

Since our beginning on the Delmarva Peninsula in 1976, NCALL has been striving to create a decent and affordable home and a suitable living environment for every family. NCALL truly believes that "There is no place like home." We will continue to work with nonprofit, government, and private partners and households of modest means to strive to make the American Dream of decent, affordable housing come true for thousands and thousands more.



Our Results

NCALL has made a difference in the lives of thousands of households. The results below detail our efforts.

- Through its pre-purchase homeownership counseling, NCALL has helped **over 8,000 new homebuyers** purchase their first homes.
- Through its Financial Literacy programs over **3,000 households** have attended classes or **have been coached**.
- Through its Foreclosure Prevention Counseling services, which began in 2007, **over 1,000 homes** have been saved.
- Through its Self-Help Housing Program, NCALL has assisted grantees in **securing more than \$88 million in 523 grant funds**, resulting in almost **4,000 homes**.
- Through its housing development services, NCALL has helped to develop or preserve **55 multi-family apartment communities**.
- Through its community development lending, NCALL's Loan Fund has originated over **\$95 million in loans to organizations** yielding **affordable housing units and community-based facilities**.



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How We Help

Home, there's definitely no place like it. Everyone deserves a home. Good homes help families create stability, prosperity and empowerment. This helps them to realize their dreams and build a positive future. Since 1976, NCALL, the National Council on Agricultural Life and Labor Research Fund, Inc., a Dover, Delaware based nonprofit, has taken the lead in creating better housing for rural families, elderly and farmworkers through the programs listed below. As a result of this effort, NCALL has helped more than 28,000 families secure, preserve, or prepare for affordable housing while leveraging over a billion dollars of attractive financing and housing assistance. NCALL is part of the NeighborWorks national network of excellence and maintains an Exemplary rating.

Financial Coaching. NCALL provides stand by ME financial coaching at a variety of employers, colleges, public housing sites and a growing number of venues in Kent County. Persons work on financial issues they identify by setting goals and action plans with the assistance of their coach.

Foreclosure Prevention. NCALL's counseling helps families experiencing hardships or unaffordable mortgages to save their homes when possible. Remedies such as loan modifications, Making Home Affordable, the Delaware Emergency Mortgage Assistance Program and the Foreclosure Mediation Program are utilized. This assistance preserves homeownership, which benefits families, lenders, and neighborhoods.

Self-Help Housing Technical Assistance. NCALL provides technical and management assistance to self-help housing grantees in our 21-state Northeast region, through a contract with USDA. NCALL's services include application training and review, program planning, construction scheduling, grants management, staff training, problem solving, and monitoring grantee progress.

Housing Development. NCALL provides comprehensive development services to nonprofit organizations on Delmarva that develop and preserve affordable rental housing for low income families, the elderly, and farmworkers. Technical assistance is provided for all phases of housing development, specializing in packaging financial

applications. NCALL is also an owner, developer of affordable housing.

Loan Fund. NCALL is designated as a Community Development Financial Institution (CDFI) by the Department of Treasury. The loan fund aids nonprofits that develop housing for low and moderate income households. It also assists nonprofits that provide social services to develop and expand their community-based facilities. Loan products include revolving lines of working capital, gap and bridge financing, predevelopment loans, and loans for acquisition and construction.

Restoring Central Dover. A collective impact model with NCALL as the backbone, a collaborative steering committee, and six work groups for housing, safety, economic development, resident engagement, youth and adult services, and transportation/open space/recreation is moving forward accomplishing the many goals of the Restoring Central Dover revitalization plan.

What We Do

Homeownership Counseling. NCALL provides homeownership education and counseling to low and moderate income Delaware households. Our services include education about credit, budgeting, debt reduction, home search, loan submission and processing, loan closing, and homeowner responsibilities. NCALL graduates have access to attractive mortgages, reduced interest rates and down payment and settlement assistance.



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