

Yes! I want to help build the story of home in Kent County!

Please return this portion with your donation.

Donation Amount _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone Number _____

Email _____

Please circle: **Cash** **Check** **Credit Card**

Credit Card Number _____

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Signature _____

Donate online
centraldelawarehabitat.org/give



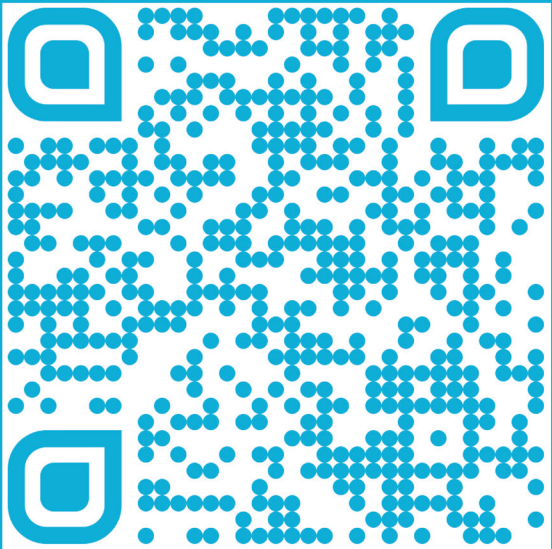
CDHFH works to transform lives and revitalize our Kent County communities by building and repairing quality homes in partnership with families in need.

Since our founding in 1990, CDHFH has built and renovated more than 80 homes, housing more than 320 adults and children.

Through this homeowner partnership, families are able to achieve their dreams of homeownership and break the cycle of poverty.

Central Delaware Habtiat for Humanity
2311 S. DuPont Highway
Dover, DE 19901
centraldelawarehabitat.org
(302) 526-2366

**help build
the story of
home.**



*scan to make
a donation*





Austin Family: Charlene and her five children moved to Delaware after her children witnessed the death of their father. They started here homeless and sleeping on the floor of a friend's house. Everyone is now settled into school and work, but they look forward to setting down permanent roots in their new home state.



Waller Family: Tanya and her daughter moved to Delaware during the pandemic, after she lost her job. While she quickly found work, they've been overburdened with high rents since. They are looking forward to buying a home that they can afford, to help her daughter to pursue her educational goals.



Lacewell Family: Aleshia has guardianship of two of her granddaughters, which means that she has to rent a larger apartment than is affordable for her. They look forward to having a home that will allow her to save for her retirement and the girls to have their own space.

In 2025, we need to raise \$200,000 to continue building homes for six families currently in our homeownership program.

One of the families we're serving, the Armstead family, embodies the heart of our mission. Hyeshia, her two teenage daughters, and her young grandson, whom she gained custody of after her daughter's tragic passing, are working tirelessly for a brighter future. They currently live in a cramped, overpriced apartment, far from the safe and stable home they dream of.

Your support can bring that dream closer to reality.

- **\$30** provides lighting for a kitchen,
- **\$100** installs a new window in a child's bedroom,
- **\$150** adds a door to a home.

Every dollar you give helps build not just houses but the foundation for brighter futures and generational stability for our partner families.

Make a donation today at
centraldelawarehabitat.org.



Armstead Family: Hyeshia and her two teenage daughters are raising her grandson following the death of his mother, her oldest daughter. They've been living in cramped quarters for several years, and are looking forward to having space for everyone to grow and the little boy to run and play.



Whitehurst Family: Len and her four teenaged children outgrew their small mobile home years ago, and while they've worked hard to keep up with the maintenance on it, parts of it are beyond repair. They look forward to having a safe space for everyone to pursue their dreams of going to college.



Knight Family: Carmi and her children ended up homeless and in a shelter and have since moved to an aging trailer that has struggled with providing adequate heat, water, and space. They want a comfortable and safe space of their own so that they never face homelessness again.

our program

CDHFH's holistic support program provides home buyers with the tools to improve their lives through affordable homeownership and comprehensive homeownership education.

Potential home buyers must be Kent County residents and/or workers that fall within 30% - 60% of the area median income for their household size as established by HUD.



our mission

Seeking to put God's love into action, Central Delaware Habitat for Humanity brings people together to build affordable homes, communities, and hope.



**Central Delaware
Habitat for Humanity**

2311 S. DuPont Highway
Dover, DE 19901



(302) 526-2366 ext 106



www.centraldelawarehabitat.org



home owner ship



So, how does this work?

ability to pay

CDHFH mortgages are based on affordability for Kent County households within 30% - 60% of the Area Median Income based on 2025 HUD income guidelines.

Household Size	Min. Annual Income	Max Annual. Income
1	\$20,580	\$41,160
2	\$23,520	\$47,040
3	\$26,460	\$52,920
4	\$29,400	\$58,800
5	\$31,770	\$63,540
6	\$34,110	\$68,220
7	\$36,480	\$72,960
8	\$38,820	\$77,640

HUD income guidelines subject to change.

Potential home buyers must have:

- resolution of outstanding delinquent accounts
- proof of timely payment for nontraditional credit accounts
- minimum household income of 30% area median income to support a mortgage and any long-term debt

willingness to partner

Applicants must complete partner program requirements in a timely manner once pre-approved for homeownership.

- 250 sweat equity hours per adult in the household
- 100 sweat equity hours per child ages 15-18
- financial literacy education with NeighborGood Partners
- post-homeownership workshops
- partner meetings with CDHFH
- open and regular communication with CDHFH



need for shelter

CDHFH will determine the need for shelter through a home visit and interviews.

how to apply

1. Complete and sign the application
2. Complete and attach all necessary documents from the provided check-list on the first page.
3. Submit completed application to our affiliate office during the open application schedule.
4. Attend the program orientation.

open application cycle

Applications will only be accepted during the open application cycle dates.

Scan the QR code for the latest information on the open application cycle.





**help build
the story
of home...
monthly!**





carpenters club monthly giving program

Strength and Stability start with you!

When you make a monthly donation to Central Delaware Habitat for Humanity, you are committing to supporting the families who partner with us to build the foundation they need to achieve a better life for themselves – and their families.

\$10
per month

provides lights for a kitchen
to see a brighter life.

\$25
per month

installs exterior doors for a
better future.

\$50
per month

pours the foundation to
build stability for
generations to come.

Donate online:
[centraldelawarehabitat.org
/give/carpenters-club/](https://centraldelawarehabitat.org/give/carpenters-club/)

