

Summer 2009

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NCALL Breaks New Ground with Solar Power



A successful installation of 66 solar photovoltaic panels on the south facing roof of NCALL's Dover office was completed in February. The goal is to reduce NCALL's electrical costs by 70% through actual generation and the sale of renewable energy credits. Utilities are always a variable operating budget item outside of one's control. Using a renewable energy source such as solar helps to stabilize energy costs, thus, reducing vulnerability.

Another project goal was the knowledge to be learned from the design, research, bidding, installation, and funding process. It has always been NCALL's hope to transfer this knowledge to our affordable housing work which includes affordable apartment development and homeownership education. Funding was made possible through a Delaware energy grant through the City of Dover, the Longwood Foundation, and NeighborWorks America. Flexera based in Harbeson, Delaware was the designer and installer that was used.

The solar installation and NCALL's highly visible location has generated considerable public interest and a front page article in the Delaware State News. The next time you are in our Dover facility, please ask for a tour and take a look at the display monitor in our reception area which calculates dollar savings, energy generation, and reduction in NCALL's carbon footprint.



Community Leaders Gather



their Community Leadership Institute and the desire to pass forward some of the leadership development to peer board members. Twenty-five participants attended representing eight non-profit housing development organizations.

working. The gathering ended with a session entitled "Ask the experts: Best Practices in Housing Development and Community Building," which led to a lot of peer to peer sharing.

One participant shared, "This was my first conference on these topics and I must say it has been a very pleasant experience. All leaders were wonderful, knowledgeable, and did great presentations. Accommodations, meals, etc. were very nice." Another answered the question of *What did you find most useful about the conference?* with "...the meeting of minds and coming together and sharing information and ideas."

NCALL hosted a Community Leadership Gathering on June 5 and 6, 2009 for the directors of several community-based nonprofits located throughout the Delmarva Peninsula. The event was held at the lovely University of Delaware's Virden Center in Lewes, Delaware. Funding for this event came primarily from NeighborWorks America as an outgrowth of

Friday night's kick-off was a session on leading in challenging times and how to get and keep people involved. On Saturday, the trainers focused on getting your message across to the media and politicians – how to tell your story as well as on resource development strategies. The retreat was relaxing and fun, had energetic trainers, and had opportunities for net-

NCALL Ranks High Within the NeighborWorks America Network

At a recent symposium, NeighborWorks shared their 2008 annual scorecard for various production categories from their network of excellence of about 230 organizations nationwide.

Top 25 Producers of Homeownership Promotion Units

- NCALL ranked #9 in the nation

Top 25 Producers of Post Purchase, Financial Literacy, Mortgage Delinquency and Other Education

- NCALL ranked #6 in the nation

How Delaware Ranked by State*

- #3 in the nation for production of Homeownership units per 100,000 population
- #3 in the nation in overall production of Programmatic units per 100,000 population
- #7 in the nation for Programmatic units per \$100,000 in grants
- #5 in the nation for Direct Investment leveraged per \$1 of grant

* The Delaware rankings include numbers from both NCALL and Interfaith Community Housing Delaware.

Eligible for a Neighborhood Assistance Act State Tax Credit?

NCALL has been approved by the Delaware State Housing Authority as an eligible nonprofit to receive contributions which yield an advantageous state tax credit (to reduce tax liability) for individual or corporate contributors.

Contributions to NCALL's Homeownership Counseling, Financial Literacy Training, Default and Foreclosure Assistance, Rural Development Mortgage Packaging, and Technical Development Assistance are eligible for a tax credit of 50% of the value of the contribution. Minimum contributions are \$5,000 for individuals and \$10,000 for businesses.

Please call Julie or Joe at 302-678-9400 for a brochure and NCALL's eligibility letter.

FY 2010 Proposed Budget Released**

USDA / RHS Programs (dollars in millions)	FY 09 Appropriation	FY 10 Proposed Admin. Budget
502 Direct (ARRA*)	\$1,121 (967)	1,121
502 Guaranteed (ARRA*)	6,223 (9,850)	6,204
504 Loan	34.41	34
504 Grants	29.7	32
514 Farm Labor Hsg. Loans	20	22
515 Rental Housing	69.51	70
516 Farm Labor Grants	9.1	9
521 Rural Rental Asst.	902.5	1,091
523 Self-Help TA	38.7	39
533 Hsg. Preserv.	8.9	9.4
538 Rental Hsg. Guar.	125	129.09
RCDI	6.256	6.256
HUD Programs		
CDBG	\$3,900	4,450
HOME	1,825	2,015
Tenant-Based Rental Assistance	16,817	16,189
Mortgage Foreclosure Mitigation	180	34
Public Hsg. Capital Fund	2,439	2,024
Neighborhood Reinvestment	131	133
Fair Housing Initiatives Program	27.5	42.5
Rural Hsg. & Economic Dev. (RHED)	26	0
SHOP	64	77
Housing Counseling	65	100

*Additional funding included in the American Recovery and Revitalization Act.

**Budget taken from NRHC's May 7, 2009 Budget Bulletin.

Celebrating Harold Truxon's Service to NCALL



Harold Truxon recently resigned from NCALL's Board of Directors after twelve years of faithful service.

However, NCALL's relationship with Harold goes much further back as both have been effective advocates for decent, affordable housing for our rural communities.

A well known and tireless community advocate for clean drinking water for the Ellendale community, Harold has demonstrated community service at its best. Whether it be speaking to local people, at a church, or to the Governor, Harold's message has always been the same: "current conditions are unsatisfactory, let's find out who can help change them, and let's gather support and federal and state assistance to make it happen." During Harold's tenure with NCALL, the organization reached several milestones such as 6,000 first-time homebuyers and the development of 45 apartment communities. Harold Truxon's service with and relationship to NCALL was celebrated at NCALL's June 12th Board of Directors meeting.

Homeownership Counseling Critical to Neighborhood Stabilization

HUD's Neighborhood Stabilization Program (NSP) is designed to help stabilize neighborhoods ravaged by the foreclosure crisis. Through acquisition of foreclosed properties, doing necessary rehabilitation, applying subsidies to make affordable, and selling them to first-time homebuyers, the goal is to anchor impacted neighborhoods with owner occupied

homes. With the Delaware State Housing Authority's lead, the county governments, Wilmington, and Dover will be administering this program in some cases with nonprofit partners. An important aspect of NSP is that buyers must receive homeownership counseling prior to purchase. NCALL, along with other housing counseling agencies, will be helping

NSP to achieve its goals in this difficult housing market. Through the NeighborWorks America connection, NCALL is also helping to facilitate the National Community Stabilization Trust's work with Delaware's NSP efforts to help us work with larger lenders to purchase homes earlier in the process.

Two Virginia Apartment Complexes Underway



New Road Village



Crispus Attucks Apartments

The small community of New Road in Exmore, Virginia has long awaited the construction of affordable rental housing for local low-income people and farmworkers. Two developments are actually being built at this time within the community.

New Road Village is a 16 unit multi-family housing complex developed and owned by New Road Community Development Group of Exmore, and *Crispus Attucks Apartments* is a 22 unit complex sponsored by the Acco-

mack Northampton Housing Authority and the Eastern Shore of Virginia Housing Alliance. Both developments expect to be completed by this fall. Both will have rental assistance so that tenants pay no more than 30% of their monthly income for rent and utilities. NCALL has guided both developments by providing technical assistance in securing financing and the steps of the development process. In addition, NCALL's Loan Fund has participated with other lenders to provide construction financing for New

Road Village. Permanent financing for these two developments has been secured from USDA Rural Development, Virginia Department of Housing and Community Development, FHLB of Atlanta, and Low-Income Housing Tax Credits purchased by Virginia Community Development Corporation.

Perseverance and patience is paying off!

Homeownership? Yes You Can!!

Wouldn't it be wonderful to receive guidance on one of the most important decisions you could make for your family? How do you know if the mortgage loan you are choosing is a good fit for you? What if you don't have enough funds to cover all of the closing costs? Can you still buy a house if you have less than perfect credit? These are just some of the questions prospective homeowners have and that NCALL's certified Homeownership Specialists can answer. In these troubling economic times, you need a professional, knowledgeable and experienced advocate that will work with you with your best interest in mind.

NCALL's Homeownership Specialists will provide you with the tools needed to become a successful homeowner. Your Specialist will walk you through the sometimes difficult and confusing path to homeownership. Homeownership Specialists offer one on one counseling, group workshops, seminars and financial fitness classes. Many families who participate in housing counseling are eligible for first-time homebuyer programs and special interest rates.

Obstacles such as less than perfect credit, funds for downpayment and settlement costs, affordable housing options and understanding the process are opportunities for you to work to-

gether with your Specialist on a plan to resolve these issues and really understand your options.

NCALL also provides assistance for those families in default or facing foreclosure, helping you negotiate a loan modification or repayment plan.

Please contact your nearest Housing Counseling Agency. NCALL Research, Inc. is one of eight HUD Certified Housing Counseling Agencies in Delaware. You can reach us at (302) 678-9400 or www.ncall.org. We have offices in all three counties.

Making Home Affordable Program



The Making Home Affordable program is part of President Obama's strategy to assist families in mortgage crisis. The US Treasury Department estimates that there are between 7 to 9 million families either behind in their mortgage payments or in imminent danger of falling behind. They are anticipating being able to assist between 3 to 4 million of these families through the Making Home Affordable program which consists of two parts; refinancing and loan modification. NCALL is available to help families utilize these valuable programs.

REFINANCE

Eligible mortgagors that are *current* on their mortgage but are in imminent danger of falling behind due to circumstances beyond their control, such as involuntary reduction of their income or increase in expenses (beyond their control), may qualify to refinance their current mortgage to reduce their mortgage payments. The mortgage must be owned or secured by FannieMae or FreddieMac. To find out if FannieMae or FreddieMac is the mortgage owner, visit their websites at www.fanniemae.com/loanlookup or www.freddie.com/mymortgage and complete the requested information. Other requirements include:

- You must own the one to four unit home
- You cannot be delinquent on your mortgage now, had more than one time delinquency in the past 12 months or have missed any payments if your mortgage is less than 12 months old
- You believe that the balance owed on your mortgage is about the same as when you purchased

- the home or slightly less than the current value of your home
- You have sufficient income to support the new mortgage payments, and
- Refinancing improves the long term affordability or stability of your loan

If this sounds like you, call your mortgage lender or servicer and ask about the Making Home Affordable Refinance program. The Refinance program expires June 10, 2010 so call today!

LOAN MODIFICATION

What if you are behind on your mortgage payments? What then? The Making Home Affordable Loan Modification program may help. To see if you qualify, can you say "yes" five times to the questions below?

- Are you an owner-occupant in a one to four unit property?
- Do you have an unpaid principal balance equal to or less than \$729,750 for your one unit property?
- Did your mortgage loan originate on or before January 1, 2009?

- Is your mortgage payment (including taxes, homeowner and mortgage insurances, homeowner association dues) greater than 31% of your gross (pre-tax) monthly income?
- Is your mortgage payment unaffordable due to significant changes in income or expenses?

If you have answered "yes" to the above questions, you may be eligible to apply for a Making Home Affordable Loan Modification which expires December 31, 2012. Only your servicer can qualify you. You can contact NCALL for assistance in understanding your options, obtaining further requirement details and receiving support throughout the process.

Beware of scams! Only a lender or servicer can guarantee a refinance or loan modification of any kind. All HUD certified Housing Counseling agencies DO NOT charge you to assist with your loan modification or refinance options. Do not pay for a service that you can get free of charge.

Construction Progressing at NCALL's Georgetown Office

NCALL purchased the property at 110 S. Bedford Street in Georgetown in 2007 where homeowner counseling, financial literacy and foreclosure prevention services are offered to residents of Sussex County. An advantageous location just two blocks from The Circle makes the site convenient for NCALL's customers, especially with off-street parking, and a con-

ference/training room. The building was in need of some renovation which is now underway including a new roof, insulation, siding, along with a number of smaller items. Along with NCALL staff, the Salvation Army rents one office and **one more office is available for rent. Please call Joe at 302-678-9400 if interested.**



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NCALL is a partner agency of the United Way of Delaware



Program Reviews Yield Exemplary Rating

A requirement of NeighborWorks America’s chartered membership is a rigorous Program Review every three years. NeighborWorks sent two seasoned consultants mid-January 2009 for the NCALL Program Review. The consultants requested virtually all reports, policies, minutes, and NeighborWork’s correspondence ahead of time so they could learn as much as possible about the organization. Once on-site, the consultants talked with the Executive Director, Management Team, all staff, Board members, and a variety of stakeholders with questions to learn about NCALL from their perspective. Their criteria for evaluation is known as P.R.O.M.P.T. which includes Planning, Resource Management, Organizational Management including Financial, Contract and Personnel Management systems, Production/

Program Services, and Technical Operating Systems. As part of the review, the consultants compiled noteworthy Achievements and Best Practices which can be found at www.ncall.org. This in-depth audit of all aspects of the organization yielded a 31 page report whose conclusion is located in the box to the right.

Additionally, it is great to announce that, by letter from the NeighborWorks’ Chief Operating Officer, Eileen M. Fitzgerald, dated February 23, 2009, NCALL again achieved an “Exemplary” rating. NeighborWorks’ serious rating process benefits current and potential funders, investors, and stakeholders of NCALL by providing valuable third party confirmation and a “Good Housekeeping” seal of approval.

“NCALL has exceeded each of NeighborWorks America’s PROMPT performance objectives. The review team was impressed with the organization’s production, engaged and active Board of Directors and the development and implementation of operating and tracking systems by which they measure their workload and impact. NCALL is to be congratulated for modeling best practices and attracting and retaining well trained staff who embrace the mission of the organization.”

Foreclosure Prevention Reminder

NCALL wants to remind the community that we are offering foreclosure prevention counseling. This is a free service.

Since October 2008, NCALL has taken on 225 new clients with an av-

erage of 32 new clients per month now calling.

Please contact us at 302-678-9400 for more information.

United Way Affiliation

NCALL is a partner agency of the United Way of Delaware. If you wish to designate a gift to us through their system, our identification number is 0708.