

# Habitat for Humanity, Realtors hammer it home: Double Framing Frenzy event a first for nonprofit

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**Members of the Delaware Association of Realtors and other volunteers teamed up for the first Double Framing Frenzy for Central Delaware Habitat for Humanity at Dover International Speedway on Friday.**



By [Mike Finney](#)

DOVER — Wes Stefanick, CEO of the Delaware Association of Realtors, had a satisfied look on his face as he glanced around at the 80 or so volunteers from his organization that gave up their Friday last week for a chance to help others.

Members of the Delaware Association of Realtors (DAR) and other volunteers teamed up for the first Double Framing Frenzy ever for Central Delaware Habitat for Humanity (CDHFH) at Dover International Speedway on a picture-perfect Friday.

“We’re really excited,” Mr. Stefanick said. “We started out planning for only (framing) one home with two levels, but it turned into being two homes, which was a great surprise.

“My members had a lot of fun and we’re very happy to help these families and help Habitat promote affordable and attainable housing, not just here in Dover, but across the state.”

The volunteers framed the first floor of a pair of new Habitat homes that will be located on South Queen Street in downtown Dover and are expected to be completed in February 2022.

Danielle Tolson and her three children will make up one of the two families that will see their dreams of home ownership realized early next year.

“I’m actually excited. This is really a blessing,” Ms. Tolson said. “This part right here is the best part, the building part. I got approved and I was happy and excited, but I think this is more exciting.

“My children are really looking forward to it. We’ll have more space and everything, so we’re excited. This will be my first home and, hopefully, it won’t be my last. This is a starting process and I’m just very excited.”

This has been a difficult year for Tim Bailey, executive director of the CDHFH, and the nonprofit organization as it has had to overcome numerous challenges.

“This year we have only finished two (houses), but that’s largely due to the pandemic and lumber shortage, supply and demand is tough, and just the cost of operating is a lot higher these days,” Mr. Bailey said. “The cost of land is tough.

“But we’ll be back at it next year. We’ve got six (new houses) on our schedule with another six behind that.”

Mr. Bailey said that despite all the challenges it’s hard to get discouraged when he sees the looks on the faces of family members as they prepare to move into their new homes.

He said that volunteers from DAR made that process move forward for another two families on Friday with the Double Framing Frenzy event.

“People that may never have been on a job site before come out and they sort of learn about the Habitat program and get to meet the families that are going into these homes,” Mr. Bailey said. “Then they get to help actually build the exterior walls of the house that will actually be transferred to the site and will forever be a part of their home.

“It’s a great experience for all of the folks with Delaware Association of Realtors, but it’s also a great experience for us as a group because our mission is bringing people together to build affordable homes, communities, and hope.”

Dylan Grimes, development director for Kent County Habitat, was impressed at the work that took place in the back parking lot of Dover International Speedway on Friday.

“We’ve never done a Double Framing Frenzy, we’ve normally done just one,” she said. “So, the fact that we got to frame two whole rancher-style homes was incredible.

“We started at 8:30 or 9’ish in the morning and we finished at 11, so we finished in two hours.”

They had planned on the event taking until 2 p.m., but the determined volunteers had other ideas.

It’s that kind of can-do attitude that has Mr. Bailey excited about the future for the CDHFH.

“It’s very exciting,” said Mr. Bailey. “As things start to loosen up a little bit, organizations are starting to look to us again for experiences and how they can support affordable housing efforts.

“We will definitely have (these two houses) halfway done by the end of the year, but these are targeted for a February finish.”

For Mr. Bailey and other members of his organization, it was nice to get back to work last Friday. It was good to be home.

“We’re executing all parts of our mission,” he said. “We’re bringing more than 80 people together, and we’re building two affordable homes, which are going to be a part of a community that desperately needs the help.”

## **Habitat for Humanity tries to overcome challenges, as homeownership opportunities drop**

**Ben Mace**

Delaware News Journal

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Danielle Tolson rents a townhouse for herself and her three children while working at the Dover Air Force Base dining facility.

“It’s been a little bit of struggle,” she said.

In debt and with no money for a down payment to buy a home for her family, Tolson is finally realizing her dream of homeownership with help from Central Delaware Habitat for Humanity.



But she's one of the fortunate few over the last year or so after a triple threat rocked the Kent County nonprofit that builds homes for low-income families. The group built 13 homes in 2019, but that dipped to seven in 2020 and just two so far in 2021.

Habitat groups in New Castle and Sussex counties have experienced similar challenges.

CDHFH executive director Tim Bailey said soaring real estate prices, higher costs and longer waits for building supplies have limited their efforts, and coronavirus shutdowns impacted fundraising and volunteers.

“It was crippling,” Bailey said. “Because of those limitations, we weren’t able to open for applications. We shut down for 60 days at the beginning of the pandemic, but we’re slowly coming back.”

After finishing two homes in Dover earlier this year, the group just opened the application window for prospective homeowners for the first time in six months.

The organization held a “double framing frenzy” Oct. 8 with volunteers from the Delaware Association of Realtors to build the exterior framework for two new homes, and the groundbreaking ceremony for those projects was held Oct. 13.



Later this year, the group is planning to start construction on two more houses.

“Acquisition of land has been the biggest problem,” said Bailey. “Finding buildable lots in central Dover has been nearly impossible.”

## Sussex situation

Sussex County Habitat for Humanity executive director Kevin Gilmore said before the pandemic, the group built about 10 to 12 houses per fiscal year, which runs from July 1 to June 30. From July 1, 2019, to June 30, 2020, with the pandemic affecting the final three-and-a-half months of the fiscal year, the group finished eight homes. From July 1, 2020, to June 30, 2021, the number dipped to seven.

However, the Sussex group is rebounding and is on schedule to build 13 homes this fiscal year, by June 30, 2022.

“We’re not back to pre-pandemic levels of volunteers or fundraisers yet, but we’re getting more and more every month,” said Gilmore.

Some fundraisers were canceled, while others were held online but didn't bring in as much as in previous years.

He said the biggest loss, for about two months, was having to close the ReStore, which sells donated building supplies, furniture and appliances to raise funds.

“That’s a big revenue source,” Gilmore said. “Meanwhile, the cost of building materials was at an all-time high.”



Gilmore said two sources of volunteers were shut off during the pandemic because of travel restrictions. The Sussex group typically receives help from out-of-state church groups who “adopt” a project as a mission and help for a week or two. Also, some college students help over their spring break.

“Different colleges take their spring break at different times, so if you have groups of 20 college students coming in each week for seven or eight weeks, you can get a lot done,” Gilmore said.

When those church and college volunteers couldn’t come, Gilmore said Habitat had to hire people to finish some projects which increased costs.

In a typical year, about 80% of the homes are new, while 20% are older homes that are repaired and renovated. Some of the lots or older homes are donated to Habitat, but some are bought, usually working with the seller on a lower-than-market price.

However, Gilmore said, “Building lots are scarcer now and there’s a scarcity of properties valued at a reasonable price.”



Last year the group didn't acquire many properties for three reasons: the uncertainty of where the money was coming from with the cancellation of fundraisers and the temporary closing of the ReStore, the need to use funds that were coming in to finish homes under construction, and because property values had risen so much.

"It wasn't a good year," he said.

## **New Castle County comeback**

Kevin Smith, the CEO of Habitat for Humanity of New Castle County for 25 years, said during his tenure, the nonprofit weathered changes after the Sept. 11, 2001, terrorist attacks and the Great Recession in 2008 and 2009.

"But COVID in some ways has been more severe," he said. "I don't think any of us knew what was going to happen. We had to make sure financially we could survive."

The New Castle County nonprofit built an average of about 12 homes each year before the pandemic, but that dipped to seven in 2020.

"During COVID, we kept building but we stopped volunteer projects and used more contractors and that drove our costs up," Smith said. "We had to change one fundraiser to all online, so it didn't raise as much."

The shortage of some building materials led to longer waits to finish homes.

The pandemic also slowed the application process after a temporary office closure and then the staff adjusting to speaking with applicants online.

"We probably processed 400 applicants per year pre-COVID, and that slowed down during covid to the 250 to 300 range," Smith said.

Gradually, the certainty of funding improved and the number of volunteers increased as COVID-19 restrictions eased. In 2021, the group has finished seven homes and has 16 more in the works.

“This past year, we’ve been busier than we have in a long time, especially expanding our repair program,” Smith said. “I think housing became more recognized as essential when people had to stay home. If you had bad housing and you had to be there 24/7, there was more concern and more funding for affordable housing.”

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However, Smith said a major challenge is looming.

“There is a concern about rising real estate values. Land is more expensive. It’s tightening the screws,” he said.

The group still has a supply of previously acquired lots on which to build, but when those run out, buying more will probably be much more expensive.

## **High demand, limited supply**

In Kent County, Bailey said the demand for affordable housing far outstrips what Habitat can provide.

“We have 75 to 100 people apply in a typical application cycle,” he said.

“Usually we open the application cycle once each quarter, but we’re really limited now in what we can acquire. We don’t have the ability to do that.”

Dover Councilman Fred Neil said Habitat for Humanity is "essential for the city."

"The cost of apartments is sky high," Neil said. "Housing is ... as important as anything we do. What I love about [Habitat] is that we're planting people who are going to care for this neighborhood."

Tolson is one of the applicants whose home is now under construction after the Oct. 13 groundbreaking ceremony on South Queen Street in Dover.



She looked into the Habitat for Humanity program on the advice of friends but didn't think she'd qualify.

“It’s always something I wanted to do, become a homeowner, but I wasn’t really ready. I wasn’t financially stable,” she said.

Habitat requirements include a solid credit score and proof of steady employment.

“Throughout the application process, I was a little discouraged,” Tolson said. “We had the financial meetings, and I was in debt a little. It totaled about \$3,000, which may not sound like much, but when you’re doing everything on your own, it’s difficult to come up with that much extra money.”

Then the federal stimulus payments during the pandemic helped her turn a corner.

“I was able to use those funds to pay off debt,” Tolson said.

That helped her credit score which helped her qualify for a Habitat home.

“It gives me so much hope,” she said. “It showed me to never give up. I got my credit score to where it needed to be. I’m so thankful to Habitat and the opportunities it gave me.”

Bailey said the application process for a Habitat home is much like a conventional mortgage application with one big exception – income requirements.

The estimated annual income limit for a family of four to be eligible for a Habitat for Humanity program is about \$35,000. Clients on average make between 30% to 60% of the Kent County area median income.

When applicants are accepted, they receive a 30-year mortgage at 0% interest, tailored to their income, so the lower their income, the lower the payment will be.

“We have homeowners with payments between \$200 and \$700 per month,” Bailey said.

If a home costs Habitat \$175,000 to build, the actual amount the homeowner will pay is about \$110,000, he said.



“That shows why we need fundraisers, why we need volunteers, why we need sponsors, why we need donations,” Bailey said.

Once accepted, the applicant has to complete a financial education program which includes information on setting and keeping a budget.

The applicant has to contribute 250 “sweat equity” service hours to Habitat for Humanity. That might include helping with home construction and yard work, preparing and serving meals to volunteers at the home site, helping at the Habitat office or ReStore.

Bailey said Habitat for Humanity program is a long journey, even for a successful applicant.

“We’re not a quick fix,” he said. “We’re not for someone coming out of a homeless shelter who needs a house right away.”

It takes about 18 months from the time an applicant is accepted until their home is finished.

Tolson said the wait is worth it.

“The program works because it pushes you to do better. It pushes you to go out and do it,” she said. “I’m looking forward to a place of my own with four bedrooms. Everyone will have their own space. I’m looking forward to being able to maintain financial stability and keep my credit clean.”

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