

Winter 2007

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Make Affordable Housing an Issue in Your Community

In most communities affordable housing is already an issue facing many people in need. Whether it be households who are homeless, overcrowded, rent burdened, on a fixed income, living with substandard conditions, unable to afford an apartment, or unable to afford a home of their own, millions across the nation suffer from the lack of adequate, affordable housing.

While the issue is real, too often it does not reach priority status. When issues are not priorities, they do not receive the press coverage, attention, or resources that are needed. Affordable housing seems to be one of the issues that impacts so many, and impacts all aspects of the lives of those in need, that it should be seen and dealt with as a crisis.

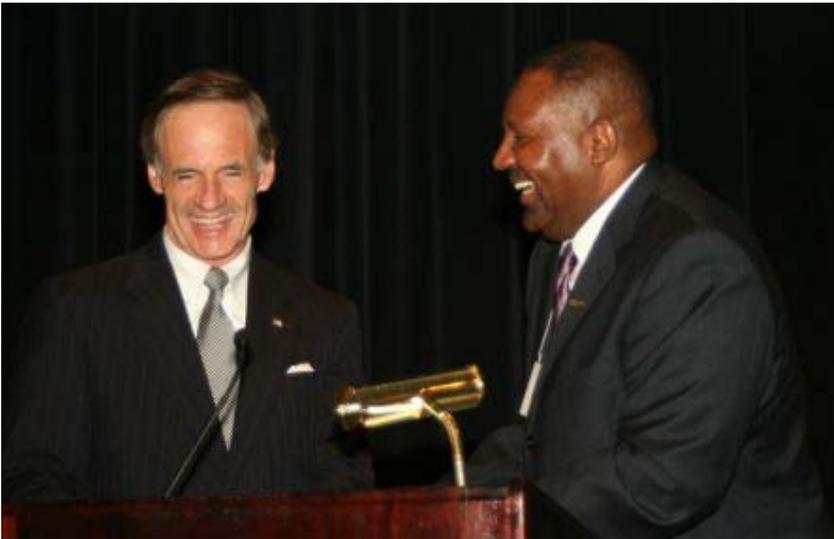
Yet, how often in the recent elections did you hear candidates decry the state of housing and offer platforms, programs, policies, initiatives, and resources to resolve the crisis? Somehow the need must be articulated and voiced loudly enough to generate increasing political will to address the issue of affordable housing.

Chances are the workforce in your community is impacted by the lack of affordable housing opportunities. The number of occupations that don't pay sufficient wages to own a home or rent a suitable apartment are bound to be on the rise. Are employees of your school system, hospitals and municipalities struggling to secure affordable housing?

Are manufacturing and processing employees caught in this crisis? Most certainly caught would be the retail workforce. How about our first responders and members of our armed services who put their lives on the line for all of us? Perhaps our own parents or children cannot find housing.

(Continued on Page 4)

NCALL Celebrates 30 Years!



Senator Tom Carper turns the mic over to Ken Wade, CEO of NeighborWorks® America.

NCALL Research, Inc. celebrated its 30th Anniversary with a Banquet Dinner and Program at the Dover Downs Hotel and Conference Center, Wednesday, October 18, 2006. Two hundred people gathered for this very special evening which included the recognition of 30 years in the affordable housing industry. Staff, sponsors and special guests were honored. Senator Tom Carper provided remarks, and introduced Ken Wade, CEO of NeighborWorks® America as keynote speaker for the evening. Senator Carper said, "During the past 30 years, the hard-working folks at NCALL have helped thousands of Delawareans achieve the American dream of owning their own home. Their services have been an invaluable gift to the people of Delaware and I wish them many more years of continued success." Ken Wade addressed the field of housing and community devel-

opment and some of the changes seen over the last several years, as well as paying tribute to NCALL's stellar performance and their status in the NeighborWorks® Network as 6th in the nation in production. A proclamation by Governor Minner and Lieutenant Governor Carney

was also presented at the event.

The evening also honored the contributions of several key staff and board members. Joe Myer, Executive Director was recognized for his 30 years of dedicated service to NCALL; Jeanine Kleimo, Board Vice-President, was recognized as the founder of NCALL; Board President, Roland Ridgeway received a Leadership Award for his many roles with NCALL; Karen Speakman, Deputy Director, also received a Leadership Award for her service and direction to NCALL; and two Board members – Ralph Johnson and Marilyn Morris were recognized with Leadership Awards for faithful service as longstanding Board members.

NCALL thanks its many sponsors of the event, especially JPMorgan Chase and Discover Bank.



NCALL Executive Director Joe Myer and Board President Roland Ridgeway honor NCALL's founder Jeanine Kleimo.

Pat Batchelor is Recognized for Board Service



Pat joined NCALL's Board of Directors in 1996 providing entrepreneurial direction, guidance, and policy making skills that helped to lead us into the 21st Century. She also was known for hosting lunches at Board meetings held in her area. Executive Director, Joe Myer, shares that "Pat Batchelor has been a great asset to NCALL and to affordable housing throughout Delaware and the region. Coupled with quality development is the property management function which is so necessary to the long-term success of multi-family housing."

Pat certainly qualifies as a very successful entrepreneur herself as today East Coast Property Management, of which she is CEO, manages more than fifty properties with over 2,000 units. In doing so, East Coast is also an important employer on the Delmarva Peninsula.

NCALL is very appreciative of this long association, and for the leadership of Pat Batchelor on NCALL's Board of Directors. Thank you Pat!

NCALL's Board of Directors said farewell to Patricia Batchelor in June 2006, recognizing her ten years of valuable and faithful service. Pat has had a long and beneficial association with NCALL since the early days when many of the nonprofits that NCALL organized and packaged multi-family housing for sought access to quality property management services. Nonprofits would interview firms and check references, and Pat Batchelor's presentations, customer service, and reputation often prevailed. Thus, many of the Rural Development 515's and later LIHTC multi-family communities ended up with Pat Batchelor's East Coast Property Management Company as part of their team.

NCALL Staff Awarded for Years of Service

At NCALL's Annual Christmas Party in December, two staff members were recognized and awarded for their years of service to NCALL.

Joe Myer, Executive Director has been serving NCALL for 30 years. Sharon Cephas is a Housing Specialist who has been with NCALL for 20 years. Thanks to these employees for their dedication! NCALL is grateful for your years of service!

NeighborWorks Certifies NCALL for Full-Cycle Lending

Three years ago NCALL joined NeighborWork's Campaign for Homeownership. The Campaign is a 5 year national initiative to create 50,000 new homeowners. NeighborWorks organizations participating in the Campaign use the NeighborWorks Full-Cycle Lending System. The Full-Cycle Lending is a systematic approach to providing successful homeownership opportunities for low and moderate-income families. As a participant in NeighborWorks Campaign for Homeownership, NCALL applied for Full-Cycle Lending certification and was approved by NeighborWorks on June 30, 2006. This national certification defines NCALL's homeownership services as maintaining high-quality standards.

NCALL's homeownership counseling already encompassed the needed components required. Our program provides pre-purchase education and one-on-one counseling, access to flexible loan products, support for the home buyer throughout the process and assistance to the new homeowners. These components create more successful homeowners.

First Family Benefits from the Carper Initiative

The Carper Initiative placed its first participant in a home on October 18, 2006. The Morris family moved to Dover more than 15 years ago and this is their first time purchasing a home.

Eli and Beryl Morris were visited by US Senator Tom Carper and Dover Mayor Stephen Speed during the ribbon cutting ceremony. NCALL Research is a partner with Dover Housing Authority, City of Dover, Delaware State Housing Authority, WSFS, Chase Home Finance, and Freddie Mac to provide program participants with Homeownership Education and Counseling. The Senator Carper/Dover Homeownership Initiative will make it possible to transform a typical downtown city block,

where substandard housing dominates, into affordable homeownership opportunities.

Pictured below, from left: US Senator Tom Carper; Eli and Beryl Morris; and Dover Mayor Stephen Speed.



Make Affordable Housing an Issue *(Continued from Page 1)*

The responsibility lies with all of us that work in the affordable housing field to shout our message from the rooftops until we are heard. Political officials need to be educated about the “real world” nature of this problem. They must learn the vastness of this growing problem relative to the scarcity of local, state, and federal resources for affordable housing. They must become aware of potential land-use policies and incentives that can help address the issue. Planners and policy makers must include affordable housing as part of the necessary infrastructure and fab-

ric within our communities that must be fostered along with our schools, emergency services, utilities, and recreation.

Think about what you might do to make affordable housing an issue in your community over the coming year. Perhaps you could:

- Convince a local columnist to write a series about the issue.
- Write letters to the editor to help educate.
- Collaborate with others to develop an awareness campaign.

- Arrange for a tour of needs and successes for public officials.
- Share the occupations that don’t earn the “housing wage” for your community.
- Take every opportunity to educate and testify.
- Cultivate policy makers who will make this an issue.
- Find a way for clients to articulate their needs.
- Try; Ask; Write; Analyze; Tour; Vocalize; Attend; Speak Out; Offer Solutions; Expose; Rally; Educate; Cultivate!



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NCALL Research wishes to thank the sponsors of our 30th Anniversary celebration and congratulate those who were honored at the October 18th event.

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A·ES ArchiTech, Blue Cross Blue Shield of Delaware, Commerce Bank, DiSabatino Construction, East Coast Property Management, Gilpin Mortgage, NeighborWorks America, Peter Oldziey & Associates, Pratt Insurance, Reliable Home Inspection Services, Inc. and Mr. & Mrs. Brent C. Shaffer

During NCALL's 30th Anniversary celebration the following individuals were honored for their leadership, vision and service:

- Jeanine Kleimo, *NCALL Founder and Visionary Award*
- Roland R. Ridgeway, *Leadership Award, Board of Directors*
- Ralph B. Johnson, *Leadership Award, Board of Directors*
- Marilyn Morris, *Leadership Award, Board of Directors*
- Karen B. Speakman, *Leadership and Service Award*
- Joe L. Myer, *Leadership and Service Award*
- Kenneth D. Wade, *Keynote Speaker Award*



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Old Mill Landing II Partially Completed

Millsboro Housing for Progress (MHP) has partially completed construction of Old Mill Landing II. This 30-unit affordable housing development consists of 1, 2 and 3 bedroom apartments and a community building. It is financed with Low Income Housing Tax Credits, Delaware's Housing Development Fund, and by NCALL as the permanent lender. Enterprise Community Development Corp. is also a limited partner. The first 10 units and the community building are complete and rented up. The remaining 20



units should be complete by Spring 2007. A Ribbon Cutting ceremony is being planned for

March 2007. Congratulations to MHP for a job well done!!

NCALL Starts the Virginia RCDI Initiative

NCALL has received a USDA Rural Community Development Initiative (RCDI) grant to provide a mix of technical and capacity building assistance over an 18 month period to the following three recipients: Accomack-Northampton Housing & Redevelopment Corporation, New Road Community Development Group, and District One Community Action. NCALL has contracted with Robert Adams

of Housing and Development Advisors to provide technical assistance, backed up by NCALL staff, to the recipients. This assistance will help determine what role each organization will play in the affordable housing development and delivery system of the Eastern Shore of Virginia, and what types of projects they might undertake. A mix of technical assistance and training specifically designed to

enhance the capacity of each recipient will be provided as well as collaborative training designed to increase communication and to find ways for the organizations to coordinate development activities. Assistance will also be provided throughout the predevelopment and development phases of the affordable housing communities that are pursued.