



a Catalyst for change

Annual Report 2017



NCALL's FY '17 Accomplishments

◆ Units Developed/ Households Assisted—2,980

This includes:

- * 24 housing units and 100 rooms/beds for special needs were financed by the Loan Fund with 146,800 sq. ft. of community facility space
- * 642 homeowner clients counseled with 278 loan closings
- * 1,472 financial literacy clients coached
- * 556 foreclosure prevention clients counseled with 187 positive resolutions
- * 47 self-help housing closings
- * 28 units of rental housing renovated with NCALL's assistance
- * 2 new homes built and 3 homes rehabilitated
- * 57 Central Dover families received emergency housing assistance
- * 49 farmworker households received emergency housing assistance

◆ Total Financing Leveraged— \$107,629,101*

This includes:

- * \$46,955,573 in conventional and RD mortgages closed
- * \$31,927,390 in foreclosure prevention, mortgages saved
- * \$25,700,000 in total loans and participations originated by the Loan Fund
- * \$677,841 in multi-family housing development financing leveraged
- * \$2,368,297 in self-help housing grants obligated

** Using the accepted economic ratio of 7 to 1, NCALL's economic impact for FY '17 would be \$753,403,370*

Message from the President and Executive Director

Dear Friends:



Joe Myer, Executive Director &
Randy Kunkle, Board President

2017 was a banner year for NCALL and we share a sincere thank you to all of our stakeholders, funders, and customers for enabling NCALL to catalyze dramatic affordable housing and community development impact throughout Delaware and Delmarva. It is rare when all lines of business excel showing marked increases over the previous year, which was already great. 2017 was a year with strong synergy—coupling model governance by the Board of Directors; leadership from staff directors with fully engaged employees at all levels; products and services that clearly address household and community needs; and funders and investors that trust us to deliver, deploy and address the demand.

NCALL's Consumer Services reached more people than ever, empowering thousands throughout Delaware to life-changing outcomes, including 278 first-time homebuyer closings, 187 families facing foreclosure having positive outcomes, and 1,472 new Stand by ME

financial coaching customers working to achieve financial goals.

Real Estate Development has readied two major apartment complexes (Village of St. John and Our Lady of Grace) for construction and within the Restoring Central Dover footprint, building lots were acquired and two new homes were completed and sold, with more on the way. The Loan Fund deployed \$25.7 million in 25 loans throughout Delmarva, creating 24 affordable housing units, 100 special needs beds/rooms, and 146,800 SF of community facilities and 70,900 SF of commercial/retail development. The Self-Help Team assisted new and operating grantees in the northeast region with all aspects of building and renovating homes while providing increased T&MA services including a new "Understanding Credit" training module for grantees and participants. Restoring Central Dover implemented its successful Lights On Dover Strong initiative lighting up 200 homes, held an "Arts Convening" with the Dover arts

community, and the Steering Committee oversaw the strong work of the Housing, Safety, Resident Engagement, Economic Development, and Transportation/Green Space work groups with more projects than ever.

These accomplishments don't happen in a vacuum, and we are thankful for the opportunity to work together with you to make a difference. We are pleased NCALL can be the spark that results in so much. Best wishes for 2018!

Randy Kunkle, President

Joe L. Myer, Executive Director

Restoring Central Dover

Neighborhood Planning and Revitalization

*“Crime happens in the **darkness**. There’s no crime in lit up streets...they don’t want to be seen. Now they have to go somewhere else.”*

*Janelle,
RCD Lights On, Dover Strong Volunteer
and Community Activist*

Restoring Central Dover (RCD) is a comprehensive community development effort led by NCALL and a Steering Committee comprised of over 20 different organizations, including non-profits, churches, government agencies, businesses, and residents. During FY 17, RCD completed its second year of implementation focusing on the downtown portion of Delaware’s state capital. This endeavor is funded primarily by the Wells Fargo Regional Foundation. The plan for this neighborhood revitalization effort is available at www.ncall.org.

This year, RCD had many accomplishments in improving life in downtown Dover. Some of them were: provided \$40,000 in emergency assistance to struggling residents, hosted a



community fair, engaged 925 resident volunteers for community events and meetings, hosted a spring clean up, planted a community garden, completed and installed a community mural, held a Community Youth Leadership Workshop, awarded \$35,000 in grants for work group projects, oversaw a number of housing opportunities, held an arts convening, and sent six RCD residents to the NeighborWorks Community Leadership Institute in Los Angeles.

RCD also led the Lights On, Dover Strong campaign, which kicked off in late June. It has already provided and installed dusk-to-dawn

energy-efficient LED lights to 200 Central Dover residents’ front porches and solar-powered LED motion floodlights for their backyards. The first phase of the program was completed over the summer. Residents were also provided with community resources from the State’s Energy Assistance Program to assist in making their homes more energy efficient, healthier and safe. In return for the free lights, residents pledged to turn their porch lights on and to take action to keep their neighborhood safe by reporting any suspicious or criminal activity to the Dover Police Department.



Steering Committee

Neighborhood residents, NCALL, City of Dover, CenDel Foundation, Downtown Dover Partnership, Dover Housing Authority, Dover/ Kent MPO, Dover Police Department, Dover Presbyterian Church, Interdenominational Ministerial Alliance, HUD, Central Delaware Habitat for Humanity, Dover Interfaith Mission for Housing, Inner-City Cultural League, MHDC, Solid Rock Baptist Church, Wesley College, Wesley United Methodist Church, Capital School District, United Way of Delaware, and local artists

The goal of Lights on, Dover Strong is to have the residents take charge of their neighborhood, reduce crime and increase safety and security. It is also to increase the public’s awareness of this resident action to reduce criminal activity around high-risk areas within Central Dover. Volunteers from the HELP Initiative Inc. along with interns from Delaware State University and Wesley College, went door to door installing the lightbulbs, solar-powered LED motion floodlights and collecting residents’ signed pledges. One such volunteer is Janelle, a resident of downtown Dover and a wife and mother of five (pictured with three of her children on the previous page). Janelle was happy to see the project come to fruition because “crime happens in the darkness. There’s no crime in lit up streets...they don’t want to be seen. Now they have to go somewhere else.” Dover Police Chief Marvin

Mailey agrees, and has said that this initiative is one that is paying dividends. “We have seen a tremendous decline in the amount of burglaries committed in 2017 and we credit this program and proactive policing. Overall, the Lights On, Dover Strong initiative has made these neighborhoods safer places to live.”

In addition to helping with Lights On Dover Strong, Janelle was one of the residents that NCALL sent to Los Angeles to participate in the Community Leadership Institute. She is now inspired to start her own foundation to help kids “elevate their aspirations.” She is working on starting KITE Dreams (Keep Investing to Elevate Dreams) whose mission will be to educate youth and their parents. “I used to work in the school system and I saw young people who were just stuck and didn’t think they had a way out. I want

to show them that there is a better way, to start a new cycle in their lives. Some of these kids haven’t even ever been to the beach...and they live in Dover! I want to expose them to life’s other options and experiences.”

The steering committee and work groups meet monthly on implementing projects and seeking resources for Central Dover.



The Loan Fund

Financial resources for affordable housing, community facilities and revitalization

*“We needed 100% financing. Banks don’t do that. NCALL filled in this need and made it **possible** for us to purchase the building we were renting. We have been able to **expand** our services and pay less for our mortgage now than we paid in rent.”*

*Celeste Savage, Executive Director,
HALO Ministries*



There are many services that are needed in communities on Delmarva. But, where does the money come from to house these services? How do things like charter schools, libraries, drug treatment centers, health clinics and homeless shelters come to exist? And, what would our communities be like without them?

As a CDFI (Community Development Financial Institution), the NCALL Loan Fund has proven to be an essential component for financing facilities like these to benefit communities throughout Delmarva. The Loan Fund is able to do what traditional lending institutions cannot – provide tailored loans and lending solutions to those who need it most. More than a bank, the Loan Fund

gives necessary guidance and support to its customers to help get projects off the ground.

In FY 2017, the Loan Fund financed a homeless shelter; a transitional housing facility; two charter schools; an addiction clinic; a library in Delmar, DE; and the Lewes History Museum (part of the Lewes Historical Society).

One of these facilities was HALO Ministries, an organization that provides programs and services to homeless men, women and children in Salisbury, MD. Prior to contacting NCALL, Celeste Savage, HALO’s Executive Director, said that the organization was paying a high monthly rent for their facility and their ten year contract

was coming to an end. They were interested in buying the building, but weren’t sure they could make that happen. They contacted a bank for help. The bank was interested in being involved in the project, but couldn’t provide the 100% financing that HALO needed. They suggested that Celeste call NCALL for assistance.

“NCALL staff got our vision right away,” said Celeste. “We needed 100% financing. Banks don’t do that. NCALL filled in this need and made it possible for us to purchase the building.” For HALO, and the Salisbury community, this has made a world of difference. Their previous footprint was about 12,000 square feet of space for their services. Now they have 30,000 square



Loan Fund Services

- Brings important financial resources to the Delmarva Peninsula.
- Addresses credit needs and fills financial gaps for the community development sector.
- Facilitates predevelopment, acquisition, construction, community facility and revitalization lending.
- Provides important financial services and consultation.

feet and are paying less than when they were renting. The extra space is being used to house more homeless individuals, including 11 new beds for emergency purposes when the weather is bad. They also were able to start two new programs, “Journey of Hope” for people coming out of jail for drug offenses and “Eagle Wings” for at-risk youth. These programs offer life coaching, tutoring, education in goal setting, communication and college or career prep in a supportive and loving environment.

During this past year, HALO Ministries has provided more than 80,000 meals; housed over 385 men, 280 women and 117 children; and helped 780 individuals in their resource and respite center.

In January, Celeste received a letter from

Salisbury Emergency Services that meant so much to her and HALO Ministries. It said, “We want to thank you for saving lives this week.” According to Celeste, “During times of cold weather, like we have had this winter, they usually have to pull bodies of homeless men from under the bridges. I’ve been with them when they have done that. Since we have more shelter space they didn’t have to do that this time. That’s why we do what we do... it’s worth it.”

Celeste really enjoyed working with the Loan Fund on this project. “It’s neat to know there is an agency like NCALL, that helps so many people and organizations and still stays so personal. The staff was so easy to talk to and they caught the vision and saw the potential of a place like this. They seem almost like family.”

Loan Fund Activity

- Closed 25 loans to 14 borrowers.
- Deployed \$25.7 million (\$9 from Loan Fund and \$16.7 from participant lenders).
- Financed 14 units of for-sale housing, 100 rooms/beds for special needs, 10 units of rental housing, and 146,800 sq. ft. of community facility space.
- Community facilities financed included two charter schools, two homeless shelters, a public library, a community center/museum, and a drug and alcohol treatment center.
- Revitalization loans financed 70,900 sq. ft. of commercial and retail space.
- Awarded \$776,500 from the CDFI Fund.
- Maintained Aeris Rating of ★★AA.

Housing Development Services

Building and preserving housing for families and elderly

*“My experience working with NCALL was **excellent**. They did an awesome job with the renovation of my home! My new kitchen and bathroom are **gorgeous!**”*

*Pauline,
Central Dover Homeowner*

Real Estate Development at NCALL is starting to evolve. While NCALL continues to provide technical assistance to other nonprofits in the development of affordable rental housing, we are also starting to develop our own single family for-sale housing and the rehabilitation of single family homes. *(The story of the family that purchased NCALL's first home developed in Dover can be found in the next section on Homeownership Education.)*

Pauline is the proud owner of a home that was able to be rehabilitated in Central Dover. During the renovation, NCALL worked to put in a new electric heat pump, gas fired hot water heater, five new smoke and carbon monoxide detectors, replaced doors and kitchen counters and sinks as



well as a gut rehab on a bathroom. The total cost for these health and safety related renovations was \$35,000 and funding was provided by DSHA's Housing Development Fund.

Pauline couldn't be happier with the outcome. “My experience working with NCALL was excellent. They did an awesome job with the renovation of my home! My new kitchen and bathroom are gorgeous!”

In multifamily housing news, NCALL is proud to announce the completion of the renovation of

New Hope Village, an apartment complex in Snow Hill, MD. This complex, owned by Snow Hill Citizens for Decent Housing (SHCDH) is one of the organizations that NCALL worked with this past year, providing development expertise to preserve this important rental housing.

With 41% of households in Snow Hill renting housing, which is higher than average, and fair market rents greater than average, SHCDH wanted to offer a more affordable option when they embarked on the development of New Hope Village in 1988. According to President,



Housing Development Activity

New Hope Village (28 units), Snow Hill Citizens for Decent Housing, Snow Hill, MD – Rehabilitation of this rental community finished in 2017.

Bailey Road Farm Labor Housing (24 units), Eastern Shore VA Housing Alliance, Accomack County, VA – Closed in 2017 and started construction.

Village of St. John (53 units), Ministry of Caring, Wilmington, DE – The conversion of this former cathedral complex into affordable housing for elderly households closed in December 2017 and is in construction.

Our Lady of Grace Apartments (60 units), Our Lady of Grace, Newark, DE — This rental property was approved by the New Castle County Council in July and the apartments will start construction in 2018.

For-Sale Houses in Central Dover – Two homes were constructed and sold, three homes were rehabilitated and additional lots were purchased. An award of \$1 million to reduce the construction costs of 20 houses was received from the Strong Neighborhood Housing Fund.

A number of other housing developments are in the predevelopment stage.

Tawny Kraus, the 28 apartments for low-income families have provided wonderful housing that is safe and meets code. “As long as families follow the rules, they enjoy a secure, safe and clean environment. They are not in substandard housing and subject to the whims of a landlord that is so common in this area. They are treated with respect and have stability.”

The apartments have been well maintained, but after almost 30 years of occupancy, were in need of renovation. So, SHCDH contacted NCALL for help. According to Tawny, “To get federal funding requires a mountain of paperwork. We are an all volunteer operation. We would not have been able to do this without NCALL.”

With NCALL’s assistance, SHCDH was able to apply for funding through USDA Rural

Development and began work in 2016 to replace the original kitchens with new cabinetry, appliances, lighting, countertops, and flooring. Bathrooms also received updating with all new vanities and sinks, upgraded lighting, new flooring, fiberglass tub surrounds, and new fixtures. Outside, new vinyl siding was added and parking lot improvements for accessibility were made. The renovations were done with tenants in place and completed to ensure resident comfort and safety. With additional funding from the Maryland Affordable Housing Trust Fund, the project was completed in 2017.

Tawny shared, “NCALL has provided assistance to us for many years. It’s great to know that I can call them and they are there to help us.”

Housing Development Services

- Provides housing development expertise to nonprofit partners to address local needs for affordable housing.
- Leverages state, federal and private resources to build family and elderly apartments.
- Preserves affordable apartments and saves expiring rent subsidies through modernization and sustainable renovation.

Homeownership Education

Readying families to achieve and sustain homeownership

*“It felt like NCALL really **cared** about us and wanted us to **succeed.**”*

*Justin,
Homeowner*

Justin’s family knew at the beginning of 2017 that they were ready to buy their first home. They had always been renters, but they wanted to change that ever since the birth of their son three years ago. It was time to see their rent money go towards an investment in the future instead. They had afforded a two-bedroom, two-bathroom apartment for \$975 a month, and were confident that was enough to cover the cost of a mortgage. They didn’t want anything too big, just large enough for the three of them. It was time to find their family’s forever home.

When it came to knowing what they wanted, that was easy. The new home needed enough space for their three-year-old son to play. It



needed a kitchen with enough counter space to cook meals together and enough cabinet space to fit all of the kitchen supplies they had accumulated over the years. They wanted three bedrooms, so there was one extra to use for a guest room or office. Lastly, they wanted a dining room so they could eat together as a family. These were all the things they dreamt about when picturing the home where their son would grow up.

After searching online for a couple of months and walking through multiple homes, they still had not found a home that fulfilled their wish list. There were plenty of homes with one, two or three things on the list, but the homes that seemed to have everything were either too big or too expensive. Then, the NCALL house appeared in the listings. They knew of NCALL as a housing counseling agency; Justin’s brother had told them about the program three years earlier when he had been in the process of



buying a home.

They fell in love with the home at first sight. The appliances were new, it felt spacious, and most of all it had everything they wanted. Their realtor suggested they make an offer if they were serious, because with the many benefits and assistance that came along with this house, it wouldn't last on the market for long. They put the offer in the following Monday and it was promptly accepted.

As a requirement of purchasing a home through NCALL, the Samains went through our homeownership counseling and an all day workshop and are so glad they did. Justin says, "It felt like NCALL really cared about us and

wanted us to succeed. It was interesting to go through the program. Since it was our first time buying a house, we didn't know anything. We contacted them whenever we had questions about filing paperwork."

Now, six months later, he still feels he found everything he wanted. His son's favorite place is the living room. "It's really big, and he has lots of space to play and run around," says Justin. He is proud to say, "This is the home where my son will grow up."

"The neighbors are also really nice, and it's the responsibility of each of us to make Central Dover a beautiful place to live. If each of us does our part, it will be a beautiful city."

Homeownership Counseling Activity

New Clients this Year:	390
Clients Assisted this Year:	642
Mortgage Loans Closed:	278
Mortgage Dollars Leveraged:	\$46,955,573
Average Mortgage:	\$168,905
Clients Who Used DPSA*:	196
DPSA Leveraged:	\$1,652,930
Minority Households:	51%

**DPSA is Down Payment & Settlement Assistance Programs.*

Homeownership Education Services

- Assists families in becoming financially ready for homeownership.
- Offers access to sound and attractive mortgage products and housing assistance.
- Aids families in learning the complicated mortgage and home buying process inside and out.

Financial Coaching

Coaching and educating people to achieve financial goals

*“With NCALL’s help I was able to reach **goals** I never thought would be possible in the timeframe I managed to do it. Their **knowledge** and **passion** for others is so refreshing.”*

*Tanya ,
Customer*

Financial coaching empowers people to take control of their finances rather than being controlled by them. NCALL’s innovative \$tand by ME initiative, through the Delaware Financial Empowerment Partnership, provides financial coaching opportunities. The coaching enables people to establish their goal and work towards it using resources provided by their coach. This program is free to all Delaware residents regardless of age or income.

This service is now available at a variety of locations in Kent and Sussex Counties including Dover Downs, Del Tech Terry Campus, Poly Tech High School and Delaware State Housing Authority’s public housing sites.



Tanya knew from a young age that she was meant to be a certified personal fitness trainer. She pursued that dream as a career and eventually found success owning her own business, Journey2Wellness. She had a steady stream of clients, and new ones continued to find her by word of mouth. In 2014 she was ready to take her business and education to the next level by pursuing a degree in Physical Therapy from DelTech. It was at Terry Campus that she first saw a flyer for \$tand by ME. She learned she could meet with a personal financial coach right

there on site. Tanya scheduled a meeting and together with her coach, developed a plan to reach her financial goals. Everything seemed to be going well for Tanya. Then, suddenly, her life took an unexpected turn. Her father passed away. The news hit hard and she took on fewer clients. She had to take a step back from her dreams to adjust.

The turning point was finding out her daughter was going to have a child. “Something just clicked,” she says. She was not going to let any



more time pass and risk not achieving her full potential. She went back to Del Tech and met with her \$tand by ME coach again. Together they pulled her credit and devised a strategy and steps to take. She didn't waste any time getting started and got a second job right away. It was something she never planned on, but she says, "Sometimes you have to make a sacrifice today for an even better tomorrow."

The sacrifice paid off. In only seven months, she increased her credit score by 111 points, decreased her debt by 66%, saved \$3,000, and decreased her car loan interest rate by more than 15%. Today Tanya proves that when you put your



mind to something, you'll achieve it. "With NCALL's help, I was able to reach goals I never thought would be possible in the time frame I managed to do it. Their knowledge and passion for helping others is so refreshing. It has been a pleasure working with NCALL!"

What's next for Tanya? She will immediately tell you, it's homeownership. After that she says there is one thing left to achieve before everything will have fallen into place, and that's owning her own fitness training and yoga center. She is a subcontractor at another location now, but knowing Tanya, she will reach this goal soon.

\$tand by ME Financial Coaching Activity

Coaching appointments held	2995
New clients coached	1472
Female customers	44%
Minority customers	67%
Clients with incomes below \$35,000	76%
Mind Over Money workshop attendees	1192

Financial Literacy Services

- NCALL provides training, coaching and peer interaction to empower families to shape their housing and financial futures.
- Offering \$tand by ME financial coaching services at venues throughout central and southern Delaware.
- Coaching for Dover Downs employees and their families, DTCC Terry Campus, Wilmington University and Poly Tech students, and DSHA public housing residents.
- Offering Mind Over Money classes.

Foreclosure Prevention

Overcoming hardships to save homes and stabilize families

*“Without my NCALL counselor’s help, I wouldn’t have been able to do this. It’s the **best** thing, pulling up in the driveway and knowing this house is still **mine**.”*

Abe, Homeowner



Foreclosure signs are still far too common in Delaware. According to RealtyTrac, a firm that tracks foreclosures, as of November 2017, Delaware has the 2nd highest rate of foreclosure in the nation. The national average is 1 in every 2,099 housing units; for Delaware it’s 1 in every 875. In Kent County, it’s even higher with 1 in 758 facing foreclosure. NCALL is working hard to keep them to a minimum.

It takes a number of remedies to assist families in saving their homes when possible. Whether it be assisting with mediation, loan modifications or the Delaware Emergency Mortgage Assistance

Program (DEMAP) for hardships as well as improved money management, NCALL specialists use many programs and options to help families in crisis.

Last year Abe got a packet in the mail from his mortgage company. His house was in full foreclosure. He wasn’t sure what to do or where he and his kids would go. That is when he called NCALL.

Abe bought his home in 1998, but he had refinanced it several times to take out equity for life’s expenses and unforeseen circumstances.

The last refinance put him in an adjustable rate that got more and more unaffordable. He tried to refinance again but was denied. He works at a commercial water treatment company, and his hours had been cut back over several years, making it extra hard to pay his mortgage.

Abe called and got right into a seminar with NCALL and met with a foreclosure prevention counselor. She gave him the truth, which he found very helpful. “She gave me both the good and bad scenarios and told me what to do. There was no false sense of hope. Her straight up honesty was the best thing ever.”



Foreclosure Prevention Activity

Inquiries:	500
Workshop Attendees:	229
Households Counseled:	556
Positive Resolutions:	187
Households at 80% or below Median Income	62%
Mortgages Saved:	\$31,927,390

His counselor helped him to get the correct documents in order and Abe said she was great at communicating with him. “She emailed me frequently to let me know what was going on or what I needed to do.” The trial modification was approved four days prior to the sheriff's sale date, which allowed him to stay in his home. Since then the modification has become permanent. Abe says his payment is affordable to him now and a month after his modification went through, he was able to get back to working full time.

“Without my NCALL counselor’s help, I wouldn't have been able to do this. I learned a lot about budgeting and how important that is. I

streamlined my payments, cut out unnecessary costs and eliminated monthly subscriptions to save money.”

After a divorce, his wife moved to California, leaving him to raise four children. Abe has been proud to raise them and provide a safe place for his family to grow up. When he thought he might lose the home, he didn’t know what he was going to do. The family would have needed to split up in order to have other housing. “It’s the best thing, pulling up in the driveway and knowing this house is still mine.”

Foreclosure Prevention Services

- Provides support and information to families in crisis.
- Offers monthly workshops to help families at the earliest possible stage.
- Analyzes family finances to identify available resources.
- Assists families in negotiating remedies with lenders.
- Assists families participating in Delaware’s foreclosure mediation program.

Self-Help Housing Technical Assistance

Supporting self-help homeownership regionally

*“NCALL is the first call I make if something comes up that I need help with. It is so **comforting** to know that there is always someone ready to assist us. They are there to help us **succeed!**”*

*Amy Hobbs,
Executive Director,
Warrick County Habitat for Humanity*

Warrick County, Indiana is a rural farming community with a strong history in coal mining. As much as 70% of the county has been over or under mined in the past and active mining is still happening in some parts. With the median home price at \$170,000, many low income families are priced out of the market.

Habitat for Humanity of Warrick County is a Habitat affiliate that builds traditional Habitat houses, and also builds through the Self-Help Housing Program. According to Amy Hobbs, HfHWC’s Executive Director, “Since our county is a small, rural county, the resources to fund traditional habitat homes is very limited. The Self-



Help Housing Program, funded by USDA, Rural Development, gives us the ability to serve substantially more families per year than we would ever be able to serve without that partnership.” With the families providing at least 65% of the labor in building the homes, the participants end up with between \$10,000 and \$27,000 in equity when they move in. HfHWC has been operating the Self-Help program for at least 15 years and are in the final stages of their seventh grant.

Amy was happy to report that, “With the completion of the seven homes currently in construction, we will have built 78 homes in Warrick County through the Self-Help program. That is 78 families that would have had no chance to live in decent, affordable, energy efficient homes and to raise their children in a safe place without this program! That’s approximately 195 individuals who have been served by this partnership!!!”



NCALL's 21 State Region

Self-Help Housing Regional Activity

Self-Help Homes Built or Rehabbed:	47
502 & 504 Dollars Leveraged:	\$4,417,275
Other Funds Leveraged:	\$310,628
Average Sweat Equity Earned: (New Homes)	\$20,697
Average Loan Amount: (New Homes)	\$133,385
Very Low Income Served: (Below 50% of Median)	47%
Low Income Served: (Below 80% of Median)	53%
523 Grants Obligated:	\$2,368,297

“Many of our participants come to us beaten down by life and circumstances, sometimes well beyond their control. Many of them are living in high rent apartments, or even living with family members to make ends meet,” Amy says. Throughout the qualification process, HfHWC strives to encourage them to push forward, sometimes having to work with them on some very personal life goals to help them complete the qualification process. During construction, not only do they provide construction supervision and oversight, but they aim to build more than just houses: they aim to help them build their self-confidence, self-esteem, and self-worth. “It is our mission to empower them to reach for new goals and to realize their full potential in a way that will have a positive, long-term impact on their life. Whether they step into

that potential is up to them, but we aim to give them the springboard to make it possible!”

Amy also says she really appreciates the partnership with NCALL to help make all this happen. Throughout the grant process, NCALL works with HfHWC continually, providing training and assistance as needed. “They work with us very closely to make sure that we stay compliant on all the requirements and regulations, as well as train new staff and provide assistance in areas that we are facing a challenge. They are also the first call I make if something comes up that I need help with. It is so comforting to know that there is always someone ready to assist us. They are there to help us succeed!”

Self-Help Housing Services

- Provides important tools, best practices and increased capacity to nonprofit grantees.
- Offers staff training for new and existing self-help housing employees.
- Analyzes how well local self-help housing goals are being met.
- Reviews and assists grantees in packaging 523 grant applications.
- Provides problem solving and consistency within the 21 state northeast region for this federal program.

Comprehensive Financial Statements

Below are comprehensive financial statements excerpted from NCALL's Fiscal Year 2017 (October 1, 2016 - September 30, 2017) audit performed by the accounting firm of Barbacane, Thornton and Company, Certified Public Accountants, Wilmington, Delaware. Complete audited statements are available upon request.

Balance Sheet

As of Sept. 30, 2017

Assets	NCALL Consolidated*	Loan Fund
Cash and Investments	\$9,678,937	\$4,138,308
Accounts receivable	1,543	-
Grants receivable	174,589	-
Loans receivable, net	20,590,197	20,590,197
Prepaid Expenses	27,130	21,880
Assets held for resale	73,341	-
Fixed assets, net	1,159,500	8,325
Total Assets	<u>\$31,705,237</u>	<u>\$24,758,710</u>
Liabilities and Net Assets		
Note payable	17,025,000	17,025,000
Other liabilities	665,696	367,058
Net assets	14,014,541	7,366,652
Total Liabilities & Net Assets	<u>\$31,705,237</u>	<u>\$24,758,710</u>

Statement of Revenue and Expenses

Year Ended Sept. 30, 2017

Revenue	NCALL Consolidated*	Loan Fund
Program revenue	\$5,846,277	\$2,913,315
Other revenue	28,830	-
Total Revenue	<u>\$5,875,107</u>	<u>\$2,913,315</u>
Expenses		
Program activities	3,291,031	1,377,170
Support services & losses	807,647	107,310
Total Expenses	<u>\$4,098,678</u>	<u>\$1,484,480</u>
Increase in Net Assets	<u>\$1,776,429</u>	<u>\$1,428,835</u>

* Consolidated column represents total NCALL, including Loan Fund.

Contributors

Governmental

City of Dover
Delaware Grant-in-Aid
Delaware State Housing Authority
Kent County Levy Court
NeighborWorks® America
New Castle County
Office of the State Bank Commissioner
Sussex County Council
USDA, Rural Housing Services
US Dept. of Treasury, CDFI Fund

Private

Angle Financial & Business Services
Artisans' Bank
Associates Contracting
Bank of America
Bank of America Client Foundation
Bank of Delmarva
Barclays Bank Delaware
Barbacane, Thornton & Company
Better Homes of Seaford
Big Centric Appliance & Mattress
Capitol One Bank
CenDel Foundation
Central Delaware
Habitat for Humanity
Combined Federal Campaign
Comenity Bank
Crestlea Foundation
Delaware Sustainable Energy Utility
Delaware Parents Association
Deutsche Bank
Diamond State CLT
Discover Bank
Dover Downs
eHome America

Embrace Home Loans
Fannie Mae
Florida Non-Profit Housing, Inc.
Fulton Bank
Growth by NCRC
Harrington Realty
Housing & Development
Advisors, LLC
HSBC Bank
Integrity Lawn Care
Longwood Foundation
Losco & Marconi
M & T Charitable Foundation
Mary Reynolds Babcock Foundation
Milford Housing Development
Corporation
Millsboro Housing for Progress
Neighborhood Building Blocks Fund
New Castle Presbytery—
Speer Trust
New Penn Financial LLC
Peter Oldziej & Associates
Pike Creek Mortgage Services
PNC Foundation
Potter Charity Trust
Pratt Insurance
Presbyterian Church of Dover
Reliable Home Inspection
Services, Inc.
Remax Eagle Realty
Rotary Club of Dover Capitol City
Shep's House of Style
Sol Systems
State Employees Charitable Campaign
TD Charitable Foundation
U & I Builders
United Way of Delaware
United Way of Greater Milwaukee
Walmart Foundation
Ward & Taylor

Weichert Realtors
Wells Fargo Foundation
Wells Fargo Regional Foundation
Westside Family Healthcare
William Randolph Hearst Foundation
WSFS Bank

Individuals

David Annis
Beryl Barmore
Joe Belden
Eliecer Bonilla
Vickie Bryant
James Burke
Maria Bynum
Jaqueline Chatmon
David Clendaniel
Tara Clifford
Olivia Conley
Dorothy Daniels
Anthony DePrima
Marie Dube
William Ford
Denise R. Freeman
Demetric Griffin, Sr.
Tamara J. Hampton
Cathy L. Harrington
Connie S. Harrington
Tracey Harvey
Christopher Helmers
William Hughes
Steven N. Kutsufflakis
Jeanine Kleimo
Eileen Knorr
Daniel Kuennen
Randy Kunkle
Janie M. Libby
Jill Lordan

Kevin Malloy
James G. McGiffin, Jr.
Rev. John G. Moore, Sr.
Joe L. Myer
Dawn Poczynek-Holdridge
James Rogers
Jeremiah Spruance
Helen Stewart
Amy Walls
Ryszard Zgirshi

Loan Fund Capital Investors

Artisans' Bank
Bank of America
Barclays Bank Delaware
Capital One Bank
Delaware State Housing Authority
Discover Bank
HSBC Bank USA, NA
Jessie Ball DuPont Fund
JPMorgan Chase Foundation
Longwood Foundation
NeighborWorks® America
Opportunity Finance Network
PNC Bank
Shore United Bank
TD Bank
The Domestic and Foreign Missionary
Society of the Protestant Episcopal
Church
USDA, Rural Housing Services
US Dept. of Treasury, CDFI Fund
Welfare Foundation
Wells Fargo Community Lending
and Investment
Wells Fargo Regional Community
Development Corporation
Woodforest National Bank
WSFS Bank

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John Moore, Vice President



Daniel Kuennen, Treasurer



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Vickie Bryant



Anthony (Tony) DePrima



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James G. McGiffin, Jr.



Jeremiah Spruance



Amy Walls

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Executive Director*



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*Dalila Blanchard
Financial Coach*



*Sabrina Bryant
Home Preservation Specialist*



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Resource Development*



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*Will Grimes
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Self-Help Hsg. Director*



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Financial Coach*



*Camille Moman
Program Coordinator*



*Ulla Moore
Financial Assistant*



*Kristina Naylor
Program Analyst*



*Maggie Pleasant
Housing Dev. Specialist*



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Administrative Assistant*



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Homeownership Specialist*



*Derrick Southard
Loan Officer*



*Kim Weston
Administrative Assistant*



*Lynn Wiley
Home Preservation Specialist*



*Stephanie Winder
Homeownership Specialist*

NCALL's Vision, Mission & Values



Vision

Affordable homes and thriving communities for all

Mission

To promote affordable housing, improved communities and sustainable development. To that end we seek to:

- Educate and empower customers to achieve their housing goals and improve their finances.
- Develop affordable housing and strengthen the capacity of other nonprofit housing organizations.
- Provide innovative lending and services targeted to affordable housing and community development.
- Increase public awareness about housing needs and resources and advocate for improved public policy.

Values

As guiding principles for the organization, as concepts honored when making decisions, and as the manner in which we relate to our stakeholders, NCALL embraces these values as we strive for excellence:

Professionalism Resourcefulness Responsiveness
Accountability Integrity

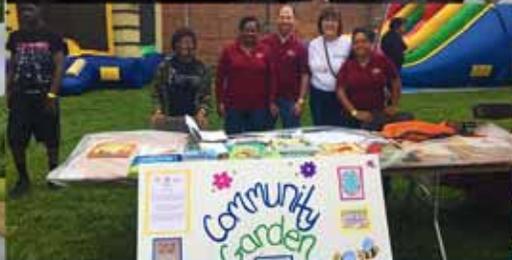
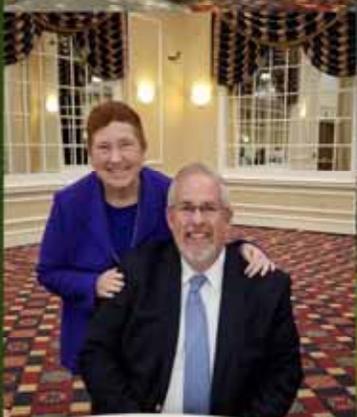
Professionalism - *Exemplifying quality in all aspects of the organization*

Resourcefulness - *Opening every door possible to create opportunities and reach solutions*

Responsiveness - *Learning community needs with a motivation to act*

Accountability - *Exercising stewardship of resources and achieving measurable results*

Integrity - *Openness and honesty in decisions, finances, and all we do*



2017



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