

Summer 2004

## *Board of Directors*

*Roland R. Ridgeway, President*  
*Jeanine Kleimo, Vice-President*  
*Marilyn Morris, Secretary*  
*Ralph B. Johnson, Treasurer*  
*Randy Adams*  
*David Annis*  
*Patricia Batchelor*  
*Joe Belden*  
*Anthony DePrima*  
*William Hughes*  
*Sister Maria Mairlot*  
*Roger Pryor*  
*Debra Singletary*  
*Harold Truxon*  
*Hal Wilson*



*Joe L. Myer, Executive Director*  
*Jill E. Lordan, Editor*  
*Articles contributed by*  
*NCALL staff*

## **New Rural Consortium Housing Plan Underway**

The HUD "Best Practice" Delaware Rural Housing Consortium has launched its new 3-Year Housing Development Plan for 2004 – 2006 serving lower income and at-risk households in southern New Castle, Kent, and Sussex Counties with new or improved affordable housing. This plan includes a variety of family, elderly, and farmworker apartment development, emergency home repairs, self-help homeownership, and homeownership counseling. A projected 740 households or 1,850 people will be assisted. The plan also includes an aggressive asset management component for existing and new properties, an enhancement of resident services and leadership at multi-family housing sites, and general consolidation of professional services among collaborating member organizations.

### **Member Organizations**

Appoquinimink Development, Inc.  
Better Homes of Seaford, Inc.  
Delmarva Rural Ministries, Inc.  
InterFaith Mission of Sussex County, Inc.  
Milford Housing Development Corporation  
Millsboro Housing for Progress, Inc.  
NCALL Research, Inc.

This major new initiative follows the Consortium's imminently successful first 3-Year Plan which assisted 1,009 households with new or improved housing, a whopping 35% above goal. This first plan represented the first coordinated and comprehensive rural housing initiative in Delaware. Numbers tell only part of the story. Quality housing and changed lives evidence the real meaning of the Consortium's work. Three years of experience should enable the Consortium to again have a high quality result.

The Consortium is unique in that its housing is the highest quality and best maintained affordable housing around. This is achieved while serving the lowest income populations. Nonprofit ownership assures the housing will stay affordable and residents will be provided with important services and leadership opportunities. Very special types of rural housing are built such as migrant and

*(Continued on Page 2)*

## Charleston Place

Charleston Place is an 11-unit elderly rental housing complex sponsored by Better Homes of Seaford, Inc. (BHS) in Seaford, DE is nearing completion. This 11-unit complex is unique for Sussex County, because it will serve elderly households with incomes that are 50% to 80% of area median. This is a pilot project for BHS as the market study for this project indicated that this is a new elderly population in need of affordable housing.

Charleston Place is better known to the residents of Seaford as the old

Kim Manufacturing Company, which produced shirts. BHS is converting this factory into a beautiful elderly apartment complex that will rent-up early 2005.

Financing for Charleston Place was derived from a conglomerate of sources; USDA Rural Housing Services' Section 515 Loan, DSHA's HOME/HDF financing, and JP Morgan Chase and Wilmington Trust Company.



### Davis Named RHS Administrator

Agriculture Secretary Ann M. Veneman announced the selection of Russell T. Davis as administrator for Rural Housing Service in mid July. Davis will be responsible for managing the programs and support functions of Rural Development's housing programs.

Davis is currently senior policy advisor in the Office of Sallie Mae Oversight of the U.S. Department of the Treasury. Davis received a Bachelor of Arts degree from Harvard College and is currently pursuing a Masters of Art degree in applied economics at Johns Hopkins University.

NCALL welcomes Russell Davis to the rural housing field; we look forward to working with him!

### Consortium Plan *(Continued from Page 1)*

seasonal farmworker housing and self-help "sweat equity" homeownership.

The Consortium is facing a substantial challenge as set forth in the Delaware Statewide Housing Needs Assessment 2003-2007. The assessment shows tremendous needs statewide, with heavy concentrations in Sussex and Kent Counties. Whether it be the 13,183 substandard units, the 18,150 households "at-risk" of homelessness, the 1,963 rental units that could be lost to conversion, the 1,250 homebuyers in need of assistance each year, or the 81% of rental needs that must be targeted to those with incomes between 0 and 50% of median income, the needs are staggering. Accompany this with escalating, out of reach housing prices, unavailability of affordable land for development, reduced federal housing assistance, a growing Hispanic population, and continued projected family and elderly growth in central and southern Delaware and one can see the importance of this plan.

The 12 unique projects within this plan are estimated to leverage \$69 million in federal, state, and private housing assistance. A modest gap must be raised for predevelopment work, the asset management component, construction financing, and homeownership counseling to bring this plan to fruition. Over the years, rural areas have been left behind, never receiving their fair share of housing assistance due to many reasons. Yet most of the need indicators show that about 40% of the state's housing problems exist in central and southern Delaware. The Consortium asks that stakeholders reach out and embrace this new plan allowing seven organizations to coordinate their efforts to address needs, break new ground, and make a significant impact. "Judge us by our success," says Joe Myer, "and support us for our vision."

Call NCALL at 302-678-9400 for a copy of the Consortium's new plan and to discuss ways to support this initiative as seven organizations do together what they cannot do alone.

## Two Federal Grant Awards



NCALL is proud to announce the receipt of two federal grant awards that will enhance

NCALL's Housing Development Technical Assistance to nonprofit corporations. These two grants will facilitate the development of affordable housing by area nonprofits. The first is from the US Department of Labor (DOL) to provide farmworker housing technical assistance in Virginia, Maryland and Delaware. The second award is a three-year award from HUD to provide HOME technical assistance to Delaware Community Housing Development Organizations (CHDOs).

For the DOL grant, NCALL plans to work with three nonprofit developers to construct 69 units for farm-

workers in five different complexes. In addition, NCALL will assist Delmarva Rural Ministries, Inc. in determining the demand and best housing location for migrant farmworkers on the Eastern Shore of Virginia. Technical assistance is also available to other organizations interested in developing farmworker housing in Virginia, Maryland and/or Delaware. This farmworker housing assistance also includes a new aspect – a temporary and emergency housing assistance fund for eligible farmworkers in Virginia. An average of \$250 in assistance per household will be provided with a maximum assistance of \$500 per household. Funds for security and utility deposits, rent, and other emergency housing related expenses will be provided. Farmworkers must meet the eligi-

bility criteria in Section 167 of DOL's Workforce Investment Act. It is envisioned that local farmworker service agencies will assist eligible farmworkers complete an application for this emergency housing assistance and that approximately 190 farmworker households will be assisted.

With the HUD grant, NCALL plans to assist Delaware CHDOs with organizational capacity building and with developing affordable rental and for sale housing that utilizes HOME funds. Individual TA work plans will be developed for housing and organizational issues. NCALL anticipates working closely with the HOME Participating Jurisdictions and with the CHDOs in Delaware.

---

## The Finanzas (*Finances*) Program is in Full Swing

NCALL in partnership with Fannie Mae, Perdue Farms, Delaware State Housing Authority and Citizens Bank developed a financial literacy program to target the Latino immigrants working in the poultry industry. Finanzas is an employer based literacy program that provides the participants with the tools to open a bank account, establish direct deposit, and learn about credit. The program also prepares the participants to transition into homeownership.

The program was developed due to the strong growth of the Latino population over the last decade. Many of the Latinos were immigrating to Sussex County, primarily to Georgetown, based on its central location to all the poultry processing facilities. Due to a lack of af-

fordable housing in the area, many Latino families have been forced to live in unsafe and overcrowded conditions; most of these households are renters.

Many of the Latino households have little understanding of the U.S. banking system and were not taking advantage of its many services. NCALL has been working in the community with the homeownership program and was thus able to provide the financial literacy part as well.

The program is a 6-week, 12 hour course that offers the basic fundamentals of the U.S. banking system. The topics covered are using a bank, checking and savings accounts, direct deposit, credit, awareness of predatory lending, touring a

bank and the homeownership process. The courses are offered on site at places of employment during the employees regular working hours. The employers pay the participants their regular wages during the classes. Currently NCALL has offered four pilot courses at the local Perdue Farms plant and has successfully graduated 36 participants. One has already graduated into homeownership and two others were previous NCALL clients and have been homeowners for the past few years.

NCALL, along with the partnership group, is pleased with the program's success and will continue to provide this community with financial education.

## Chandler Heights Renovation

Better Homes of Seaford, Inc. (BHS) submitted a 2004 Low Income Housing Tax Credit application for the renovation of Chandler Heights and has a conditional award of \$456,459. The construction of Chandler Heights began in 1969 and 91 low-income families have known this complex as home for the past 30-plus years. When this development was built, the plans did not include air conditioning, accessibility, nor did it have special handicapped accessible units. Therefore, the new renovation plans will include these items plus other helpful facilities.

The renovation plans for Chandler Heights will include but not be limited to the following retrofits and/or

upgrades. The kitchens and bathrooms will be modernized, certain walls will be extended in an effort to enlarge the overall units by a few feet, and five units will be made handicapped equipped. A community room will also be added that includes a computer lab and several small offices where residential services can be provided. BHS anticipates that the construction closing for this project will be in December of 2004, and expects to start renovation in January of 2005. The construction/renovation of this project should take approximately 18 months to complete.

Good luck BHS!

## Upcoming HAC Conference

HAC will host "Building Homes, Celebrating Leadership : The National Rural Housing Conference" on December 9-11, 2004 at the Hyatt Regency Washington, D.C. on Capitol Hill. The conference offers wonderful workshops, training, policy roundtables, and networking opportunities for people interested in rural affordable housing.

More than 700 individuals participated in the 2002 National Rural Housing Conference. Save the dates on your calendar and check with HAC for registration information, [www.ruralhome.org](http://www.ruralhome.org).

## IDA Participant Buys a House

Natasha Abney was referred to NCALL by the Delaware State Housing Authority for financial counseling four years ago. Natasha, the mother of one child, had been living in public housing for two years and always had a desire to become a homeowner. Natasha attended financial literacy classes which helped her start on the path towards homeownership.

In NCALL's classes, Natasha learned money management skills, how to set financial goals, and how to establish and maintain good credit. She then decided to enroll in the Individual Development Account (IDA) program to improve her financial picture and start saving towards purchasing a house. With the IDA program, when a participant is ready to purchase a house, a match to the savings is provided that is used towards the

purchase of a house. Natasha then worked through NCALL's homeownership counseling program, where she learned about the many mortgage programs and how to determine which program would be best suited for her family. She also learned about the mortgage process and the requirements she would need to meet in order to qualify for a mortgage loan. At first the many qualifications, such as having credit issues corrected, discouraged Natasha. After working with NCALL's IDA Counselor, Natasha was able to get over that hurdle. Later, she was able to submit an application for a Rural Development mortgage loan with NCALL's assistance.

Natasha was approved for a loan and she now resides in Bridgeville, Delaware in her three bedroom, two bath house as a very proud and happy homeowner. Natasha says

she has been telling everyone she meets how NCALL and the IDA program helped her achieve the American Dream. Natasha recently stated "the road is hard, but you can make it, if you are determined." Congratulations Natasha!!

### ATTN: Self-Help Grantees

#### *SHOP Applications Soon Due*

Applications for the SHOP 2004 funding round are now available from HAC. SHOP applications will be due in HAC's national office on Friday, August 27, 2004. See HAC's website at [www.ruralhome.org](http://www.ruralhome.org) for an application or more information.

## NCALL Welcomes the Neighborworks® Campaign for Homeownership to Delaware

NCALL partnered with Interfaith Housing Delaware in June, to celebrate Homeownership Month in a fun and unique way. On June 9 the two organizations welcomed the National NeighborWorks® Campaign for Homeownership to Delaware at a luncheon ceremony held at Delaware State University in Dover. The National NeighborWorks® Campaign is an effort of the Neighborhood Reinvestment Corporation (NRC) to promote home-

ownership and the agencies that assist with the process of becoming a homeowner. The event recalled NCALL's joining the Neighborhood Reinvestment Corporation (NRC) in July of 2003, and celebrated the enhanced services that are now available as a result of that membership.

The event began with a presentation by Doug Dylla, Director of NRC, that highlighted the value of homeownership and the impact the Campaign has had on the 72,000 new homeowners nationwide. Sandy Johnson, Director of the Delaware State Housing Authority, presented two proclamations on behalf of Governor Ruth Ann Minner; one declaring June as Homeownership

Month in Delaware, and one welcoming the Campaign to Delaware that specifically recognized NCALL and Interfaith. The event culminated with a former client and now a NCALL Homeownership Specialist, Tomeka Crawford providing a wonderfully moving testimony on becoming a homeowner. Other dignitaries also offered remarks including Tyrone Jones from Senator Carper's Office; Diane Lello of HUD's Field Office; Susan Frank from the Fannie Mae Delaware Partnership Office; and Dover's Mayor Stephen Speed.

NCALL is looking forward to seeing the effects of the Campaign on homeownership in Delaware!

## NCALL Welcomes New Employees

NCALL is very pleased to welcome four new employees to our team!

**Pauline Smith** joined NCALL as a Receptionist/Clerk in October of 2003.



Pauline previously worked with the Dover Housing Authority as a Resi-

dent Coordinator and a Public Housing and Section 8 Clerk. Pauline is a participant with the local Habitat for Humanity and she and her family are proud to live in a Habitat house. Welcome Pauline!

**Dorothy D. Broadnax-Lyman** started back with NCALL in January 2004 as a Housing Counselor serving New Castle County, after a

two year move to Tennessee working in the mortgage industry. She had worked with NCALL for five years in the same position prior to her move. It's great to welcome Dorothy back and she hasn't missed a beat!



**Karen Kollias** is filling the new position of Asset Manager serving the members of the Delaware Rural Hous-



ing Consortium. She is working to assure current and future multi-family housing developments are maintained in top shape physically and financially through the implementation of Asset Management Plans. Karen brings a wealth of finance, real estate lending, and non-profit experience along with a network of national contacts to this position. She most recently directed Neighborhood Reinvestment Corporation's Mid-Atlantic District Office, had long tenures as Senior Vice President at Bank of America and ShoreBank, and was a Neighborhood Development Specialist with HUD.

**Julie Loescher** is doing double duty as a part-time grant writer and a Specialist with the Self-Help Housing Team. As such, she will be marketing NCALL and bringing additional resources into rural Del-

# NCALL RESEARCH, INC.

363 Saulsbury Road  
Dover, DE 19904

NON-PROFIT ORG. U.S.  
POSTAGE  
PAID  
PERMIT NO. 351  
DOVER, DE 19901



*NCALL is an affiliate of the United Way of Delaware*



## Bayview Community Continues to Grow

Bayview Citizens for Social Justice, Inc. (BCSJ) applied to Rural Development's Section 515 program this spring for financing to construct a Phase II addition to their existing Bayview Heritage Gardens. Culls Woods will be an 18-unit multifamily apartment complex in Bayview, VA. The apartment complex will be adjacent to Bayview Heritage Gardens, making use of land owned by BCSJ. This second phase will consist of six

buildings for a total of nine one-bedroom units and nine two-bedroom units. Culls Woods will serve local families with low and very-low incomes.

The Section 515 application ranked high enough to be selected for further processing, and a funding commitment is expected in September of 2004. Additional financing for this project is anticipated to come from the State

of Virginia and other sources. NCALL packaged BCSJ's successful 515 financing application.

Congratulations Bayview!

## New Employees *(Continued from Page 5)*

marva and also providing self-help planning and



technical assistance services. Julie worked with the Delaware State Housing Authority for 16 years heading up the Planning Department and administering programs such as CDBG and Emergency Shel-

ter Grants. She has authored the state's Consolidated Plan, maintained important housing data, and provided technical assistance to organizations such as Delaware's Homeless Planning Council. Julie brings proven writing, research, and planning skills to NCALL.

NCALL is thrilled to welcome each of these employees to our organization. We know their many skills will be valuable to our team and those we serve. Welcome aboard Pauline, Dorothy, Karen and Julie!!

## Self-Help Housing Activity

There are many statistics that would show how busy the self-help team has been during the past year—how many trips taken, how many assessments completed, the number of application reviews, conference activity and attendance, and the list goes on...But, the most significant piece of data is grant closings. In the time since last summer there have been 12 new Predevelopment Grant closings in our region and four final grants have closed. NCALL is excited about this bountiful activity and look forward to providing more opportunities for rural housing across the northeast region.