

Public Forum

Wednesday, August 31, 2011

Free speech with civility

The forums at www.newszap.com are dedicated to "free speech with civility," so no personal attacks or profanities, please. Excerpts will be published in the newspaper as space permits.

NCALL celebrates 35 years of housing

From humble Dover beginnings in 1976, National Council on Agricultural Life and Labor (NCALL) has grown to be a nationally recognized leader in affordable housing located right here in Delaware. The vision of Jeanine Kleimo, Roland Ridgeway, Karen Speakman and many others — along with an engaged volunteer board of directors — has addressed affordable-housing needs head-on and creatively for more than three decades.

As a nonprofit corporation that provides affordable-housing services throughout Delaware and the Delmarva Peninsula, NCALL's efforts have had a dramatic impact, improving housing conditions for thousands, one family at a time.

Why is affordable housing such a major issue? Poverty and substandard living conditions still exist in most communities. Families are losing their homes in record numbers at a rate of 6,500 foreclosure filings a year in Delaware. The Kids Count study even refers to the problems children face when a household experiences foreclosure. Affordability gaps exist between what houses cost or apartments rent for, and what household budgets can afford, the former often far exceeding the latter.

In fact, many of the Department of Labor's job classifications do not average the pay necessary for renting a two-bedroom apartment. Underwriting criteria have become more stringent for persons considering homeownership, and mortgage and down-payment credit are severely limited. Qualifying for apartment rentals has become more difficult, as well. It should be no surprise that Delaware's emergency shelters and transitional housing are full to overflowing during this economic and housing crisis.

NCALL works hard to bridge these gaps by bringing federal, state, and private assistance and financing to the table and fortifying them with financial education and counseling. Whether it is financing to develop or preserve apartments, individual-development savings accounts for families, gap financing for homeownership, lending for nonprofit community centers and housing efforts, or foreclosure-mediation opportunities to help save homes, NCALL strives

GUEST COMMENTARY

Joe L. Myer

to help individuals overcome the many barriers to achieving and maintaining affordable housing.

In addition to being a financial bridge, NCALL provides the financial analysis, education and counseling for families to become informed consumers through housing counseling and financial literacy. You can have the best housing products in the world, but without the educational, counseling, and financial-training component, those housing products are destined to fail.

NCALL is a chartered NeighborWorks America organization with an "Exemplary" rating, a top performer in 2010 within the Mid-Atlantic District, and a top-25 performer nationally in several categories within this 235-organization network of excellence. Importantly, NCALL is also a Community Development Financial Institution certified by Treasury to do community lending throughout Delmarva.

Results from NCALL's work are plentiful:

1) NCALL's counseling and educational training have helped 7,000 first-time homebuyers to achieve their housing goals while leveraging \$770 million in attractive mortgages into Delaware;

2) Fifty apartment communities serving very-low-income families and elderly have been developed or preserved on Delmarva through NCALL's development services and financial packaging;

3) Two hundred families will save their homes from foreclosure this year through NCALL's foreclosure-prevention work, benefiting them and their neighborhoods;

4) Eight hundred fifty participants have graduated from NCALL's Growing Your Money financial-literacy courses since 2005, effectively becoming informed consumers;

5) NCALL has loaned more than \$35 million for housing and community-facilities work since 2004; and

6) provided technical assistance to self-

help-housing grantees throughout Delaware and the 21-state northeast region.

While numbers tell of the scale and economic impact of our work, they don't share the inspiring personal success stories attributable to NCALL and the families we partner with. Every family has a unique housing journey that we all can learn from. A decent, safe, affordable place to live is critical in order for families and elderly to survive, thrive, and prosper.

Talk to social-service professionals and they almost always indicate that their clients' need for decent, affordable housing is the greatest and most difficult they are facing.

NCALL hasn't achieved these results in a vacuum, and partners such as USDA Rural Development, Delaware State Housing Authority, HUD, NeighborWorks America, and many Delaware banks help by providing necessary tools and resources. Our most important partnerships are with the families and nonprofit customers we serve. T

The amazing economic impact of NCALL's work and the ability to corral resources for the First State are a significant added benefit. Using the accepted 7-to-1 economic multiplier for affordable housing, NCALL's work has contributed \$6 billion to our local economy. Another perspective is NCALL as an employer contributing to the economy by offering quality jobs, comparable wages, important benefits, and regular professional development.

Collaborative and good-natured, NCALL provides homeownership-counseling services to local Habitat chapters and the Diamond State Community Land Trust, provides development and lending services to many in Delaware's nonprofit sector, works closely with the Delaware Housing Coalition, and believes that "we can do together what we cannot do alone."

What began 35 years ago as an experiment to see if well-managed nonprofit housing efforts could make a difference has proven its value beyond any doubt, as thousands of lives are touched each year with affordable housing services and development by NCALL.

Editor's note: Joe L. Myer is executive director of NCALL.

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- To operate this newspaper as a public trust.
- To help our community become a better place to live and work, through our dedication to conscientious journalism.
- To provide the information citizens need to make their own intelligent decisions about public issues.
- To report the news with honesty, accuracy, purposeful neutrality, fairness, objectivity, fearlessness and compassion.

- To use our opinion pages to facilitate community debate, not to dominate it with our own opinions.
- To disclose our own conflicts of interest or potential conflicts to our readers.
- To correct our errors and to give each correction the prominence it deserves.
- To provide a right to reply to those we write about.
- To treat people with courtesy, respect and compassion.

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