



Our Vision

Affordable homes and prosperous communities for all



Annual Report 2013

Vision & Mission

Vision: Affordable homes and prosperous communities for all

Mission: To promote affordable housing, improved communities and sustainable development, primarily in rural areas.

To that end we seek to:

- Encourage, support, and counsel people to achieve their housing goals and improve their finances.
- Provide development assistance, training and support to organizations to enhance their capacity.
- Provide innovative lending and services targeted to affordable housing and community development efforts.
- Increase public awareness about housing needs and resources and advocate for improved public policy.

FY '13 Accomplishments

◆ Units Developed/ Households Assisted—2,318

This includes:

- 78 housing units developed
- 10 housing units financed by the Loan Fund with 35,814 sq. ft. of community facility space financed
- 741 homeowner clients counseled with 197 loan closings
- 581 financial literacy clients coached
- 831 foreclosure prevention clients counseled with 88 positive resolutions
- 77 self-help housing closings

◆ Total Financing Leveraged— \$68,340,903*

This includes:

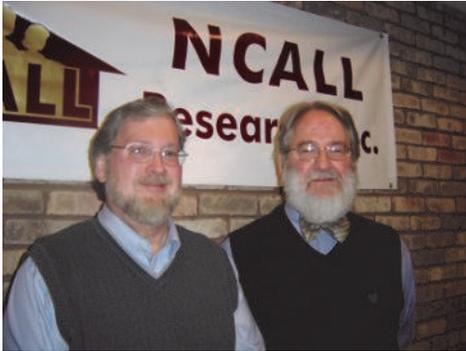
- \$14,158,235 of multi-family housing development financing secured
- \$2,269,200 in self-help housing grants obligated (Section 523)
- \$30,910,235 in conventional and RD mortgages closed
- \$15,665,595 in mortgages saved through foreclosure prevention
- \$5,337,638 million in total loans and participations originated by the Loan Fund

** Using the accepted economic ratio of 7 to 1, NCALL's economic impact for FY '13 would be \$478,386,321*

This annual report reflects the activity of the National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL) during the time period of October 1, 2012 - September 30, 2013.

Message from the President and Executive Director

Dear Friends:



NCALL's Executive Director Joe Myer and Board President James McGiffin.

2013 represented a year full of challenges and opportunities that the Board of Directors and staff together tackled head-on.

Through strong governance and with substantial energy spent on strategic and operations planning, NCALL has charted a relevant course for 2014-2016. Our vision and mission have been updated and can be found on the cover. Strategic goals will respond to community needs, bridge finance and service gaps, and increase capacity of customers and NCALL, all while maintaining top performance in the affordable housing and community development field.

Amidst a less than optimal economic landscape, NCALL maintained its "Exemplary" rating from NeighborWorks America and undertook a successful CARS Review which maintained a strong AA+2 rating. NCALL was recertified as a CDFI by the Department of Treasury and was designated a NeighborWorks

Green Organization. Staff found creative means to host a Regional Self-help Housing Conference and began an important Neighborhood Planning Process for Central Dover.

Quantifiable growth was recognized within the Loan Fund and \$stand by ME financial coaching. Not satisfied with the status quo, we again saw strong results in new homeowners, foreclosures prevented, and apartments developed or preserved. Please view NCALL's 2013 results on the opposite page. Along with the significant scale of our work, you will find compelling success stories representing changed lives within this report.

Importantly, NCALL took time to intentionally look at the issue of sustainability as it relates to our industry, customers, services, and operations. We utilized technical coaching to learn more and put into practice new skills and commitments, all of which will benefit our customer base within our lines of business. As we plan for the future, sustainability

represents a blend of governance and capacity, economic viability and efficient operations, and conservation, renewable energy and green practices, for NCALL and our projects and customers.

We very much appreciate the relationships we have with you as friends, partners, customers, investors, and stakeholders. It is a privilege to work together for such a noble and vital mission.

James McGiffin, President

Joe L. Myer, Executive Director

Homeownership Education

Readying families to achieve sustainable homeownership

“I learned so much from NCALL. I learned to stop living beyond my means and to budget... This was such a huge accomplishment!”

Deshay, Homeowner

The road to homeownership is not always a short or smooth one. It wasn't for Deshay. She came to NCALL five years ago.

Deshay shares, “I came to NCALL with a few of my girlfriends. One of them had suggested that we come check out what NCALL had to offer. My credit was terrible. I didn't think I could ever be a homeowner.” She met with a Homeownership Specialist at NCALL and took steps to improve her situation. “I couldn't see how homeownership was ever going to be possible for me. I still went to NCALL for my



appointments, but in my heart, I doubted. My counselor wasn't going to let me give up. She's like family to me now.”

Throughout her journey, Deshay had to make changes in her life and learn to do things differently. She filed for bankruptcy and then began budgeting and saving. “I learned so much

from NCALL. I learned to stop living beyond my means, to budget and the importance of paying my bills on time. I understand insurance now and how to save.”

In July, all of Deshay's hard work paid off and she bought her own home in Dover, DE. “This was such a huge accomplishment! I had my daughter



Homeownership Counseling Activity

New Clients this Year:	425
Clients Assisted this Year:	741
Mortgage Loans Closed:	197
Mortgage Dollars	
Leveraged:	\$30,910,235
Average Mortgage:	\$156,905
Clients Who Used DPSA*:	160
DPSA Leveraged:	\$1,658,627
Minority Households:	47%
Female Headed Households:	43%

*DPSA is Down Payment & Settlement Assistance Programs.

at age 19. Since then I always wanted a home for her and me. There were times over the years when I really thought it couldn't be done. Now it feels so good! I have a skylight in my home and every day I look through it and say, thank you Lord!"

Deshay liked her experience with NCALL so much she often encourages her friends and relatives to try out our services. One such relative was her cousin, Shemika. She bought her home in June of this year.

According to Shemika, "NCALL staff was always so welcoming and encouraging. My counselor went above and beyond the call for me. She really stayed on top of me and made sure that I

got through the process and I did! The credit counseling portion was the most important for me and my counselor made sure I never gave up."

After years of renting, Shemika shared "I just wanted to be my own landlord. I wanted to pay my own mortgage instead of someone else's. Now I have my own home and I am not paying much more than I was in rent."

Shemika has advice for others considering owning their own home, "Tell them to go for it...there is nothing like homeownership. It's the best feeling in the world!"

Homeownership Education Services

- Assists families in becoming financially ready for homeownership
- Offers access to sound and attractive mortgage products and housing assistance
- Aids families in learning the complicated mortgage and home buying process inside and out
- Even in these difficult times, makes the dream of homeownership a reality

Foreclosure Prevention

Overcoming hardships to save homes and stabilize families

“When you see yourself falling behind, get help early. Put pride out of the way and don’t give up! I can’t say enough positive things about NCALL. My counselor went way beyond what I expected. The whole staff was so caring!”

Teresa, Homeowner

Signs like the one above are still far too common in Delaware. According to Realty Trac, as of November 2013, Delaware has the second highest rate of foreclosure. The national average is 1 in every 1,155 homeowners, for Delaware it’s 1 in every 480. But, NCALL is working hard to keep them to a minimum.

It takes a number of remedies to assist families in saving their homes when possible. Whether it be mediation, loan modifications, the Delaware Emergency Mortgage Assistance Program (DEMAP) for hardships and improved money management, NCALL specialists are on call.



Teresa was shocked when the company that she had worked as a dedicated customer service employee for 30 years went out of business. Several of the employees, including Teresa, tried to form a new company. That business did not succeed and Teresa struggled to find permanent employment elsewhere. She went from job to job before she found a new career at a funeral home.

When she was unemployed, her ability to pay her bills suffered. She tried to work with her mortgage company to modify her payments, but that took time and more paperwork than she could have ever imagined. She started worrying that she may lose her home.

When talking to a friend about her troubles, they recommended that she contact NCALL. She did



so and signed up for a Foreclosure Prevention class as soon as she could.

“By the time I came to NCALL, I really was at the end of my rope.” Teresa worked with her counselor to find a solution to her problem. She was approved for the DEMAP program. This assistance paid her back payments and she now has a reduced mortgage payment for a period of time while DSHA pays the difference. She was very relieved to be able keep her home. “My home means the world to me. It is the house I grew up in. Now that my parents are gone it really reminds me of them. I couldn’t imagine

losing it.”

Her advice for others in this situation, “When you see yourself falling behind, get help early. Put pride out of the way and don’t give up. I was usually the one that always provided help to others, it was hard to ask for it. But I can’t say enough positive things about NCALL. My counselor went way beyond what I expected. The whole staff was so caring!”

Foreclosure Prevention Activity

Inquiries:	617
Workshop Attendees:	386
Households Counseled:	831
Households at 80% or below Median Income	69%
Positive Resolutions:	88
Mortgages Saved:	\$15,665,595

Foreclosure Prevention Services

- Provides support and information to families in crisis
- Analyzes family finances to identify available resources
- Assists families in negotiating remedies and developing action plans
- Offers monthly workshops to help families at the earliest possible stage
- Assists families participating in Delaware’s foreclosure mediation program

Financial Literacy

Coaching and educating people to achieve financial goals

“NCALL worked really hard for me. I am so happy with them. I recommend the organization to my friends. I tell them, ‘Get over there, it’s free! It’s not going to be easy, but it’s so worth it in the end!’”

Waldemar, New Homeowner

Financial literacy empowers people to take control of their finances rather than being controlled by them. NCALL’s innovative \$tand by ME initiative, through the Delaware Financial Empowerment Partnership and United Way of Delaware, provides financial coaching opportunities at venues throughout Kent and Sussex Counties. The coaching enables people to establish their goal and work towards it using resources provided through their NCALL/\$tand by ME coach. This service is free to all Delaware residents regardless of age or income.



These services are now available at Dover Downs, Del Tech Terry Campus, Handy Tube, Wilmington University and Delaware State Housing Authority public housing sites. Our newest venues include child care centers located throughout Kent and Sussex Counties for their employees and parents, as well as Dover Air Force Base employees and their families.

An employee of Dover Downs, Waldemar heard about NCALL’s services through his employer. He had come to the United States from Puerto Rico three years earlier with the dream of a better life for his family.

According to Waldemar, “I went to see NCALL after hearing about the \$tand by ME program. I really wanted to work on my credit. My coach



Stand by ME Financial Coaching Activity

Coaching appointments held	1586
Clients coached	581
Female coaching customers	42%
Minority coaching customers	55%
Average client income	\$27,156
Mind Over Money workshop attendees	402

was so helpful. He gave me advice on everything. He took the time to explain things to both my wife and I. We went through the class on how to save money and learned so much.” With NCALL’s help, Waldemar was able to settle and pay off some debts and get them cleared from his credit report.

After participating in the \$tand by ME program, Waldemar and his wife went on to attend NCALL’s Homebuyer Education program. Then, in November they purchased their own home. Now that they are used to budgeting, they feel like their mortgage payment is very comfortable. “I always wanted to own my own home and I thought I could do it someday...but not that fast! I love our new home. We were able to purchase a brand new two-story home with a basement at a

great price. I got my dream home!”

Waldemar reports that his kids love their new house also because they each have their own room. “Homeownership is amazing! I don’t have to worry about making too much noise, like you do in an apartment. It’s so peaceful here. I just love having my own space!”

Now Waldemar encourages his friends to take advantage of NCALL’s services. “NCALL worked really hard for me. I am so happy with them. I recommend the organization to my friends. I tell them, ‘Get over there, it’s free! It’s not going to be easy, but it’s so worth it in the end!’ ”

Financial Literacy Services

- Provides training, coaching and peer interaction to empower families to shape their own housing and financial futures
- Offers \$tand by ME financial coaching services at venues throughout central Delaware, such as Dover Downs, Handy Tube, Dover Air Force Base, DTCC Terry Campus, Wilmington University, DSHA public housing sites and child care centers
- Offers Mind Over Money classes

The Loan Fund

Providing capital resources for nonprofits on Delmarva

“Working with NCALL is such a collaborative effort. They want to do everything possible to make the deal happen.”

*Jeanine Kleimo, Board Chair,
Dover Interfaith Mission for Housing*

Since 2008, Dover Interfaith Mission for Housing (DIMH) has provided shelter for nearly 1,000 homeless men. Now they want to expand their services to have options for transitional and permanent housing. According to Jeanine Kleimo, Chair of DIMH, “The average stay in our shelter is 80 days. That’s not enough time to get permanently on your feet after being homeless. A lot of our clients are dealing with difficulties that can make it hard for them to find housing, even when they have found employment. Rent in our area is high and these men need more support.”

At their homeless shelter, DIMH offers meals, employment counseling, and job readiness



classes. But it is still difficult for the men to leave this environment and transition to renting a market-rate apartment. That is why DIMH wants to offer varying levels of support and housing options. “Their income potential is very limited and these men can be challenging to house due to criminal history, no or poor credit and learning disabilities. It can be difficult for them to achieve the stability they need to move on with their lives.”

A permanent housing option will now be located in the new Walt Bagley Hall which is a 32-bed residence that will be in service early 2014. The cost to purchase this building was \$700,000. DIMH used a combination of seller-based financing, donations and a loan from NCALL’s Loan Fund.

In addition to the cost of purchasing the building, renovations were needed. The improvements



included additions to the water and sprinkler systems; a commercial kitchen installation; interior remodeling and providing furniture and equipment for the common areas and rooms. The first floor was also made handicapped accessible.

According to Jeanine, “Projects like this are costly. The seller was willing to work with us and supportive of the project, but he needed some influx of capital at the sale of the building.” As a Community Development Financial Institution (CDFI), NCALL provided DIMH with \$100,000 for the purchase and \$100,000 for renovations. “We needed a friendly lender. We didn’t have access to other financing for those purposes. NCALL

was willing to provide the loan and take a second position lien on the property. No other lenders were willing to do that. Working with NCALL is such a collaborative effort. They want to do everything possible to make the deal happen.”

NCALL is looking forward to continuing the partnership with DIMH and helping them to grow as an organization. A third loan from NCALL is now assisting DIMH with their latest project of acquiring and developing housing opportunities in downtown Dover.

Loan Fund Services

- Brings important financial resources to the Delmarva Peninsula
- Addresses credit needs and fills financial gaps for the nonprofit housing sector
- Facilitates predevelopment, acquisition, construction, and community facility lending
- Provides important financial services and consultation

Loan Fund Activity

- Reached \$10 million in total assets
- Deployed capital for 13 loans; total financing commitments of \$5.3 million (\$4.1 million of NCALL capital and \$1.2 million from participating lenders); 8 borrowers
- Developed or refinanced 35,814 square feet of community facility space and 10 units of affordable housing
- Community facilities financed include: transitional/permanent affordable housing, health center, mental health/psychiatric rehabilitation
- Provided financing strategy for the Queen Theater, a major catalyst for the economic revitalization of lower Market Street in Wilmington, Delaware
- Maintained CARS (CDFI Assessment & Rating System) rating of AA+2

Housing Development Services

Building and preserving apartments for families and elderly

“With the growth in population in the Middletown, Delaware area, there is a shortage of affordable rental properties. The ability to preserve these 52 units was critical.”

*Russell Huxtable, Vice President
Milford Housing Development Corp.*



According to city-data.com, the average rent paid in Middletown, DE is \$947. To be able to afford that rent, a household’s income would need to be at least \$38,000. This means that most apartments are out of reach for moderate to low-income families.

There is a rental community in Middletown which is more affordable to the residents that live there...that is North Lake Village. This rental community consists of six buildings that contain 52 apartments of varying size, ranging from one to four-bedroom, and a community center. This development receives HUD and USDA rental

assistance. This allows apartment residents to pay rents based on their income, making this an affordable option for many residents in the Middletown area.

This assistance was in jeopardy a few years ago when the property was in need of substantial upgrades and modernization to maintain their status to continue receiving rental assistance. The owner could not acquire the necessary financing to provide for the renovations. NCALL assisted them in reviewing their options and extended an offer to Milford Housing Development Corporation (MHDC) to help.

Ownership was transferred to MHDC and NCALL packaged the necessary financing applications, including Delaware Low Income Housing Tax Credit and Housing Development Fund/HOME. Assistance was also provided in packaging the rollover of the USDA mortgage as well as the continuation of rental assistance from USDA and HUD. These applications were approved and the renovations began in December of 2012.

The renovations included preservation of the six apartment buildings, a community building and the grounds. All buildings had a complete interior and exterior renovation, including new exterior



Housing Development Activity

- Mill Run Apartments (26 units in VA) and North Lake Village Apartments (52 units in DE) were constructed with financing of \$14,158,235
- William Hughes (34 units) and Bailey Road (24 units), both farm labor housing projects in VA, are awaiting Rural Development approval
- Technical assistance was provided to Interfaith Housing Delmarva for an assessment of its home repair program; Eastern Shore of Virginia's Housing Alliance for homeownership, foreclosure prevention, and financial literacy counseling; and emergency housing assistance to farmworker households on Delmarva in partnership with Telamon
- Began a neighborhood planning process for Central Dover, organized a steering committee, received an initial planning grant, contracted with a planning consultant, and sent six community leaders to the NeighborWorks Community Leadership Institute

façades, plumbing, electrical, HVAC, and new appliances. The playground was upgraded and made handicapped accessible. An exercise path with workout stations was also added to provide more outside activity for the residents. The previous community building was expanded from 400 to 1500 square feet. It now houses a community room and computer station along with larger laundry facilities and a property management office. The community room will enable residents to enjoy a variety of activities and services that will improve their quality of life. By November of 2013, the project was complete.

According to Russell Huxtable, MHDC's Vice President, "With the growth in population in the Middletown area, there is a shortage of rental properties. The ability to preserve these units was critical." Throughout the project, NCALL worked with MHDC to provide assistance on all

aspects of development. "It was nice to lean on NCALL's Housing Development Specialists. We really appreciated their support."

MHDC and NCALL assembled a development team which included the Hudson Housing Capital Group, who provided the equity for this project, Fisher Architecture and U & I Builders. USDA Rural Development and DSHA are providing permanent financing for this development.

The redesigned and energy efficient apartments will serve families well for many years to come. The rental assistance has been preserved and the units will remain affordable. MHDC has the capacity and experience to make sure that North Lake Village is maintained as quality, affordable housing for the long term, benefitting hundreds of residents.

Housing Development Services

- Works with community nonprofits providing development expertise to address local needs and increase nonprofit owned housing stock
- Leverages state, federal and private resources to build family and elderly apartments
- Preserves affordable apartments and saves expiring rent subsidies through modernization and sustainable renovation

Self-Help Housing Technical Assistance

Supporting self-help homeownership regionally

“I can see the real value in having a government interface like NCALL as a partner in this program. I have been really impressed with the role that NCALL plays and their accessibility is wonderful!”

Eleanor Chiquoine, Executive Director, Habitat for Humanity of Sauk-Columbia Area

During the 2013 fiscal year NCALL was able to arrange for a replacement grantee to join the ranks of organizations operating the Mutual Self-Help Housing Program in Region III. Habitat for Humanity of Sauk-Columbia Area (HfHSCA), in Baraboo, Wisconsin began their first grant in late March. Their goal is to build 10 homes in a two-year period with the families providing 65% of the labor.

Eleanor Chiquoine, HfHSCA’s Executive Director, is very pleased to bring this program to their



community. It served two of the goals of the organization by being able to provide more affordable homes and to increase the organization’s capacity. “As a Habitat affiliate, we rely so much on donations and those donations go right back to providing housing. We couldn’t have paid staff, but we very much needed it to be sustainable.”

Self-Help Housing also lined up with the values of the organization. Eleanor shared, “I believe in putting work in to get a deal. I believe in homeownership. This is the American dream—people working hard and helping each other. The homes are going to serve participating families for their entire lives and this was their only path to homeownership.”



Self-Help Housing Services

- Provides important tools, best practices and increased capacity to nonprofit grantees
- Offers staff training for new and existing self-help employees
- Analyzes how well local self-help goals are being met
- Reviews and assists grantees in packaging 523 grant applications
- Provides problem solving and consistency within the 21 state region for this federal program

Eleanor shared her gratitude about NCALL being a part of Self-Help Housing. “I can see the real value in having a government interface like NCALL as a partner in this program. I have been really impressed with the role that NCALL plays and their accessibility is wonderful!”

According to Erica, a single mom building her own home in the first group of five families, “Before I heard about this program I knew I wanted a home for my son and me. I looked on the market at foreclosed homes because that was all I could afford. They were all in such bad shape.” She then heard about HfHSCA’s new Mutual Self-Help Housing Program and decided this was her chance to get a nice, new home. “They say it’s going to be a rough, long few months. I underestimated how hard it was going to be...but it’s going to be so worth it in the long

run. I think everyone should get a taste of this. Working so hard makes you appreciate it even more.” Another unexpected bonus for Erica has been working with her future neighbors to make their dreams all come true. “We’ve all gotten so close, we’ll be friends for life!”

According to HfHSCA Program Director Wendy Schneider, “We wouldn’t have been able to do this without NCALL’s help. It’s wonderful to know that you have support. It really gives me security and confidence to know that the NCALL staff is always there to help us succeed.”



NCALL’s 21 State Region

Self-Help Housing Regional Activity

502 Loans Closed:	77
502 Dollars Leveraged:	\$9,047,906
Other Funds Leveraged:	\$656,153
Average Sweat Equity Earned:	\$25,758
Average Loan Amount:	\$126,027
523 Grants Obligated:	\$2,269,200
Very Low Income Served: (Below 50% of Median)	44%
Low Income Served: (Below 80% of Median)	56%

Comprehensive Financial Statements

Below are comprehensive financial statements excerpted from NCALL's Fiscal Year 2013 (October 1, 2012 - September 30, 2013) audit performed by the accounting firm of Barbacane, Thornton and Company, Certified Public Accountants, Wilmington, Delaware. Complete audited statements are available upon request.

Balance Sheet

As of September 30, 2013

Assets	NCALL Consolidated*	Loan Fund
Cash and Investments	\$8,469,104	\$4,471,002
Accounts receivable	38,500	-
Grants receivable	178,564	-
Loans receivable, net	5,331,146	5,331,146
Fixed assets, net	<u>1,232,516</u>	<u>-</u>
Total Assets	<u>\$15,249,830</u>	<u>\$9,802,148</u>
Liabilities and Net Assets		
Note payable	4,650,000	4,650,000
Other liabilities	205,333	3,384
Net assets	<u>10,394,497</u>	<u>5,148,764</u>
Total Liabilities & Net Assets	<u>\$15,249,830</u>	<u>\$9,802,148</u>

Statement of Revenue and Expenses

Year Ended September 30, 2013

Revenue	NCALL Consolidated*	Loan Fund
Program revenue	\$3,423,908	\$776,392
Other revenue	<u>15,603</u>	<u>2,032</u>
Total Revenue	<u>\$3,439,511</u>	<u>\$778,424</u>
Expenses		
Program activities	2,346,107	880,846
Support services	<u>643,088</u>	<u>63,426</u>
Total Expenses	<u>\$2,989,195</u>	<u>\$944,272</u>
Increase in Net Assets	<u>\$450,316</u>	<u>(\$165,848)</u>

* Consolidated column represents total NCALL, including Loan Fund.

Contributors

Governmental

City of Dover
Delaware Grant-in-Aid
Delaware State Housing Authority
Kent County Levy Court
NeighborWorks® America
New Castle County
Office of the State Bank
Commissioner
Sussex County Council
US Department of Housing and
Urban Development
USDA, Rural Housing Services

Private

AETNA Foundation
Allstate Foundation
Ally Financial
American Express Savings
Appoquinimink Development Inc.
Architectural Alliance, Inc.
Artisans' Bank
Bank of America
Bank of Delmarva
Bayhealth
Better Homes of Seaford, Inc.
BJ's Charitable Foundation
BNY Mellon Trust
Broker's Realty Group, LLC
Capitol One
Central Delaware Habitat
for Humanity
CNB Bank
Combined Federal Campaign
County Bank

Delaware Community Foundation
Delaware Housing Coalition
Diamond State CLT
DiSabatino Construction
Discover Bank
Fannie Mae
First National Bank of Wyoming
Florida Non-Profit Housing, Inc.
Fox & Roach Charities
Housing & Development
Advisors, LLC
HSBC Bank, USA, NA
HSBC Trust Company, Delaware
Interfaith Housing Delmarva
JPMorgan Chase Foundation
Kent County Association of
Realtors
Laffey-McHugh Foundation
Longwood Foundation
M & T Bank
M & T Charitable Foundation
Marmot Foundation
Matt Basile Agency
Mid-Coast Community Bank
Milford Housing Development
Corporation
New Castle Presbytery—
Speer Trust
Peter Oldziej & Associates
PNC Foundation
Potter Charity Trust
Principal Financial Group
Reliable Home Inspection
Services, Inc.
State Employees Charitable
Campaign
TD Charitable Foundation

The Christmas Shop Foundation
United Way of Delaware
Ward & Taylor LLC
Welfare Foundation
Wells Fargo Foundation
Wells Fargo Regional Foundation
William Randolph Hearst
Foundation
WSFS

Individuals

Andrew J. Addy
David Annis
Pat Batchelor
Joe Belden
Paul E. Bradley
Kimberly P. Brockenbrough
Angela Cherry
Tara Balfe Clifford
Tomeka Crawford
Frank T. DeFroda
Sherry L. DeZwarte
Denise R. Freeman
Marlena Gibson
Demetric L. Griffin, Sr.
Donna Grimm
Cathy L. Harrington
William Hughes
Jeanine Kleimo
Randall Kunkle
Janie M. Libby
Regina Lopez
Jill Lordan
Connie H. Louder
Andrea Martin-Summers
James G. McGiffin, Jr.

John G. Moore
Joe L. Myer
Dawn Poczynek-Holdridge
Neil W. Richmond
Allison Schultz
Karen B. Speakman
Lisa M. Spellman
Thornton L. Spellman, Sr.
Everett Stevens
Helen Stewart
Douglas L. Storck
Leonard A. Switala
Harold Truxon
Amy Walls
Rebecca Willey

Loan Fund Capital Investors

Artisans' Bank
Bank of America
Barclays Bank Delaware
Calvert Social Investment
Foundation
CDFI Fund
Delaware State Housing Authority
HSBC Bank USA, NA
JPMorgan Chase Foundation
Longwood Foundation
NeighborWorks® America
Opportunity Finance Network
PNC Bank
TD Bank
Welfare Foundation
Wells Fargo Community Lending
and Investment
Wells Fargo Regional Community
Development Corporation

NCALL's Board of Directors



David Annis



Rev. Dr. Richard Avant



Joe Belden



Tracey Harvey, Secretary



Rev. Nanese Hawtborne



William Hughes



Jeanine Kleimo



Daniel Kuennen, Treasurer



J. Randall Kunkle, Vice President



Scott Lynch



James G. McGiffin, Jr., President



John Moore



Amy Walls

NCALL's Staff



*Joe Myer
Executive Director*



*Karen Speakman
Deputy Director*



*Debbie Andrews
Foreclosure Prevention Director*



*Dalila Blanchard
Financial Coach*



*Sabrina Bryant
Home Preservation Specialist*



*James Burke
Home Preservation Specialist*



*Dave Callaban
Loan Fund Manager*



*Lucia Campos
Homeownership Specialist*



*Sharon Cepbas
Homeownership Specialist*



*Tomeka Crawford
Homeownership Specialist*



*Sherry DeZwarte
Self-Help Housing Director*



*Vincent Episcopo
Loan Servicer*



*Carolyn Figueroa
Administrative Assistant*



*Meghan Fitzgerald
Self-Help Analyst*



*Denise Freeman
Housing Counseling Director*



*Gregory Handy
Home Preservation Specialist*



*Phillip Hoffert
Housing Development Specialist*



*Nathaniel Horsey
Financial Coach*



*Jack Kauffman
Self-Help Contractor*



*Karen Kollias
Loan Fund Director*



*Jill Lordan
Self-Help Contractor*



*Connie Louder
Finance Director*



*Jose Martinez
Financial Coach*



*Camille Moman
Financial Coach*



*Ulla Moore
Self-Help Specialist*



*Maggie Pleasant
Housing Development Specialist*



*Delcina Ramsey
Central Dover Liaison*



*Dorothy Sharpe
Homeownership Specialist*



*Valerie Stewart
Grant Writer*



*Tywanda Sullivan
Receptionist*



*Kim Weston
Administrative Assistant*



*Stephanie Winder
Homeownership Specialist*



NCALL is committed to maintaining healthy, green, sustainable practices that benefit our customers, clients, borrowers, and nonprofit partners. We accomplish this with an emphasis on sustainable principles in all of our business operations including our office environments, homeownership education curriculums, and our lending and housing development partnerships. NeighborWorks America recognized NCALL's commitment to sustainability by designating NCALL a NeighborWorks Green Organization this year. With the continued support of our Board of Directors and dedicated staff we are proud of this achievement and will continue to work with all of our stakeholders to make NCALL a green, sustainable organization that takes action now, but has an eye on the future.



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