

Summer 2014

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NCALL's 4th Annual Homeownership Expo



In conjunction with National Homeownership Month, NCALL Research and Delaware State Housing Authority, in partnership with NeighborWorks America, hosted its 4th Annual Homeownership Expo on Saturday, June 7th at Delaware Technical Community College Terry Campus in Dover. The event drew over 200 visitors and exhibitors from all three counties.

Our visitors received a free credit report, prequalification services from a certified housing counselor or financial coach and an opportunity to speak to over 30 vendors and exhibitors in the housing industry. Vendors included Habitat for Humanity, Diamond State Community Land Trust, Milford Housing Development, various lenders, realtors and Reliable Home Inspections.

The goal of the Homeownership Expo is to provide families who are thinking of or curious about homeownership with their credit information, an approximation of what house price range they might qualify for, a preliminary work plan to become mortgage ready and to share the programs and opportunities that our participating partners have for homebuyers. Anyone who missed the Expo or would like additional information can contact us at 302-678-9400.



Restoring Central Dover

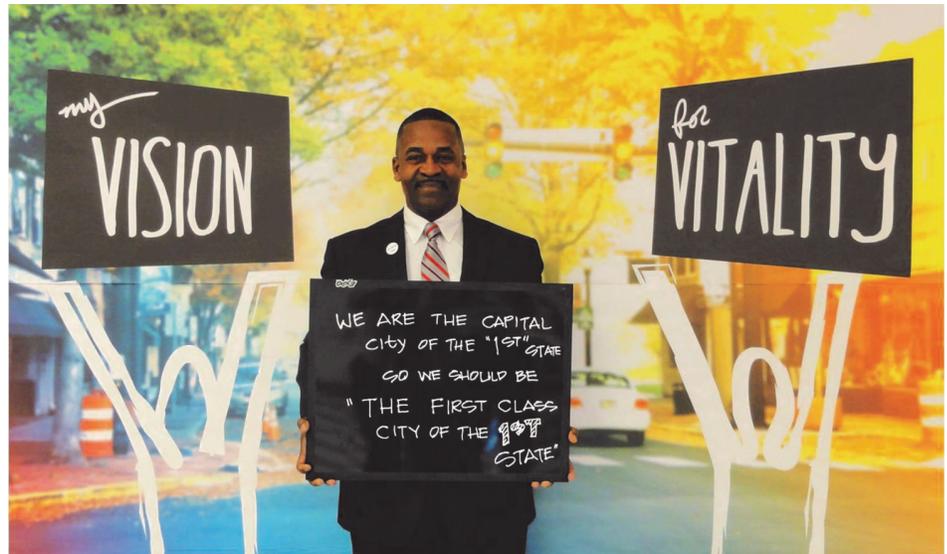


NCALL and a Restoring Central Dover steering committee made up of 30

people, representing residents, nonprofit organizations, government, churches, and more, have been hard at work developing the basis for a neighborhood plan for downtown Dover. 225 community surveys were completed in February, seeking input and ideas. Land use and physical conditions surveys were completed on every parcel within the study area by the plan consultant, Interface Studio, LLC. A weeklong Open House was attended by more than 200 residents and stakeholders in May as people participated in interactive exercises providing suggestions, input, and recommendations for the plan. The Open House ended with a well

attended Health & Employment Fair (described below). The plan which will focus on affordable housing, economic development, social service delivery, and community building is on track to be completed in September. It will have an

implementation component complete with costs. This plan will assist the City of Dover to apply for Downtown Development District Designation, a new initiative by the Governor which was recently passed into law. Stay tuned for the plan completion and roll-out.



Central Dover Health & Employment Fair



On May 10th, the last day of the Central Dover Open House, a Health & Employment Fair was held on New Street in Dover, Delaware. Over 200 individuals attended the fair and visited health, nutrition and employment vendors. Participants

danced and exercised with Zumba instructors, and listened to live music, singers, inspirational speakers, the "spoken word" by a group of Delaware State University students, and music spun by a DJ. Free food

and drinks had the residents out and talking with each other. Also, with the street blocked off for two blocks, children rode their bicycles, threw footballs, and played lacrosse. One resident shared, "Thank you so much for having this fair on our street -- we

often feel forgotten." The fair was an outgrowth of a group of Dover residents attending a NeighborWorks Community Leadership Training and receiving a \$2,000 Action Planning Grant. The committee, made up of local residents and NCALL staff, planned and manned the event, secured vendors and performers, and sought donations of food and materials.



The Loan Fund Celebrates 10 Years!

The NCALL Loan Fund is proudly celebrating the 10th anniversary of its certification as a community development financial institution (CDFI). This certification, through the Department of Treasury’s CDFI Fund, was originally received in 2004 and it began the Loan Fund’s commitment to community development lending on the Delmarva Peninsula. The Loan Fund held the first event to commemorate this milestone while serving as co-host of the annual Opportunity Finance Network conference in October. Several additional events are planned for the fall. The Loan Fund is pleased to note that it will have the largest annual loan deployment this year with the highest amount of outstanding loans in its history. The Loan Fund appreciates the tremendous support it has received during its ten years and it looks forward to providing even greater community impact in the future. The Loan Fund team is staffed by Karen Kollias, Dave Callahan and Vince Episcopo.

Stand by Me Partners with the DAFB

Stand by Me is pleased to announce its newest Empowerment Site at Dover Air Force Base, home to the 436th Airlift Wing of the Air Mobility Command known as the “Eagle Wing”, launched February 2014. Financial Coach and US Army Veteran, Nathaniel Horsey, will provide full-time Personal Financial Coaching, Mind over Money Workshops, Financial Services, Post-Secondary Education Services and Community Referrals to military personnel and their families, Department of Defense personnel, civilians and veterans. In conjunction with the Airmen and Family Readiness Center and Dover AFB Leadership Pathways, Airmen earn points towards leadership and other incentives. This partnership has been well received and is a perfect complement to the many well established services offered to the military community.

Mark Huntley Joins NCALL’s Loan Fund Committee



The Loan Fund is pleased to announce that Mark Huntley has joined its Loan Fund Committee. Mark is the CEO of Artisans’ Bank and has more than 35 years of experience in both regional and community banking. He is a past Chairman of the Delaware Bankers Association and a former member of the Winterthur Business Advisory Board and the Wilmington Renaissance Corporation Board. Welcome, Mark!

Capital One Community Advisory Board

NCALL’s Executive Director, Joe Myer, is currently serving on Capital One’s Community Advisory Board along with other leaders from across the nation. The Council provides suggestions and input into consumer products and services. The Advisor Council meets twice a year in McLean, Virginia and hears from and provides input to top executives.

NCALL Welcomes New Board Members

Christine Harris Christine is an NCALL homeownership customer who purchased a home through the Diamond State Community Land Trust. She had a long career in the corporations division of the State of Delaware.



Vickie Bryant Vickie is currently in the process of becoming a homeowner through NCALL’s housing counseling services. She works with Peoples Place providing housing and social services to veterans in Delaware.



Welcome ladies!

NCALL Staff Changes & Additions

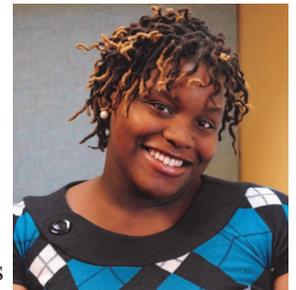
Jill Lordan Jill, a long-time and well known Self-Help Specialist with NCALL, became the Self-Help Director in June leading NCALL's Regional T&MA Contract. She follows a long and successful Directorship by Sherry DeZwarte who will become a Specialist again prior to retirement.



Frank Datillo Frank joined NCALL's Self-Help Team as a Specialist after substantial construction management experience in single-family housing and as a master carpenter working for a Wilmington based nonprofit.



team because she took initiative and was very creative in getting the community involved. As Delcina leaves her placement with Public Ally (AmeriCorps), NCALL wishes her all the best in what we know will be a bright future.



Marie Dube *(Photo not available)* Marie joined NCALL as an Administrative Assistant serving NCALL's office in Georgetown, Delaware, providing support for foreclosure, homeownership services and the loan fund. Marie has extensive administrative experience with CPA firms.

Delcina Ramsey joined us in September 2013 as a Community Liaison and worked with the Restoring Central Dover "Our Vision for Vitality" project through June, 2014. It was truly a pleasure having Delcina as part of the Central Dover

NCALL Partners to Provide Online Education

NCALL Research, Inc. has recently partnered with eHome America, the nation's premier online homeownership education program. eHome America offers access to quality, accessible information and education for first-time homebuyers and customers requesting additional financial education.

We are excited to be able to offer educational tools to Delaware residents in the form of convenient, user friendly online programs for homeownership and financial education through eHome and eMoney.

There are over 50 video tutorials, in English and Spanish, to assist our clients with learning at their own pace while providing integrated quizzes and tests. eHome America is the ideal solution to service more people on a tighter budget or with time constraints.

Potential homebuyers can access eHome America courses at www.ncall.org or contact NCALL Research at (302) 678-9400.

NCALL's Strategic Plan Goals 2014-2016

NCALL's Board and staff undertook a significant strategic planning process in 2013 establishing goals for the organization looking forward three years. Each goal has production benchmarks and specific steps towards achievement.

Strategic Goals:

1. Continue to offer and grow consumer financial support programs.
2. Grow the Loan Fund by \$7.5 million and deploy at least 75% of capital available.
3. Design a new strategy to support affordable housing developers in the Delmarva Peninsula.
4. Develop and implement a policy agenda that supports affordable housing in the Delmarva Peninsula
5. Continue to grow internal capacity to assure that NCALL remains a strong organization.
6. Continue to diversify funding sources.

Delaware Homeownership Month Celebration

Governor Jack Markell proclaimed June as Homeownership Month in Delaware at a celebration on June 3rd. Delaware State Housing Authority Director, Anas Ben Addi, highlighted the agency’s homeownership work and the extension of the first-time homebuyer’s tax credit. Andrea MacCannell, a recent homebuyer who received homeownership counseling from NCALL lauded those services and her counselor, Stephanie Winder, and the programs offered by DSHA. “Having a home – thanks to DSHA’s programs – means the world to me. The feeling of independence is priceless” said Ms. MacCannell. Joe Myer shared about the importance of consumer education and homeownership counseling and noted that NCALL has been responsible for more than 7,600 first-time homebuyers reaching closing and the American Dream. Jane Vincent, Regional Director from HUD provided a check in the amount of



\$107,419 to DSHA in support of housing counseling for four Delaware organizations. Governor Markell talked about how inspiring it is for persons like Ms. MacCannell to share their housing story about reaching their dream. He shared “we continuously search for ways to

leverage our resources so everyone has that same opportunity and Delaware’s First-Time Tax Credit is another example of how a public/private partnership benefits people of the First State.”

The Preservation of Farm Labor Rental Housing in Virginia



Persistence pays off – especially for a farm labor housing apartment community on the Eastern Shore of Virginia. William Hughes Apartments in Eastville, Virginia (Northampton County on the Eastern Shore of Virginia) was an older Rural Development funded 514/516 farm labor housing development consisting of 34 apartments serving seasonal and migrant farmworkers. Its original owner went bankrupt and the property was acquired via assumption of the deed by William Hughes, LLC in

April 2012, with the Accomack Northampton Regional Housing Authority (ANRHA) as the Managing Member/General Partner.

Meanwhile, ANRHA applied for and received an allocation of low-income housing tax credits from Virginia Housing Development Authority in 2012, with total development costs of \$3.46 million to do necessary renovations. The tax credit equity investor is the Virginia Community Development Corporation.

Time was of the essence as December approached, since the project needed a notice to proceed to construction immediately from RD or it would lose its allocation of low income housing tax credits. The repairs were necessary to preserve this housing for year round low-income farm workers.

NCALL worked with Rural Development to have the project underwritten and approved. Staffing challenges within RD caused approval delays, but ultimately they were received just in time to satisfy the notice to proceed requirements.

The development is under construction now and should be completed in December. It is benefiting the local economy, low-income farm laborers, and the agricultural community in Northampton County, Virginia.

(The photo shows the project in the midst of repair. The old siding is being replaced by brick; new windows and roofing are being installed among other repairs.)



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NCALL is a partner agency of the United Way of Delaware



Loan Fund Projects Break Ground

Two important projects being financed by NCALL's Loan Fund held groundbreaking ceremonies in May.

Inner City Cultural League (right) is constructing its Sankofa Cultural Arts Center. The center will include educational and recreational programs for youth in the community to increase awareness of culture and the arts.

Solid Rock Baptist Church (below) is constructing its community outreach center. The center will provide recreational and tutoring programs for youth. It will have advanced technology, including a computer lab. The center will also provide a venue for community meetings.

Both of these projects are located within the plan area of the Restoring Central Dover Initiative. This effort, being led by NCALL, has a goal of improving affordable housing, economic development, social service delivery and neighborhood building.



Inner City Cultural League



Solid Rock Baptist Church

United Way Affiliation

NCALL is a partner agency of the United Way of Delaware. If you wish to designate a gift to us through their system, our identification number is 0708. For the State Employees Charitable Campaign (SECC) is 70087. We have also joined the Combined Federal Campaign; our ID # is 36425.

