

Since our beginning on the Delmarva Peninsula with a housing focus in 1976, NCALL has been responsible for creating more than a thousand units of affordable housing. Over 5,000 families have realized their dream of homeownership due to our efforts. NCALL truly believes that "There is no place like home." We will continue to work with nonprofit partners and households of modest means to strive to make the American Dream of decent, affordable housing come true for thousands more.



Our Mission

To provide opportunities for safe, decent, affordable housing and improve housing conditions of low and moderate income people primarily in rural areas. To that end we seek to:

- Engage in and encourage others to participate in effective community housing efforts.
- Provide training, technical assistance, and support, including financial, to organizations to enhance their capacity.
- Encourage, support, and educate people to obtain decent, affordable homeownership, home repairs, and rental housing.
- Increase public awareness about successful housing models and the need to improve housing conditions.
- Formulate and advocate improved public policy.

NCALL is governed by a Board of Directors made up of sixteen members. We are a chartered NeighborWorks America organization and a United Way affiliate agency.



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How We Help

Home, there's definitely no place like it. Everyone deserves a home. Good homes help families create stability in our changing world. With stability, families can realize their dreams and build a positive future. Since 1976, NCALL, the National Council for Agricultural Life and Labor Research Fund, Inc., a Dover, Delaware based nonprofit, has taken the lead in creating better housing for rural families and farmworkers. By providing housing development technical assistance, NCALL has played a leading role in the creation of 42 rental housing complexes and homeownership subdivisions on the Delmarva Peninsula. Through its homeownership education and Rural Development loan packaging programs, NCALL has helped over 5,000 families achieve the dream of homeownership. As a direct result of services, NCALL has leveraged over a half a billion dollars of attractive financing and housing assistance into the Delmarva Peninsula.

What We Do

Housing Development. NCALL provides comprehensive technical assistance to nonprofit housing sponsors who are developing affordable apartments and for-sale housing serving low-income households. Apartments serve families, elderly and farmworkers throughout the Delmarva Peninsula. Training and technical assistance is provided for all development phases, now including asset management and organizational development. Delaware CHDOs (Community Housing Development Organizations) also receive technical assistance and training to assist with housing development which utilizes HUD's HOME financing available through the State of Delaware, New Castle County, or the City of Wilmington.

Homeownership Counseling. NCALL provides homeownership education and counseling services to low and moderate income Delaware households. These participants are working to become mortgage-ready so they can realize the dream of homeownership. Our services include education about credit evaluation, budgeting, debt reduction, home search, loan submission and processing, loan closing, and homeowner responsibilities. NCALL graduates have access to the most attractive mortgages, reduced interest rates and down payment and settlement assistance. Customers needing additional financial management training will participate in NCALL's financial literacy options. Services are also provided to rural households applying for Rural Development Section 502 homeownership loans and Section 504 home repair loans and grants.

Self-Help Housing Technical Assistance. NCALL provides program assistance, fiscal and management training to prospective, predevelopment and operating self-help housing grantees in twenty-one states in the mid-Atlantic, northeastern, and north central United States through a contract with Rural Housing Service. Specific services include application training, program planning, construction scheduling, grants management, and staff training. NCALL conducts or participates in annual regional and national training conferences.

Financial Literacy. NCALL provides financial literacy education as part of two important initiatives. First, we participate in an Individual Development Account collaborative, where financial literacy training is provided as part of an asset building strategy for public housing residents in Kent and Sussex Counties. Budget and credit counseling is provided as residents save towards an asset such as a home, starting a small business, or post-secondary education. If

interested in the Residential Homeownership Program, education is provided. Secondly, the Finanzas program provides financial literacy for the Latino immigrant population in Sussex County, primarily employed by the poultry industry. This employer based initiative provides participants tools to open a bank account, establish direct deposit, learn about credit, and avoid predatory practices through a 6-week, 12 hour course.

Delaware Rural Housing Consortium.

NCALL is the administrative agent for this collaborative formed in 1997 by seven nonprofit organizations. The Consortium's goal is to address the affordable housing needs of rural Delaware. The first 3-Year Housing Plan was responsible for 1009 new units, rehabs, or first-time homebuyers. The second plan for 2004-2006 is underway with a goal of serving 740 households.

NCALL Loan Fund. NCALL has been designated a Community Development Financial Institution (CDFI) by the Department of Treasury. As such, we administer a loan fund to aid nonprofit corporations that develop housing for low income, rural, or farmworker families primarily on the Delmarva Peninsula. Our expanded products include revolving lines of working capital, gap and bridge financing for multi-family housing, predevelopment loans, and acquisition and construction loans.



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