

Summer 2017

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NCALL Builds Two New Homes in Dover



NCALL has successfully built and sold two houses in the Central Dover area in recent weeks. Both houses were on the market for \$165,000 and thanks to the first round of Strong Neighborhood Housing Fund monies, the construction cost for each was reduced by up to \$50,000.



This enabled NCALL to provide 3 bedroom, 2 1/2 bath houses at an affordable price that are energy efficient, approximately 1,700 square footage, with nice amenities and a one car garage.

NCALL will be following up this first endeavor by constructing three more houses and securing additional lots for future homes for residents of Dover. Homebuyers complete NCALL's homeownership counseling and are eligible for number of tax incentives as well.



Restoring Central Dover Hosts Community Fair

NCALL and Restoring Central Dover held its 4th Annual Community Fair on May 20th. Over 300 attendees flocked downtown to the Loockerman Way Plaza for this free event. The Community Fair has become RCD's signature event, held in partnership with the Dover Police Department.

The day was packed with lots of activities, free food, educational resources, arts and crafts, entertainment, and much more. Local entertainment included the Solid Rock Youth Ministry, Derin Felder (spoken word), and the Dover High School drumline and jazz band. A moonbounce and photobooth were enjoyed by all. The Mistress of Ceremony was the beautiful and charming Miss Wilmington 2017,

Rebecca Gasperetti. Her warm and cheerful personality was a welcomed addition to this year's event.

The annual Community Fair continues to achieve the goal of providing a safe space where residents can gather together and have some fun. This event would not be possible without the great support of our partners, sponsors, vendors and volunteers.

Thank you to all who supported and attended this event!



\$tand by ME Fresh Start Launch

Foreclosure? Job loss? Need a **Fresh Start?**

Call for free financial coaching:

New Castle: 302-504-3549
302-652-3991 ext.106

Kent: 302-678-9400

Sussex: 302-855-1370

standbyme.org/fresh

Fresh Start

helps people who have experienced a financial setback and connects them to their own personal financial coach. You can:

- Move beyond foreclosure
- Increase your credit score
- Access employment resources



This is a public-nonprofit partnership involving:



In January 2017, Delaware State Housing Authority in partnership with \$tand by ME, awarded NCALL participation in Kent and Sussex County for the new program Fresh Start. Fresh Start is a statewide program specifically designed to assist households that experienced a foreclosure, job loss or financial setback as a result of poor economic conditions in recent years. NCALL has two dedicated Financial Coaches – Andrea Griffin in Kent County and Nathaniel Horsey in Sussex County who help families move beyond foreclosure to new opportunities; assist with improving credit scores; pay down debt; access employment resources; connect with community programs that can support other needs.

The program officially launched May 23, 2017 with Governor John Carney and DSHA Director Anas Ben Addi in attendance, along with our Financial Coaches, Joe Myer and customers who participated in the Fresh Start Program.

As with the \$tand by Me program, this program is absolutely free to all Delawareans regardless of age or income.

Loan Fund Attends Advocacy Day

NCALL Loan Fund staff members Karen Kollias and Dave Callahan joined more than 60 other community development financial institutions (CDFIs) for Opportunity Finance Network’s Advocacy Day. The event, held annually in Washington, DC, brings together CDFIs from across the country for meetings on Capitol Hill with members of Congress and their staff.

The meetings provide the CDFIs with a forum to discuss issues that are important to the industry. This year’s Advocacy Day was of particular importance, as the administration’s fiscal year 2018 budget proposed eliminating funding for the CDFI Fund. The CDFI Fund plays a critical role for organizations such as NCALL, such as providing certification that the organization is meeting its primary mission of promoting community development while serving and maintaining accountability to a target market. The CDFI Fund is also an important source of equity capital for CDFIs, as



Pictured: Lisa Mensah, CEO of Opportunity Finance Network (OFN); Senator Chris Coons; and Karen Kollias and Dave Callahan of the NCALL Loan Fund.

they leverage the equity multiple times through the raising of debt capital. This provides CDFIs with the capital needed for the financing of crucial community development projects, such as affordable housing and community facilities.

Karen and Dave met with both

Senator Coons and Senator Carper and their staff from Delaware, as well as staff members for Maryland’s Senator Cardin and Representative Harris (1st District). Senator Coons is the ranking member of the Financial Services and General Government subcommittee which has jurisdiction over the CDFI Fund.

NCALL Welcomes New Board Members

Four new members were recently elected to NCALL’s Board of Directors.

Beryl Barmore is a Regional CRA Officer for M&T Bank who knows the banking and nonprofit environment in Delaware.



Tony DePrima is the Executive Director for Sustainable Energy Utility (SEU) and was former City Manager for Dover.



Jeremiah Spruance is a Customer Service Representative with M&T Bank and has experience working with NCALL’s programs.



C. Denise Hicks retired from the State of Delaware, then went into property management, and now is a successful homeowner who utilized NCALL’s assistance.



Welcome new Board members and thank you for your service!

NCALL Welcomes New Staff

NCALL is pleased to welcome several new staff members!

Jennifer Cholewa started in October as a Financial Coach that is working out of Del Tech. Jennifer has a Bachelors degree in Consumer Economics, is AFCPE certified as an Accredited Financial Counselor, and has tax preparation experience with H&R Block.



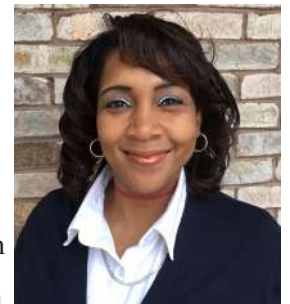
green building, and has a degrees in Architecture and Interior Design.

Andrea Griffin started in January as a Financial Coach under the new Fresh Start Program. Andrea has a Bachelors degree in Psychology and a Masters degree in Organizational Leadership. Andrea will be responsible for servicing families who've experienced economic hardship in Kent County.



Services Work Group. Will is a Pastor, and his Solid Rock Baptist Church, developed the Outreach Center on West Street.

Lynn Wiley began working with NCALL in November as a Home Preservation Specialist working with the Foreclosure Prevention Team. Lynn has experience doing Housing Counseling and Office Manager work. Prior to that she spent fifteen years working in various insurance related positions as a Senior Financial Analyst and a Senior Accountant. Lynn has a BS and MBA with concentrations in Finance and Accounting.



Rebeca Dennis joined the Self-Help Team in November as a Self-Help



Housing Specialist. She has moved to Dover from California where she had very strong housing development and self-help housing experience. She has taught project management and

Will Grimes joined NCALL in January as our Restoring Central Dover, Neighborhood Revitalization Coordinator. Will has been involved in Restoring Central Dover having served on the Steering Committee and as Chair of the Youth & Adult



New IMA Program Launched

NCALL and the Interdenominational Ministerial Alliance (IMA) was awarded a \$40,000 grant from Potter Charity Trust. This money is being used to provide emergency assistance to households needing help paying either their rent, mortgage, or utilities in the Restoring Central Dover area. So far, NCALL has granted \$22,455 over the first six months of the program.

Self-Help Team Awarded Bridge Contract



NCALL's Self-Help Housing Team was awarded a temporary bridge contract to continue providing Self-Help Technical and Management Assistance to grantees throughout the 21 state region. Normally, five year contracts are awarded. This

eleven month contract will enable NCALL to continue providing assistance to self-help housing grantees and interested parties. The bridge contract was put in place as a temporary measure until a new five year contract can be solicited and awarded.

The services are similar to those in our last contract with a few exceptions. The team will now be providing several additional services to the grantees and reports to Rural Development.

It is expected that the five year contract will be awarded early in 2018.



Strong Neighborhood Housing Funds Awarded

Restoring Central Dover was one of nine communities statewide that will receive \$5.5 million from Delaware's Strong Neighborhoods Housing Fund to address vacant, abandoned or foreclosed properties.

The second round of the Strong Neighborhoods Housing Fund, funded by bank settlement money, will lead to about 100 new or rehabilitated housing units in Dover, Wilmington, New Castle County, Milford and

Laurel. NCALL was awarded \$1 million to help construct 20 new homes along with Central Delaware Habitat for Humanity in central Dover.

"These efforts will be helping families and individuals who need housing, while strengthening the neighborhoods in which they are located, revitalizing properties that have fallen into disrepair and bringing people back to live in them," said

DSHA Director Anas Ben Addi. The first round of funding from the Strong Neighborhoods Housing Fund was allocated in 2015, with \$2.7 million going to build or rehabilitate 68 housing units in Wilmington, Dover and New Castle County. All of the homes will be sold to families or individuals with incomes at or below 120% of the area median income.

7th Annual Homeownership EXPO

NCALL, in partnership with DSHA and NeighborWorks and in recognition of National Homeownership Month, held its annual Homeownership EXPO on Saturday June 10th. The event was held at Delaware Technical Community College in Dover. Visitors who registered in advance received a free tri-merged credit report and consultation with a Housing Counselor or Financial Coach.

The EXPO also featured an opportunity for visitors to meet lenders, real estate agents, home inspectors as well as agencies like Habitat for Humanity, USDA, Restoring Central Dover, Stand by ME and many others. There were door prizes and a Kid's Corner with face-painting and crafts.

This year, 250 visitors pre-registered for the event. We also welcomed walk ins and those already working

with a counselor or coach. It's always free to the public, but advanced registration is necessary in order to receive a free credit report.

Thanks to all of the vendors and sponsors for your participation!





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NCALL is a partner agency of the United Way of Delaware



Restoring Central Dover Releases Promotional Video

NCALL's Restoring Central Dover has created a video to promote downtown Dover living and community. The Dover Homeownership Opportunities video can be found at www.ncall.org/restoring-central-dover/ and at NCALL's YouTube channel youtube.com/ncallresearch.



Please take a moment and watch the video and pass it along to friends and associates.

Lee Reno Honored

Lee Reno was recently honored by the National Rural Housing Coalition for his amazing career in affordable housing and years of service to rural America. His law firm, Reno & Cavanaugh, is well known for their housing work over the years. Lee was also a long-time NCALL Board member, helping us get our start on the Delmarva Peninsula. He remains a Board Member Emeritus of NCALL. Lee is pictured with Joe Myer, NCALL Executive Director and Karen Speakman, NCALL Deputy Director. Congratulations on your retirement Lee!



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.



Follow NCALL and Restoring Central Dover on our Facebook pages, visit us at www.ncall.org, and call us at 302-678-9400!