

Winter 2017

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*[www.ncall.org](http://www.ncall.org)*

## NCALL Celebrates 40 Years!



On October 19th, NCALL celebrated 40 years of affordable housing and community development with a banquet and program at the Outlook at the Duncan Center in Dover. Approximately 120 people attended the event.

The program included opening remarks and appreciation from Randy Kunkle, Vice President of the Board of Directors; John Moore, Sr. delivered his acclaimed performance of Dr. Martin Luther King Jr.'s "I Have A Dream" speech; featured speakers included Anas Ben Addi, Director of the Delaware State Housing Authority; Senator Chris Coons; and Joe Myer, NCALL's Executive Director. Moises Loza, Executive Director of the Housing Assistance Council gave the keynote address. This festive evening included a wonderful buffet dinner, live jazz music by the George Weldon Trio, and the premier showing of NCALL's special new video (see last page), highlighting our many programs and achievements.

All of our partners have been an important part of NCALL's amazing past and present, as together we have made a real difference in the lives of thousands. We count it a privilege to work side by side, overcoming obstacles while demonstrating creativity, best practices, and attaining meaningful and quantifiable results.

This newsletter shares amazing results, with people served, units developed, financing leveraged, and loans made. But the story is much deeper than mere numbers as NCALL fulfills its mission, one neighbor and one customer at a time. NCALL is blessed with staff members that are experienced and certified, but also who have chosen this career because they care and they want to make a difference. NCALL's Board of Directors represents a model of strong governance as it establishes priorities and plans strategically, setting ambitious goals with quality oversight. Please join us for the next leg of our journey as we seek to accomplish many new milestones.



## 40 Years of Housing & Community Development



From modest beginnings in 1976, the National Council on Agricultural Life and Labor (NCALL) grew to be a nationally recognized leader in affordable housing, serving the Delmarva Region with significant scale and impact. The vision of NCALL heroes such as Jeanine Kleimo, Jim McGiffin, Karen Speakman, Roland Ridgeway and many others guided this Dover based nonprofit organization in its quest to address housing and community development needs.

Affordable housing affects thousands of families seeking to own a home or rent an apartment that meets their needs and is affordable. Poverty, homelessness, and substandard conditions exist, and the issue of “affordability” is a challenge for many. Delaware faces housing problems, as foreclosures disrupt households (now #1 in the nation), homeless children attend each of our school districts, the American Dream of homeownership eludes many, our rental market is grossly over-subscribed, and major affordability gaps exist for renting and owning in each county. Delaware is now the 12<sup>th</sup> most expensive state for housing. Many labor classifications do not earn enough to afford a modest 2 bedroom apartment. Emergency shelters and transitional housing are full and waiting lists for subsidized apartments are long. Many are in the midst of a housing crisis.

NCALL builds bridges with families in need of improved housing by bringing federal, state, and private

financing to the table, and fortifying it with financial education, counseling, and coaching. Whether it be financing to develop and preserve apartments; gap and down payment assistance for homeownership; lending for community facilities, housing efforts, and revitalization; foreclosure prevention and mediation to help save homes; or implementation of the Restoring Central Dover downtown revitalization plan, NCALL strives to be a catalyst for achieving and sustaining affordable housing and improved neighborhoods and communities.

NCALL has become a trusted friend in providing financial education, training, and coaching so families can be informed consumers in our “buyers beware” society. Households end up with the best rates, terms, and experience possible when buying a first home or achieving a financial goal. The combination of access to financing and the empowering education greatly increase the opportunity for sustained success.

NCALL is a chartered NeighborWorks America organization with an “Exemplary” rating, and is a top tier producer across the 250 organization national network. Uniquely, NCALL is also a Community Development Financial Institution certified by US Treasury to lend for housing and community development work throughout Delmarva.

Results from the work of NCALL’s Board and staff are plentiful:

- **8,035 first-time homebuyers** achieved the American Dream of homeownership with over one billion leveraged in attractive mortgages.
- **Fifty-five apartment communities** have been built or redeveloped serving very-low income families, elderly and

farmworkers throughout Delmarva.

- **1,091 families saved their homes** from foreclosure since 2007, benefiting them and their neighborhoods and communities.
- **3,224 people received financial coaching** through Stand by ME in Kent and Sussex Counties since 2012, achieving their financial goals.
- **\$93 million has been loaned** to 50 borrowers in 153 loans for affordable housing, community facilities, and revitalization creating 797 units, 285 special needs beds, and 317,000 SF of facilities such as health clinics, charter schools, and community centers.
- **Self-help housing grantees** in the 21-state northeast region received technical and management assistance and training.
- Birthed the **Restoring Central Dover** revitalization effort coordinating work groups for housing, safety, youth/adult services, resident engagement, economic development, and transportation/green space/recreation.

These numbers speak to the scale and breadth of NCALL’s impact, but they don’t share the inspiring success stories attributable to our customers. Every family and every organization has a unique housing journey that we can all learn from. A decent, safe, affordable place to call home is critical in order for families and elderly to survive, thrive, and prosper because housing impacts all aspects of our lives. Take a moment to remember your housing journey and what that has meant to you.

NCALL did not achieve these results alone. A collaborative spirit results in partners such as USDA Rural Development, Delaware State Housing Authority, NeighborWorks

*(Continued on Page 4)*





## 40 Years *(Continued from Page 2)*

America, and many foundations and banks that help to resource NCALL's work. Contributors and investors make this work possible. Our most important partnership is with the families and nonprofits we serve, and the borrowers we lend to. NCALL regularly teams up with others believing "together we can do more."

Using the accepted 7 to 1 economic

impact multiplier for affordable housing, NCALL's work has contributed a cumulative \$9.6 billion to our economy. As a growing employer, NCALL provides quality jobs, comparable wages, important benefits, and professional development.

The experiment 40 years ago to see if a knowledgeable nonprofit could

make a difference has proven its value in many ways, and through thousands of lives touched each year.

If you have a housing need, we invite you to talk with us at 302-678-9400.

*(Op Ed by Joe Myer published in the Delaware State News, September 17, 2016.)*

### Our Impact over 40 Years



- 28,273** Households served
- 8,035** New homeowners
- 18,482** Customers counseled and educated
- 2,965** Customers counseled for foreclosure prevention
- 1,091** Homeowners who saved their homes



- 55** Self-Help Housing grantees assisted
- 3,991** Rural homes produced
- 1,343** Rental homes constructed and preserved, with
- 17** Nonprofit sponsors

**\$87.4 million**  
 Loaned for affordable housing and community development

**\$216.4 million**  
 Leveraged by providing housing technical assistance

**\$1.382 billion**  
 Total private and public investment

**\$1.078 billion**  
 Leveraged in mortgage financing



## After Record Year, Loan Fund Poised to Receive \$6.75 Million in New Capital



The NCALL Loan Fund recently concluded fiscal year 2016 with its

strongest lending impact to date, having deployed more than \$20 million of capital in 32 loans throughout the state of Delaware. Both the capital deployed and the number of loans are new highs for the Loan Fund, continuing a trend of three consecutive years of record financing.

The Loan Fund finances a wide variety of critical community development projects, and never was this more apparent than in fiscal year

2016. Examples include its affordable housing projects (live/work housing for artists and artisans; Self-Help housing), community facilities (Head Start facility; addiction treatment centers) and neighborhood revitalization (strategic lending in targeted areas, such as Delaware's Downtown Development Districts). The projects financed by the Loan Fund provided tremendous impact throughout Delaware and Delmarva.

The Loan Fund's period of record growth has not gone unnoticed, as it has recently been tapped to receive \$6.75 million in new capital to catalyze even greater impact in its target market. This capital includes a \$1.75 million award from the Community Development Financial Institutions (CDFI) Fund, a program

within the U.S. Department of Treasury that provides capital to high-performing CDFIs such as the NCALL Loan Fund. The Loan Fund was also approved to receive \$5 million under the United States Department of Agriculture's Community Facilities Re-lending Program. Through this pilot initiative, the Loan Fund will re-lend its USDA capital to nonprofits that are developing community facilities that provide crucial services in high poverty, rural areas.



## *NCALL Research wishes to thank the sponsors of our 40th Anniversary celebration!*

**Community Leader:** JP Morgan Chase

**Community Partners:** Barclays Bank; Buccini-Pollin Group; Cinnaire; Discover Bank; NeighborWorks America; PNC Bank; Wells Fargo Foundation

**Community Builders:** Artisans' Bank; Bank of America; M&T Charitable Foundation; New Penn Financial Services; TD Bank

**Community Neighbors:** Architectural Alliance; Barbacane, Thornton & Company, LLP; Delaware Housing Coalition; Losco & Marconi, P.A.; Peter A. Oldziej & Associates; Pratt Insurance; USDA

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



## NCALL Releases Promotional Video

NCALL created a promotional video to celebrate its 40th anniversary of providing affordable housing and community development services. It highlights our mission and the impactful work by Board, staff, and partners over the years.

Please take a moment and watch the video and pass it along to friends and associates. It is available at [www.ncall.org](http://www.ncall.org)



Contact Chanda Jackson at NCALL to sign up for the Restoring Central Dover newsletter.



Follow NCALL and Restoring Central Dover on our Facebook pages, visit us at [www.ncall.org](http://www.ncall.org), and call us at 302-678-9400!

### 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. The State Employees Charitable Campaign (SECC) is 70087. We have also joined the Combined Federal Campaign; our ID # is 36425.

