

# NCALL News

Winter 2015

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## Restoring Central Dover Plan Released



The Steering Committee for Restoring Central Dover, "Our Vision for Vitality" is proud to release its comprehensive neighborhood plan hot off the press. This plan establishes a blueprint and path forward for the revitalization of the Central Dover area.

The Restoring Central Dover neighborhood plan is the culmination of 12 months of community surveying, public comments, open houses, interviews, focus groups, interactive exercises, and mapping. It lists a multitude of strategies for ***A Strong Community, Positive Development, and An Integrated Public Realm and Infrastructure.*** These focus on neighborhood building and safety, affordable housing, commercial development, and social services and transportation with many strategies under each.

The strategies are timed as short-term, intermediate-term or long-term and list steps to be taken. The plan is unique because of its resident and stakeholder engagement and successful efforts to receive local input to develop the strategies, its comprehensive and collaborative nature, and its very visual presentation. There is no more detailed source of information on Central Dover than this plan.

The Restoring Central Dover plan became the centerpiece for the city's recent Downtown Development District designation application to the state.

### Moving Forward

An Implementation Grant application was submitted to the Wells Fargo Regional Foundation on October 24 for 5-year funding to move these strategies forward. This would allow hiring an Implementation Director to oversee these various strategies. Other resources will be applied for through DSHA if Dover receives the Downtown Development District designation, and other state resources, as well as those from financial

*(Continued on Page 2)*

## Restoring Central Dover (Continued from Page 1)

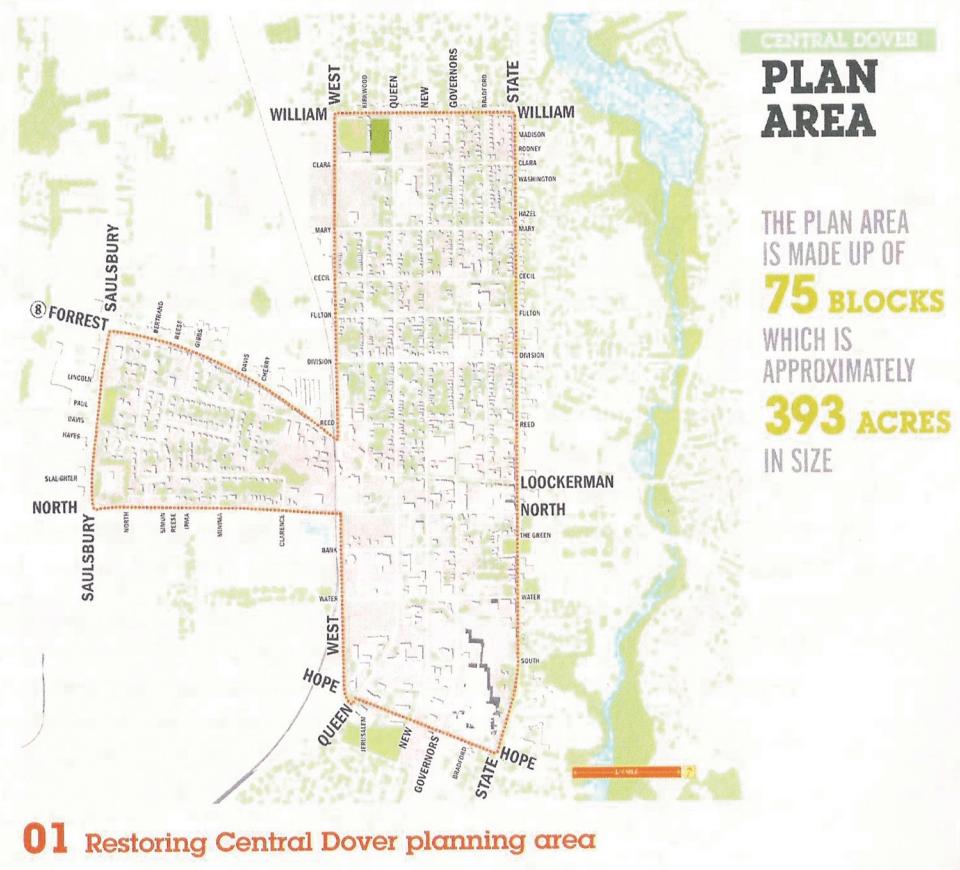
institutions and foundations.

NCALL's CDFI Loan Fund is already providing capital for housing and community projects in the plan area.

### Collaborators:

Neighborhood residents, NCALL, City of Dover, CenDel Foundation, Downtown Dover Partnership, Dover Housing Authority, Dover Police Department, Dover Presbyterian Church, Interdenominational Ministerial Alliance, Central Delaware Habitat for Humanity, Dover Interfaith Mission for Housing, House of Pride, Inner-City Cultural League, Solid Rock Baptist Church, Wesley College, Wesley United Methodist Church, Dover Federal Credit Union, Capital School District, Bayhealth, Delmarva Black Chamber of Commerce, United Way of Delaware, Greater Kent Committee.

*See NCALL's website for a detailed Executive Summary.*



## NCALL Receives RCDI Grant

In mid-July, USDA Rural Development State Director, Bill McGowen joined US Senator Tom Carper at the Chandler Heights Community Center in Seaford, Delaware to announce that NCALL will receive a USDA Rural Community Development Initiative grant in the amount of \$152,492 to provide technical assistance to two housing corporations based in Sussex County - Better Homes of Seaford and Millsboro Housing for Progress - to further the development and preservation of affordable rental housing. This grant will enable NCALL to package project financing and provide assistance throughout the entire housing development process.

Affordable rental housing is in great demand today, as there are major af-

fordability gaps in today's rental market - \$349/month in Sussex County, Delaware - between what housing costs and what people earn and can afford. According to the Delaware Housing Coalition, households in Sussex County must earn \$16 per hour, full-time to afford a modest 2-bedroom apartment. NCALL is thrilled to be able to continue to provide this much needed assistance.



Pictured, from top left: Norman Poole of Better Homes of Seaford, Joe Myer of NCALL; from bottom left: Bill Roupp of Better Homes of Seaford, Karen Speakman of NCALL, Senator Tom Carper, Bill McGowen, RD State Director.

## The Loan Fund has a Banner Year!



*Attendees celebrate the NCALL Loan Fund 10th Anniversary at a September event.*

Fiscal year 2014 was the 10<sup>th</sup> anniversary of the NCALL Loan Fund, and it celebrated by having the strongest year of community development lending in its history. This included nearly \$20 million of

loans that brought tremendous community impact to the Delmarva Peninsula. These loans contributed to the Loan Fund growing its portfolio to \$12.3 million, more than a 90% increase over the previous year.

This critical impact would not have been possible without the support of several new relationships that resulted in crucial lending capital that helped meet the demand for the Loan Fund's financing. These new relationships included the Jessie Ball duPont Fund (\$1.5 million), Capital One Bank (\$1 million), and the Wilmington Savings Fund Society (\$750,000). In addition, TD Bank increased its capital investment from \$1 million to \$1.5 million. The Loan Fund is very appreciative of these relationships and looks forward to many years of working together.

The Loan Fund thanks all of the capital investors that have contributed to the Loan Fund's growth over the past decade. Their support has been instrumental in the increase of our impact, financial strength and sustainability.

## Eastern Shore of Virginia Housing Counseling Makes Impact

Through a Rural Initiative Grant from HUD for the Eastern Shore of Virginia, NCALL is providing technical assistance to develop rental housing as well as supporting housing counseling services for Accomack and Northampton counties. The housing counseling services include the provision of pre-purchase housing counseling, foreclosure prevention counseling, and financial literacy education. These services are provided in a very remote, rural area to very low and low income residents. Incomes are extremely low in this two county area of Virginia; the median

incomes are \$40,780 for Accomack County and \$34,304 for Northampton County. The counseling typically includes a group orientation workshop and then an intake session. One-on-one counseling sessions continue as long as necessary, along with the opportunity for the customer to take a financial education course.

Through this program, over 200 customers have received homeownership or foreclosure prevention counseling. A significant number of customers are in the process of becoming ready to be

## MyFreeTaxes Service

NCALL's financial coaches working with the Stand by ME program provide many services and referrals to their customers. One benefit is access to the My FreeTaxes service. This program was offered in 2014 to our Stand by ME venues throughout Kent County and will be again in 2015. Other Stand by ME partners offered the service in the rest of the state.

The overall campaign was very successful last year, as Delaware had 3,034 tax filers, an 11% increase over the previous year, making it the top state in the nation. Earned Income Tax Credits filed for totaled \$2,467,945 with total refunds reaching \$5,979,477. NCALL's Dover Downs site had the most referrals and the largest filings for EITCs and refunds.

NCALL was pleased to provide this valuable service in 2014 and looks forward to providing it again in 2015!

homeowners. Twenty mortgage applications have been submitted so far and fifteen customers are now homeowners leveraging over \$1.4 million in mortgage financing. In addition, 72 customers sought foreclosure prevention assistance and 28 homes have been saved. Of the 43 households who purchased or retained their home, 49% were African American and 7% were Hispanic. Female headed households were the majority, making up 61%, while 68% of the households had low or very-low incomes.

## NCALL's Financial Literacy Program Receives Award

In late September, NCALL was the proud recipient of the 2014 Financial Literacy Education Fund of the State of Delaware.

Fees are paid into the Financial Literacy Education Fund because of a law established in 2009 and signed by Governor Jack Markell. This law requires businesses making short-term consumer loans (payday loans) and car title loans to pay an annual high-cost loan license fee surcharge of \$1,500 for each licensed office. This Fund is then used to fund grants to organizations that provide financial and economic literacy skills to adults and youth. In 2014, 19 grants were awarded for a total of \$264,000.

The funds awarded to NCALL will go towards providing **free one-on-one financial coaching** to residents of public housing in Kent and Sussex Counties, Delaware as well as for clients in NCALL's Homeownership Education & Counseling Program who are not quite ready financially for homeownership.

### NCALL Certified for Boots Across America

 Boots Across America's national certification course educates loan officers, realtors and housing professionals with a clear understanding of how to work with military clients. NCALL is pleased to have two certified graduates of this program and to offer a level of expert customer service to military men and women which they have earned and deserve.

The Boots Across America Certified Military Home Specialist Course provides the tools and knowledge needed to effectively work with military borrowers. It also includes



Robert Glen, State Bank Commissioner, Denise Freeman, NCALL's Housing Counseling Director, Joe Myer, NCALL's Executive Director.

### New Childcare Initiative



NCALL is pleased to participate

with a special Stand by ME program for Childcare Care Centers, Head Start Programs and parents of children enrolled at their facilities. This new initiative is funded through a partnership with the Annie E. Casey Foundation. *Financial Building Blocks for Childcare Providers* offers financial coaching for individuals and groups, Mind Over Money Workshops and support for the Delaware Stars Program. In this program, childcare workers earn points toward prizes through the Stand by ME program. These services are available free of charge through NCALL's Financial Coach, Dalila Blanchard, to the employees and the families served in Kent and Sussex Counties.

timely advice for housing professionals regarding foreclosure prevention, with tips they can give their clients to help them avoid mortgage delinquencies in the future. This course helps all housing professionals make sense of the military language, rank and pay system.

Earning the Certification of Military Home Specialist indicates a significant knowledge base that active duty service members and veterans can rely on for prompt and accurate service for their housing needs. Certified Housing Professionals represent a commitment to provide quality service to military borrowers.

## Chandler Heights II Awarded Tax Credits

Chandler Heights II, a 24-unit family affordable housing complex owned by Better Homes of Seaford, Inc. (BHS) located in Seaford, Delaware was awarded 2014 low income tax credits for preservation from the Delaware State Housing Authority (DSHA). BHS is very excited as these units were constructed in 1991 and are in need of renovation. Upgrade plans include installing a new façade as well as all new systems. In addition to renovation of Chandler Heights II, BHS will also construct four new one-bedroom units bringing the total units for this project to 28.

Currently, Chandler Heights II has 23 units of rental assistance from USDA Rural Development. BHS has also applied for Section 811 Rental Assistance, which will enable disabled households to afford the rent.

BHS's tax credit award of \$377,728.00 will generate



\$3,647,271.00 in equity for this project. USDA Rural Development will rollover and reamortize the existing loan on Chandler Heights II.

DSHA will provide permanent financing to this project from its Housing Development Fund and

allocation of HOME funds.

Construction loan closing is expected to occur in the spring.

## Sussex County Homebuyer Fair

“Get the Keys to Homeownership” was the slogan for Sussex County 2014 Homebuyer Fair, held in late September at Delaware Technical & Community College Owens Campus. Free admission, free credit reports and door prizes were incentives for those curious to come out and learn

more about homeownership. NCALL and First State Community Action Agency’s Housing Counselors and Financial Coaches provided the free credit reports and held prequalification sessions with visitors attending the event. Sussex County’s partnership with Delaware State

Housing Authority and Sussex County Association of Realtors also drew vendors from the public, private and non-profit sectors providing potential homebuyers with resources necessary to attain homeownership.



Quarterly, NCALL’s Executive Director names a team or teams to be the All-Stars. This highlights the team for their extra special progress or accomplishments. All-Stars enjoy a free meal together at a venue of their choice.

NCALL’s Foreclosure Prevention

## NCALL’s Recent All-Stars

Team was named all-stars in July for their strong foreclosure mediation, loan modification, DEMAP packaging, and mitigation work over the previous quarter. Positive outcomes for households facing foreclosure have doubled from last year.

NCALL’s Pre-Purchase Home-

ownership Counseling Team was named all-stars in October for their strong finish at the end of the fiscal year ending up with 196 first-time homebuyer closings, staying strong even though the environment for homeownership has been challenging.

Congratulations to these two teams!



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*NCALL is a partner agency of the United Way of Delaware*



## National Self-Help Housing Conference Planned

A National Self-Help Housing Conference is planned for San Antonio, Texas for July 21-23, 2015. The theme for the conference is "50 Years of Building Dreams." This theme was picked to highlight the fact that in 2015 the Mutual Self-Help Housing Program turns 50 years old and will have built 50,000 homes.

This conference is being planned by all four of the Self-Help Technical & Management Assistance Contractors: NCALL, Little Dixie, Florida Non-Profit Housing and RCAC. This team is working together to raise money to host the conference that previously had been supported by USDA Rural Development. The last national conference was held in 2006.

Start planning now to join the education, networking and fun. The expense for attending the conference is an eligible Self-Help grant expense, so if possible, plan for that early. We are hoping that multiple staff from each grantee, as well as Rural Development personnel will be able to attend. About 350 are expected. There will be a variety of sessions with topics for Executive and Project Directors as well as Groupworkers and Construction Supervisors.

San Antonio is a fun, family oriented



city with lots to do. There is the famed Alamo, Six Flags Fiesta Texas, Sea World San Antonio, San Antonio Zoo, the beautiful Riverwalk, shopping, museums, caverns and much more. We hope you will save the date on your calendar and plan to join us!



**FOLLOW NCALL ON OUR FACEBOOK PAGE AND VISIT US AT  
[WWW.NCALL.ORG](http://WWW.NCALL.ORG)!**

*Happy New Year to all our partners and friends! May 2015 be merry and bright!!*

### Giving Options

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.

