



IMPACT REPORT 2021



STRENGTHEN COMMUNITIES



AFFORDABLE HOUSING



EDUCATION



LENDING



PEOPLE HELPING PEOPLE

MESSAGE FROM THE PRESIDENT AND EXECUTIVE DIRECTOR

Greetings,

People helping People – that is what we accomplish at NCALL with a housing and community development focus. With the pandemic continuing over this past year, the housing crisis has only intensified nationwide and in Delaware. From 2019 – 2021, Delaware had the highest increase in residential rent in the country, a 12.3% increase (Survey by Quote Wizard, a Lending Tree company.) Additionally, between 2020 and 2021, home values in Delaware increased by between 16.8% to 32.4% depending on the county (USA TODAY article, 2/22/2022; Realtor.com.) This is a housing crisis that we as a country cannot ignore and must find solutions to address.

The people affected by this crisis are your neighbors and family members and have real stories to tell, so meet Donna who received rental assistance; Leilani, a new homeowner; Brittany, a new saver; and Tina, a new business entrepreneur.

People helping People – Two quotes come to mind that describe the NCALL staff as well as the work we do:

“Part of being a person is about helping others.” -- Regis Murayi

“There is no better joy than helping people around you go to levels higher than they ever thought they could.” -- Dan Gilbert

The Board and staff at NCALL form an amazing group of people who are compassionate and believe wholeheartedly in helping others and paying it forward. We go the extra mile to see that a client saves their home, isn't evicted, becomes a homeowner, has an affordable apartment or home to live in, launches a new business, or is assisted in developing affordable housing or a new facility in their community such as a child development center, library, or health clinic. We go on journeys together – some long and some short – with our customers, be they families or nonprofit organizations.

People helping People – Collaboration is also a part of our work. We are grateful to our many partners -- community nonprofits, funders, lenders, investors, governmental entities, universities, and more. We believe that we can accomplish more together than alone.

So, **meet our clients** and learn more about their journeys.

Sincerely,



Karen B. Speakman,
Executive Director



Randy Kunkle,
Board President



Randy Kunkle, Board President and
Karen Speakman, Executive Director

Meet Our Clients:

REAL ESTATE DEVELOPMENT
PG. 4

CONSUMER SERVICES
PG. 6

RESTORING CENTRAL DOVER
PG. 8

SELF-HELP HOUSING TECHNICAL ASSISTANCE
PG. 10

THE LOAN FUND
PG. 12

FISCAL YEAR 2021 IMPACT

Units Developed/ Households Assisted— 3,113

This includes:



- **645** homeownership clients counseled resulting in **371** home buyers
- **653** new financial literacy clients coached
- **1,166** clients attended financial education workshops
- **289** foreclosure prevention clients counseled resulting in **41** homes saved
- **64** self-help housing closings
- **16** homes, **116** rental units, **22** rooms/beds for supportive housing, **22,230 sq. ft.** of community facility space and **37,900 sq. ft.** of commercial and retail space were financed by the Loan Fund
- **2** houses constructed and sold; **38** apartment units in development
- **27** Central Dover families received emergency housing assistance
- **91** Kent and Sussex County renters received emergency rental assistance through the DE Housing Assistance Program
- **22** Kent and Sussex County homeowners received emergency mortgage assistance through the DE Mortgage Assistance Program



Total Financing Leveraged— \$124,564,423*

This includes:



- **\$83,630,963** in conventional and RD mortgages
- **\$6,288,160** by foreclosure prevention (mortgages saved)
- **\$20,000,000** in New Market Tax Credits
- **\$13,000,000** in total loans and participations originated by the Loan Fund
- **\$489,919** in housing development financing
- **\$824,767** in self-help housing grants obligated
- **\$330,614** in emergency assistance grants

* Using the accepted economic ratio of 7 to 1, NCALL's economic impact for FY '21 would be \$871,950,961

“NCALL IS HIGHLY PRODUCTIVE AND FINANCIALLY HEALTHY.”

Program Review Report by NeighborWorks America, August 9, 2021

*" I had a lot of questions.
There was so much
information, but my NCALL
counselor helped me
understand the process—
loan, inspection, and closing."*

*- Leilani,
Homeownership Client*

AFFORDABLE HOUSING

Building a nest

Meet Leilani. A Delaware State Housing Authority rental voucher recipient of eight years, her vision was something bigger for her and her two daughters. So, when the opportunity to participate in the DSHA **"Moving to Work" (MTW) program** was made available, she set her goal to work hard and move out of rental housing.

The MTW program consists of eligible participants of low-income Delawareans who agree to take the necessary steps (education, employment, income, etc.) to become independent of government-assisted housing. During this time, as an incentive, any additional income increases gained by the client would be matched and placed in an escrow savings account to help build towards a nest egg.

Leilani invested in her future. She headed back to school, changed careers and started planning her next move.

That's when she learned of NCALL's **Restoring Central Dover's Housing Program**; it provides new, energy efficient, affordable single-family homes in Central Dover. She knew that this was the perfect chance to fulfil her dream. Her Realtor connected her to a homeownership specialist at NCALL and her homeownership journey began.

Homeownership classes. Questions answered. Mortgage ready.

FUNDERS

Thank you.

- Delaware State Housing Authority
- NeighborWorks America
- U.S. Department of Agriculture, Rural Development
- U.S. Department of Labor



+ CONSUMER SERVICES

NCALL's homeownership specialists help households become mortgage-ready for conventional financing and special federal financing programs, such as FHA, VA, and Rural Development Section 502 mortgage loans. Our housing specialists will guide you step-by-step through the home buying process.

Breaking Ground. Leilani was under contract before the groundbreaking on her N. New St. home. Her savings from the MTW allowed her the funds needed to secure her investment on the beautiful corner property. This fall, Leilani and her daughters settled into their brand new home—and the girls love that they each have their own room—and a new place to call home.

NCALL's Real Estate Development provides housing development expertise to nonprofit partners to address local needs for affordable housing, plus builds single family for-sale homes in Dover, DE. **With a particular focus on increasing the homeownership rate, NCALL's development strategies have increased an extremely low rate of 25% homeownership to currently the rate of 30% homeownership in Central Dover. NCALL has built ten homes in Central Dover, with eight more planned for 2022.**

HIGHLIGHTS

- **Technical assistance provided towards the development of 112 units of affordable rental housing**
- **Two single family homes built and sold in Central Dover to first time homebuyers and ground broken on four more, all immediately went under contract**
- **New strategic vision implemented to develop farmworker housing in Sussex County utilizing USDA RD's 514-516 funding**

"Having this assistance allowed me peace of mind; it helped me sleep at night. Now I am happy in a safe, affordable home—it was good for my mental health..."
- Donna,
DEHAP Client



**A pandemic. Job loss.
Housing insecurity.**

The struggle is real

Meet Donna. You can call her a survivor. In September of 2021, after a job loss during an already trying time, Donna decided to flee an abusive relationship in Long Island, NY and landed in the first state. With nowhere to go and limited income, Donna welcomed the help of a partner organization who could assist her with a roof over her head. After jumping from shelters to hotel rooms, she was finally able to move into an apartment. As a certified professional in the community health field, she continued to seek employment, but soon funding ran out and she was struggling with rent.

That's when she learned of the **Delaware State Housing Authority Rental Assistance program (DEHAP)**. She was eager to apply.

The application was more of a hurdle than she expected and stress began to brew. Fortunately, she was pointed to **NCALL, a partner for DEHAP application assistance**. With a huge sigh of relief— she connected with a counselor, and they were able to successfully submit her application.

Now, gainfully employed, and settled in a safe, affordable home, Donna looks back on her year with grace and gratitude.

The DEHAP program helps recipients receive support and assistance for delinquent rent, security deposits, utility bills, and those facing eviction.

NCALL offers DEHAP application assistance: If you are a tenant who needs assistance gathering or scanning documentation, accessing the internet, or just want some aid submitting the DEHAP application, NCALL is available to help!

HIGHLIGHTS



HOMEOWNERSHIP COUNSELING

- 645 households counseled; 371 homes purchased
- 62% of homebuyers are people of color
- 50% of homebuyers had incomes below 80% of Area Median Income
- \$83,630,963 in mortgage dollars leveraged
- \$225,420 - average mortgage loan



DEHAP & FORECLOSURE PREVENTION COUNSELING

- 118 households assisted in obtaining rental assistance (DEHAP and others)
- 289 households counseled; 41 retained their home
- 58% of clients are female headed households
- 47% of clients are people of color
- 22 families received DEMAP mortgage assistance

PEOPLE HELPING PEOPLE

FUNDERS

Thank you.

Timing is everything

"Looking to get yourself together? The time is NOW—don't wait, pick up the phone—reach out to Stand By Me, learn how they can help..."

*- Brittany,
NCALL Stand By Me Client*

Big plans don't happen overnight. Big plans require a vision—a vision for the future. And often support is needed to guide you along the way.

Meet Brittany. It started around 2014 when Brittany's employer hosted a financial workshop to help employees gain financial education, which introduced the **Stand By Me** program. Although valuable, the timing was not right for Brittany, but she never forgot about this state-wide resource.

In 2017, after a decision to further her education at DelTech Community College, Brittany was pleasantly surprised that the **Stand By Me** program had a satellite office at DelTech's Dover location.

That's when she knew it was time to get her finances on track.

With the guidance of her **NCALL Stand By Me** financial coach, Brittany put a plan in place. She began to understand how credit works, how to read a credit report, and how to manage her money to work for her. These tools gave her the ability to remove negative items from her credit report and start a savings goal.

Fast forward to 2021, Brittany, who is now an Educational Consultant, is pre-approved for homeownership!

In just 1.5 years, her credit score increased by 103 points, she was able to pay off over \$9,500 of debt and increase her savings tremendously.

The experience feels like a dream come true and she is delighted to be financially ready, and like many things, when the time is right, she will be ready to make her next big move!

NCALL offers free Stand By Me one-on-one personal financial coaching regardless of age or income to work toward one's financial goals.

NCALL's financial coaches provide assistance in all areas of finance, including basic budgeting, money management, savings, debt repayment, credit education, accessing banking and financial products, financial aid and long-term planning for college, and help in preparing for other financial goals.



HIGHLIGHTS

FINANCIAL COACHING

- **1,326 individuals coached; 651 new customers**
- **76% of customers are people of color**
- **73% of customers had incomes below \$35,000**
- **1,166 participated in financial education workshops**

- Bank of America Charitable Foundation
- Capital One Foundation
- Chichester duPont Foundation
- Delaware Community Foundation
- Delaware Grant-in Aid
- Delaware State Bank Commissioner
- Delaware State Housing Authority
- Deutsche Bank Americas Foundation
- Fulton Bank
- Fund for Women
- Homefree USA
- Kent County Levy Court
- Laffey-McHugh Foundation
- M & T Charitable Foundation
- NeighborWorks America
- PNC Foundation
- Rural LISC
- TD Charitable Foundation
- U.S. Department of HUD
- United Way of Delaware
- Wells Fargo Foundation



Tina's Timeless Threads | 111 W. Lookerman St., Dover DE

"This program, 100% , gave me the confidence and much needed resources to launch my business. It was a huge help. I was invigorated!"
- Tina,
Entrepreneur &
Launcher Program Graduate

STRENGTHENING COMMUNITIES

Small business; big resource—a vision for vitality

The **Launcher Program (Dover)** is a pivotal component of revitalizing Downtown Dover as part of the **Restoring Central Dover** initiatives. This program helps local entrepreneurs with the business startup principles needed to succeed.

Whether a small business is just getting started, recently began operations or has a current business owner seeking additional training, this 12-week **Launcher Program** is a great opportunity to build and expand one's business.

Throughout the program, topics including accounting, finance, the credit review process, marketing, operations, management and more are introduced and taught. In addition to these topics, the program will identify and develop skills like budgeting, cash management and helping students research, write and confidently articulate a sound business plan.

To learn more, visit: launcherde.org



HIGHLIGHTS

- Project Safe Neighbor Outreach Workers joined the RCD Team
- Programming began in the Dover Housing Authority neighborhoods of Manchester, Willis Roads and Derby Estates funded by Healthy Communities Delaware
- NeighborWorks Week was offered virtually and was a great success with over a dozen fun and engaging activities offered to the community
- 37 Launcher Program graduates

Meet Tina. A Launcher Program graduate and business owner of **Tina's Timeless Threads located at 111 W. Loockerman St., Dover.**

A passion for fashion, vintage style, and a dream.

As a motivated entrepreneur, Tina connected with SCORE, a free, business-advice mentorship program in Delaware, and was introduced to the **Launcher Program**. This was the jumpstart she needed to move forward with her desire to open her own vintage boutique.

As she successfully completed the program, Tina found a perfect location in Downtown Dover and her dream started to become a reality.

A like-minded network is just a bonus to the resources that the Launcher program provides. Through her Launcher connections, she was encouraged to apply to the **Main Street America's HartBeat of Main Street Grant Program**, that helps fund the economic development of small businesses throughout the country. As one of the grantees of the program, and the **only small business from Delaware**, Tina was ecstatic to receive the funding to help her continue operating during the COVID-19 pandemic. She utilized these funds to update her marketing, technology, and equipment to manage online orders. This grant enabled her to spread her outreach to a broader audience of clientele, which has blossomed.

Pay it forward. Tina is a big supporter of the power of knowledge; refers people with the same goal of owning a business to the Launcher Program regularly, and is an active member of the Downtown Dover community.

Communities are built by small businesses, by big dreams, by coming together for the common good—and a vision for vitality!

FUNDERS

Thank you.

- Criminal Justice Council
- Delaware Community Foundation
- Greater Cincinnati Foundation/P & G Fund
- Healthy Communities Delaware
- Highmark Delaware
- NeighborWorks America
- Regional Foundation

SHOP SMALL. SUPPORT LOCAL.

Everyone needs a place to call home

In Sussex County, Delaware, that is getting more and more challenging. Easy access to the beaches and a low tax rate makes living in Sussex County very appealing to retirees and new work-from-home employees from surrounding states; the costs of houses has skyrocketed. According to Realtor.com, in December 2021, the median listing home price in Sussex County, DE was \$439.5K, which is up 18.8% over the prior year. The median home sold price was \$445.9K. To have that amount be affordable, a household would need at least \$100,000 in annual income.

Milford Housing Development Corporation (MHDC) has long been helping to create affordable housing options for residents. They are a value-driven, nonprofit corporation with the mission to provide decent, safe, affordable housing solutions to people of modest means throughout Delaware. One of the programs they use to accomplish this is **self-help housing**.

The USDA self-help housing program consists of families working together to build their own homes. With the assistance of a grant that supports skilled staff, an association of generally four to 10 families is formed. These families provide at least 65% of the labor necessary to build the homes. Families join together nights and weekends to build each other's houses as a group, decreasing construction costs, earning equity, and make lasting investments in their community. With MHDC, families contribute at least 30 hours per week for approximately 12 months (or until the group of homes are complete). These labor hours, or "sweat equity", are used as the down payment, reducing costs for a new home. **NCALL works with groups in 21 Northeast states that operate or want to operate self-help housing programs, providing technical assistance and training.**

According to Russ Huxtable, MHDC's COO, "The self-help housing program is a critical program that we offer, because it reaches lower incomes that we could not reach with other programs. Our state does not have much in the way of subsidies to help lower home prices. This is one reason why the program is great for the community. By the families building the homes with their own sweat equity and self-help housing technical assistance, we can lower the price of homeownership."

2021 was a tough year for building. There were unexpected and impossible to plan for price increases in materials and the cost of subcontractors. USDA also had staffing challenges that caused delays getting loans closed. "Through all of this, NCALL was our partner, working with us and USDA to find solutions to some of our biggest problems. We even got family referrals from NCALL's housing counseling program, which was very helpful," Russ shared.

A current participant, Ms. Wyatt, is building during the pandemic. She should be moving into her new 4-bedroom, 2-bath Energy Star rated home in a few months because of the Self-Help Housing Program. If not for the program, homeownership would have been out of reach for her. She now praises the benefits of the program and the staff at MHDC.

FUNDER

Thank you.

- United States Department of Agriculture, Rural Development

HIGHLIGHTS



- **63 homes were built or repaired in NCALL's 21-state region**
- **The average sweat equity earned was \$39,474 per house and \$11.3 million in USDA RD mortgage dollars were leveraged**
- **62% of all participants were very-low income**

"The experience with MHDC has been great! The pandemic has impacted us negatively, but this is an awesome program. It's a commitment but super worth it. Equity the day you move in..."
- Ms. Wyatt,
Self-Help Housing Participant



An equitable collaboration

Providing financing for the underserved is at the core of NCALL's Loan Fund, as is collaboration—and Wilmington's Latin America Community Center (LACC) represents such a borrower. LACC works with a culturally vibrant and dynamic community that confronts poverty, unemployment, access to healthcare, and the need for all levels of education. They have been assisting their underserved community for a quarter century. **And it was time to expand...**

More than a daycare. The LACC Early Development Center, a 16,300 square foot facility, celebrated its groundbreaking and will expand LACC's early childcare capacity and services from 136 to 214 students! More families will now have access to quality early childhood development for their children. The center will be located at 402/403 N. Van Buren Street, in Wilmington's Westside neighborhood.

The NCALL Loan Fund and Cinnaire teamed up to provide a \$3.6 million loan to support the Early Development Center. This was a result of the **Equitable Wilmington CDFI Collaborative effort** to foster social equity by providing community solutions, access to capital, and resources to allow Wilmington neighborhoods to thrive. The collaborative is comprised of three local mission-driven lenders (NCALL's Loan Fund, Cinnaire, and True Access Capital) dedicated to fostering small business growth; developing safe, affordable homes; and supporting essential community facilities in the neighborhoods surrounding Wilmington's Central Business District.

An additional \$1.45 million loan was provided by the Loan Fund and this loan has a lower interest rate and longer term through the allocation of and blending with **New Market Tax Credits** from NCALL's Good Trouble Fund. Such patient financing enables the project to be more feasible.

NEW MARKET TAX CREDITS

Packing House – Cambridge, MD

NCALL provided an \$8.5 million NMTC allocation (out of a total of \$23 million) and a \$1.5 million bridge loan as part of the financing for this \$27 million project.

FinTech Center – Newark, DE

This \$38 million project on the University of Delaware's STAR Campus received a \$9 million allocation of NMTC (out of a total of \$18 million) from NCALL.

NERDiT NOW, 212 9th, LLC – Wilmington, DE

Similar to the capital package for LACC, this mixed-use project received a portion of its financing through NCALL's Good Trouble Fund. In addition to those New Market Tax Credits, 212 9th also received a \$1.6 million loan from NCALL which included \$500,000 from peer CDFI True Access Capital.

The Loan Fund's services include financing community facilities, affordable housing, and neighborhood revitalization.



HIGHLIGHTS

- **Originated 23 loans in FY21, for a total of \$13 million**
- **All \$20 million of the New Market Tax Credits were allocated to eligible projects**
- **Financed:**
 - **22,230 square feet of community facility space**
 - **37,900 square feet of commercial and retail space**
 - **132 units of affordable housing**

INVESTORS + GRANTS

Thank you.

- Artisans' Bank
- 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 Protestant Episcopal Church
- USDA, Rural Housing Services
- U.S. Bank
- U.S. Dept. of Treasury, CDFI Fund
- Welfare Foundation
- Wells Fargo Community Lending and Investment
- Wells Fargo Regional Community Development Corporation
- Woodforest National Bank
- WSFS Bank

Grants

- Discover Bank
- JPMorgan Chase
- Uplift America Fund

GROUNDBREAKING

Latin American Community Center, Inc.
- Early Development Center

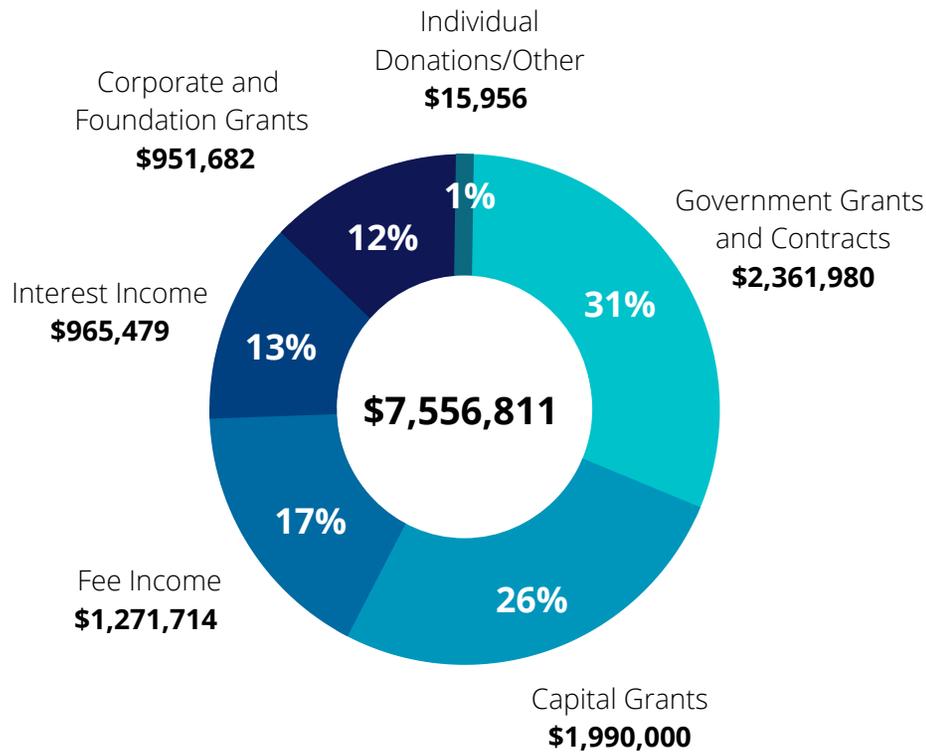


FINANCES AT A GLANCE

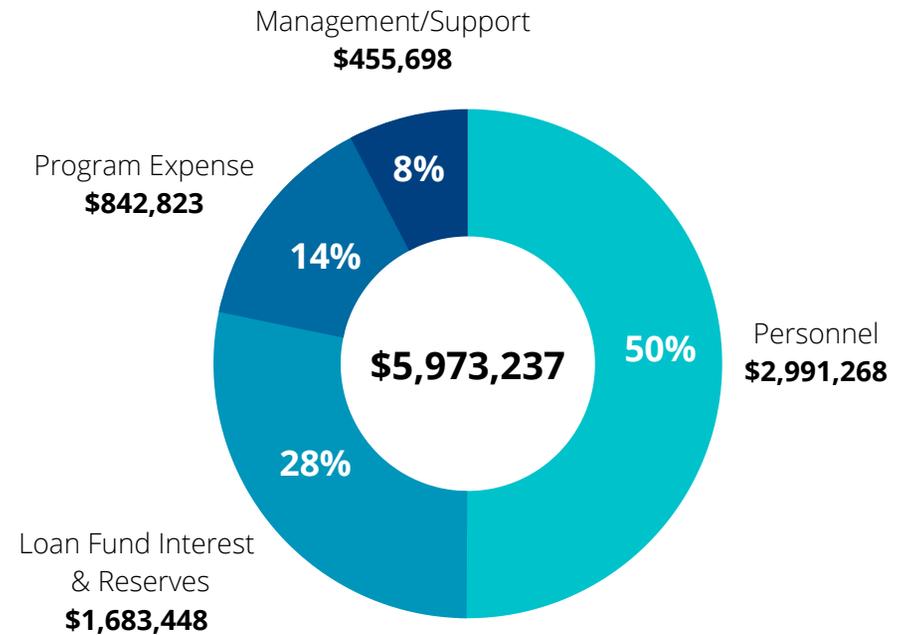
FISCAL YEAR 2021

October 1, 2020 – September 30, 2021

Revenue



Expenses



NCALL's audit for FY 2021 is available on our website: www.ncall.org

THANK YOU 

GRATITUDE REPORT

Your gifts have made a lasting **IMPACT**.

In addition to the many funders that are listed on each of our **Meet our client** pages, **YOU** are a part of the story as well. Your contributions, dedication, and community commitment are the heart of our organization.

Thank you for supporting our journey.

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Thank you to the individuals who contributed through our annual fundraising campaigns:

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State Employees Charitable Campaign
United Way of Delaware

- DoMore24DE
- Workplace Giving

#LoveYourNeighbor



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KAREN B. SPEAKMAN

Executive Director
kspeakman@ncall.org

STAFF DIRECTORY

PEOPLE HELPING PEOPLE

DALILA BLANCHARD

Financial Coach
dblanchard@ncall.org

SABRINA BRYANT

Rental Housing Manager
sbryant@ncall.org

JAMES BURKE

Home Preservation Coordinator
jburke@ncall.org

DAVE CALLAHAN

Loan Fund Director
dcallahan@ncall.org

SHARON CEPHAS

Homeownership Specialist
scephas@ncall.org

TIEREA CHISHOLM

Outreach Organizer
tchisholm@ncall.org

JENNIFER CHOLEWA

Financial Coach
jcholewa@ncall.org

MAGGIE COOK-PLEASANT

Housing Development Specialist
mpleasant@ncall.org

TOMEKA S. CRAWFORD

Homeownership Specialist
tcrawford@ncall.org

TINA DAHMER

Self-Help Housing Specialist
tdahmer@ncall.org

REGGIE DANIEL

Community Engagement Specialist
rdaniel@ncall.org

FRANK DATILLO

Self-Help Housing Specialist
fdatillo@ncall.org

REBECA DENNIS

Self-Help Housing Specialist
rdennis@ncall.org

STERLING DOUGHTY

Loan Fund Servicer
sdoughty@ncall.org

VINCENT EPISCOPO

Community Development Loan Officer
vepiscopo@ncall.org

CHRIS FERNANDEZ

Homeownership Specialist
cfernandez@ncall.org

DENISE R. FREEMAN

Consumer Services Director
dfreeman@ncall.org

MARIANNE GELLMAN

Resource Development Director
mgellman@ncall.org

WILL GRIMES

Operations Director
wgrimes@ncall.org

CONNIE HARRINGTON

Finance Director
charrington@ncall.org

RONA HARRIS

Opioid Outreach Specialist
rharris@ncall.org

PHILIP HOFFERT

Housing Development Specialist
phoffert@ncall.org

ANDREA JOHNSON

Intake Specialist
ajohnson@ncall.org

PATRICIA KELLEHER

Real Estate Development Director
pkelleher@ncall.org

JENNIFER LAWSON

Communications & Marketing Specialist
jlawson@ncall.org

JILL E. LORDAN

Self-Help Housing Director
jlordan@ncall.org

JOSE MARTINEZ

Stand By Me Coordinator
jmartinez@ncall.org

CAMILLE MOMAN

Consumer Services Administrator
cmoman@ncall.org

ULLA M. MOORE

Finance Assistant
umoore@ncall.org

ESTHER NESBELLA

Administrative Assistant
enesbella@ncall.org

CARLINA RICHARDSON

Client Information Specialist
crichardson@ncall.org

PHYLLIS ROSICA

Program Analyst
prostica@ncall.org

BESSIE SCOTT

USDA Loan Packager
bscott@ncall.org

NORISSA SEARS

Administrative Assistant
nsears@ncall.org

DOROTHY SHARPE

Homeownership Specialist
dsharpe@ncall.org

DERRICK SOUTHARD

Community Development Loan Officer
dsouthard@ncall.org

RON SUDLER

Financial Coach
rsudler@ncall.org

KIMBERLY WESTON

Administrative Assistant
kweston@ncall.org

LYNN WILEY

Home Preservation Specialist
lwiley@ncall.org

STEPHANIE E. WINDER

Homeownership Specialist
swinder@ncall.org

Mission & Vision

MISSION

Strengthen communities through housing, lending, and education

VISION

Create thriving neighborhoods and equitable housing for all on the Delmarva Peninsula

Values

NCALL embraces these values as we strive for excellence:

- **Compassionate:** We welcome and respect everyone and care about their current situation while looking forward to the promise of their futures.
- **Resourceful:** We connect people's needs to opportunities.
- **Trustworthy:** We pursue excellence and are responsible stewards of the resources entrusted to us.
- **Responsive:** We listen, learn to understand, and create plans that serve diverse interests.
- **Innovative:** We act as change agents in the financial health and well-being of people and communities.



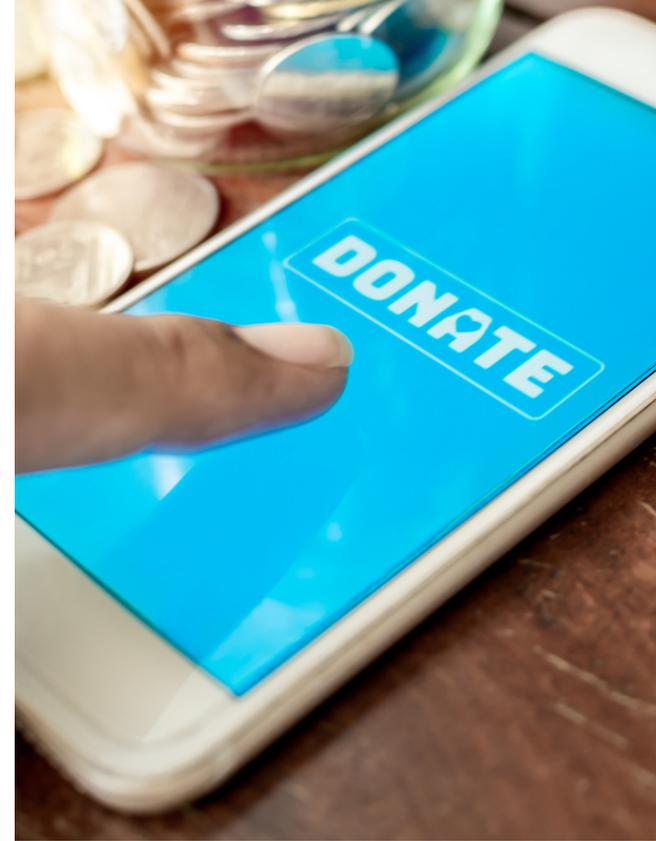
#LoveYourNeighbor = PEOPLE HELPING PEOPLE

We're asking you to love your neighbor. By sharing your love, your gift will support our efforts to **connect, guide, and provide** resources to families throughout many communities.

When you love your neighbor, it means "people helping people"—you uplift a single mom's dream by guiding her through **financial education**; restore stability to a struggling family by connecting them to the programs available to **prevent foreclosure or eviction**; unlock the door of a new home by providing the **tools to homeownership**; and teach an aspiring entrepreneur the **fundamentals of business** through our Launcher program.

Your gift of \$20 will provide supplies for community focused activities, **a generous gift of \$125** will assist financial education programs, **or a contribution in any amount**, will help build additional economic resources—let's #LoveYourNeighbor, together.

To learn more about ways to give, contact Marianne Gellman (mgellman@ncall.org), our Resource Development Director.



Online donations are gratefully accepted. Simply scan the QR code with your smart device to access our donation portal.



Or Visit:

<http://ncall.org/donate/>

"It's not how much we give but how much love we put into giving."

- Mother Teresa



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