



Karen B. Speakman  
Executive Director  
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NCALL Research, Inc.  
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**Karen B. Speakman**, with 42 years of experience in affordable housing, community development and a steadfast commitment to NCALL's mission, stepped into the Executive Director role in 2018. As Executive Director of NCALL, a nonprofit organization, she oversees a 39 person staff and an operating budget of \$5.2 million.

Karen, who began her career at NCALL as a Housing Specialist, was appointed Deputy Director in 1981. As Deputy Director, she was integrally involved in all aspects of the organization and specifically oversaw the Real Estate Development line of business, including the development of 46 rental housing complexes and the Restoring Central Dover initiative, as well as the Consumer Services line of business, which included homeownership counseling, foreclosure prevention counseling, and financial coaching.

Throughout her career, Karen has remained active in public policy advocacy at the federal and state level regarding housing and community development.

**NCALL's mission** is strengthening communities through housing, lending and education and its lines of business include real estate and community development, self-help housing technical assistance, loan fund, and consumer services -- homeownership and foreclosure prevention counseling and financial coaching. As a Community Development Financial Institution (CDFI) NCALL is rated by Aeris as \*\*\*AA for impact performance, financial strength, and policy work. NCALL is also a HUD certified Housing Counseling agency, and is considered an exemplary organization by NeighborWorks America®.

#### **Awards and Memberships:**

- National Rural Housing Coalition (Past President and Board Member)
- Delaware Chapter of National Association of Housing and Redevelopment Officials (member, Housing Ambassador for 1993 and previous President and Board Member)
- Delaware Nonprofit Housing Agenda, member
- Delaware Racial Justice Collaborative, member

#### **Education:**

- Graduate of the University of Virginia, B.A. in Urban Affairs with distinction
- AFS Exchange Student to South Africa in 1973 during high school

#### **Personal:**

Grew up in north Wilmington and lives in Dover, Delaware; proud mom of Calli and Will Speakman; member of the Finance Committee at Christ Episcopal Church of Dover; and member of the Finance Committee of Central Delaware Habitat for Humanity.