**  
for Humanity®  
of New Castle County



1920 Hutton Street  
Wilmington, DE 19802  
302.652.0365  
www.habitatncc.org

