

NCALL News

Winter 2009/2010

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NCALL Celebrates Major Accomplishments



NCALL held a summer event to celebrate several major accomplishments. Approximately 75 participants joined NCALL on July 13th to dedicate our recently installed solar energy panels, rejoice in the reaching of 6,500 first-time homebuyers and commemorate the establishment and growth of our Foreclosure Prevention program in Delaware.

First, NCALL's renewable solar energy project was dedicated. Sixty-six photovoltaic panels were successfully installed on the roof of the Dover campus to reduce energy costs and our carbon footprint. Tom Deyo of NeighborWorks America gave the keynote as NCALL celebrated being the first housing provider in Delaware, and one of the few in the NeighborWorks' network, to undertake a renewable energy project of this magnitude. Funders included Longwood Foundation, NeighborWorks America, and a Delaware Energy grant through the City of Dover.

Second, NCALL celebrated reaching the amazing milestone of 6,500 first-time homebuyers in Delaware through its homeownership education and counseling programs. Imagine the families, neighborhoods, communities, the businesses, and local economies that have been touched by this work in a substantial way. This is a first for Delaware, and even as a small state, NCALL

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Grand Opening for Two Virginia Complexes



The recently completed New Road Village apartments.

September 25, 2009 was a great day as we celebrated the opening of two apartment communities in Exmore, Virginia. These two complexes, totaling 38 units, are scattered throughout the New Road Community and blend in with the existing single family houses. The community of New Road provided a grand celebration with speeches, history, music and wonderful food. Tours were provided through the different units in the New Road Village and the Crispus Attucks Apartments. Over a number of years, NCALL has assisted both developments by providing technical assistance in regards to securing financing and the development process. In addition, NCALL's Loan Fund partici-

pated 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.

NCALL congratulates New Road Community Development Group of Exmore and the Eastern Shore of Virginia Housing Alliance/ Accomack-Northampton Housing Authority on the development of these affordable housing units.



Grand Opening attendees tour the newly developed Crispus Attucks Apartments.



Karen Speakman, Joe Myer, Ruth Wise, Executive Director of New Road Community Development Group of Exmore and Bob Adams, NCALL's consultant working in Virginia.

Joe Myer Testifies for Rental Housing Preservation

NCALL's Executive Director, Joe Myer, had the opportunity to provide testimony to the Subcommittee on Housing and Community Opportunity of the House Committee on Financial Services on July 15, 2009. The testimony was provided on behalf of NCALL and the National Rural Housing Coalition, a membership organization that advocates for federal policies which improve housing for rural America.

The testimony supported bill HR 2876: Rural Housing Preservation Act of 2009, which facilitates the preservation of USDA's Section 515 rural

rental housing portfolio which serves over 400,000 elderly and families through 15,000 rental communities nationwide. Myer indicated "the current stock of 515 apartments has served rural America exceedingly well and must be preserved to ensure sound operation while addressing long-term rehabilitation needs." An important aspect of the testimony is assurance that preservation actions not result in rent increases or displacement of existing residents, whose average annual income nationwide is just \$9,200.

Myer was introduced to the Subcom-

mittee by Delaware Congressman Michael Castle. "Mr. Myer and NCALL have consistently worked to find affordable housing options for Delaware's rural communities," Rep. Castle said. "With NCALL's help, over 6,500 first-time Delawarean homebuyers have attained responsible mortgages. He clearly brings a great deal of experience to share with lawmakers in Washington."

This bill is scheduled for mark-up by the House of Representatives in January.

Jeanine Kleimo – Governor’s Outstanding Volunteer



Jeanine Kleimo and her husband Chuck Hughes enjoy the celebration.

NCALL founder, Jeanine Kleimo, was honored with Delaware’s Outstanding Human Service Volunteer Award. This award was presented by Delaware Gov. Jack Markell at a dinner and celebration on October 29th.

While Jeanine has volunteered in many meaningful ways throughout her lifetime, three causes in particular have impacted Delaware. First,

Jeanine’s service to NCALL as a volunteer Board member, as current Vice-President, and as chair of the Loan Fund Committee has been inspirational to other Board members and staff alike. Her leadership has helped to mold and grow NCALL into a premier housing organization, well known in Delaware,

other networks such as NeighborWorks, and across the country.

Second, Jeanine has been a tireless worker for American Field Service, helping to place exchange students with host families so they can attend our local schools. The AFS tag line *Connecting Lives, Sharing Cultures* is indicative of how Jeanine draws from her own experience as an exchange

student in New Zealand in high school. Imagine the number of young lives and host families who have been touched by Jeanine’s volunteering spirit.

Third, Jeanine has been the prime mover of what has become the Dover Interfaith Mission for Housing which has engaged many local churches in a ministry to provide emergency shelter for homeless men. With local shelters full of women and children, Jeanine challenged Kent County, Delaware’s faith community to come together to first serve men during the coldest months, and now full-time. This effort which has grown by leaps and bounds has served countless men and provided amazing volunteer opportunities for parishioners throughout the area, and this is only the beginning.

Stay tuned, because Jeanine’s work is far from over. Congratulations Jeanine and thanks for your many contributions!

NCALL Renovates its Georgetown Office

NCALL purchased its Georgetown Office at 110 South Bedford Street in 2007 to be able to offer its homeownership, financial literacy, and foreclosure prevention services in a permanent facility that offered a convenient location, a training room, and off-street parking. The goal also was to let Sussex Countians know that NCALL was here to stay. The purchase was made possible by a loan from Deutsche Bank, along with a grant from the Arthur W. Perdue Foundation.

While the property provided optimal location and features, some renovation was necessary. Funds were raised from the Delaware Community Foundation and NeighborWorks America

for necessary renovations to include a new roof, insulation, siding, and numerous smaller items. These improvements made the property maintenance-free and energy-efficient, while enhancing customer service. Quality work by Caraway Construction has turned this property into a real asset for Georgetown, NCALL, and our customers.



Final touches are made to the renovations at NCALL’s Georgetown, Delaware office.

Loan Fund to be CARS Rated

The NCALL Loan Fund is pleased to announce that it is scheduled for a CARS review in the spring of 2010. CARS, the CDFI Assessment and Rating System, is a comprehensive, third-party analysis of community development financial institutions (CDFIs). It is a service of the Opportunity Finance Network. The Loan Fund will be joining an exclusive group of approximately 50 peer organizations that have undergone this rigorous review. This group includes both large, national institutions and small, locally focused organizations.

The purpose of CARS is to increase the amount of capital available to CDFIs from community development investors. This will be accomplished by helping CDFIs move toward a more standardized and transparent presentation of their financial and

community impact information. The ratings will indicate an organization's grasp of both the "CD" and "FI" portions of CDFI. The reviews should spur greater investment by existing investors and attract new funders to the CDFI industry.

From the CARS review, NCALL's Loan Fund will benefit from increased exposure to community investors which utilize the CARS analysis to make investment decisions. More than 30 such organizations currently subscribe to the service. The Fund will also receive customized marketing pieces highlighting its commitment to the community development industry. In addition, feedback from the assessment will allow the Loan Fund to strengthen any areas that may need attention.

NSP is Underway

The Neighborhood Stabilization program (NSP) is formally underway. The program is funded by HUD and implemented in Delaware through the Delaware State Housing Authority and five local jurisdictions.

NSP takes foreclosed homes, renovates them, and then sells them to first-time homebuyers. Removing vacant homes and selling them to new homebuyers has a very positive impact on neighborhoods. NCALL is providing Homeownership Education and Counseling Services and is pleased to share that four families have closed as of early November in Sussex County and more are on the way. NCALL appreciates its partnership with Sussex County Community Development and Housing, through Housing Coordinator, Brandy A. Bennett.

Remembering Marilyn Morris



NCALL fondly remembers and celebrates the amazing life of Marilyn Morris who died on July 19 after a short illness. Marilyn is near and dear to NCALL as she served on the Board of Directors and as Secretary for many years.

Joe Myer remembers upon moving to

Delaware in 1976 how Marilyn helped to orient him to the poverty and substandard housing conditions faced by so many in Sussex County. At various times, Marilyn served on NCALL's executive, nominating, and audit committees, always being faithful and thoughtful. A consummate Board member, Marilyn always looked out for the organization, found ways to make it better, and was a true ambassador. She is remembered by NCALL as a fervent advocate for decent, affordable housing and a strong nonprofit sector with which to tackle poverty. Marilyn held leadership positions with Sussex County Community Action (now First State), People's Place II, and Crisis House. Two memorial services were held for family and friends at Marilyn's home in Seaford, Delaware. We will miss her greatly.

NCALL Launches New Website

In late August, NCALL unveiled its new website. The new site reflects all of NCALL's programs and their community impact. It uses current technology, easier navigation devices and dropdown menus.

Please take some time to check us out at www.ncall.org.

Delaware Foreclosure Mediation Program



Delaware has joined its neighboring states, Pennsylvania and New Jersey among others, in taking proactive steps to implement tools that slow down the rate of foreclosures. Historically, Delaware has an average of 2,000 foreclosure filings per year. In 2008, that number exceeded 4,500 and the most recent data shows that the market conditions may not slow down until 2011.

The Community Legal Aid Society led the effort, forming a partnership with Governor Jack Markell, the Superior Court of Delaware, The Delaware State Housing Authority, Attorney General's Office, State Legislators, the Bank Commissioner's Office, County representatives, the Delaware Bankers Association, attorneys, DCRAC and NCALL. These partners had a series of meetings in which they

were able to submit a proposal to the President Judge of the Superior Court of Delaware. President Judge Vaughn put out an Administrative Directive which states that mediation is required BEFORE a lender/servicer may obtain a judgment from the court to proceed with foreclosure. The new procedure now requires that the borrowers, a HUD approved housing counselor working with the borrowers, a Delaware Volunteer Legal Services attorney and the attorney for the servicer must come together to try to resolve the defaulted mortgage. In one meeting, it is possible that a mediated agreement may be reached that satisfies all parties. Time, cost and stress can be reduced at all levels.

According to Delaware's "Superior Court News," Governor Jack A. Markell commented, "This program is the direct result of yet another great example of state agencies, legislators, attorneys, lenders, bankers, housing

counselors, nonprofits, advocates, and other stakeholders coming together to find creative ways to help Delaware's families keep their homes. So many families facing foreclosure did everything right. They played by the rules, they worked hard, but fell victim to the national recession. Helping them stay in their homes is good for our economy and good for Delaware's families. Delaware is a state of neighbors. When we see a problem, we come together to solve it."

For a borrower to qualify for mediation, they must have been served with a notice of foreclosure September 15, 2009 or later and the property must be the borrower's **primary, owner-occupied** residence. In addition, after meeting with the housing counselor, the counselor must determine that the borrower meets mediation requirements. Contact NCALL for more information or assistance with this program.

Millsboro Village Family Apartments Now Under Construction



The renovations for Millsboro Village I are now underway. This 50 unit affordable apartment community, located in Millsboro, Delaware, is approximately 28 years old. This project received a Low Income Housing Tax Credit Reservation from the Delaware State Housing Authority in 2007. Additional financing for this project was provided through USDA Rural Development's Section 515 program, Delaware State Housing Authority's Exchange Credit and HOME programs, as well as financing from the sponsor, Millsboro Housing for Progress. The

total cost for this project is \$7.4 million. NCALL packaged the applications for financing for this project and will provide technical assistance during the construction and permanent loan closing phase. This preservation saves the Section 8 rental assistance which allows Millsboro Village to serve very and extremely low income families.

The renovation package includes a complete upgrade of the heating, plumbing and electrical systems to meet today's state and federal build-

ing codes. The construction work will also involve a complete interior transformation, which includes bathrooms, kitchens, insulation, roofing, doors, windows and changes to make the units more accessible, as well as the construction of a new community building.

The completion date for this project is scheduled for Fall of 2010. New and existing tenants will benefit from the attractive and more energy efficient units.



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Congressman Mike Castle Holds Roundtable Session at NCALL

Delaware Congressman Mike Castle held a roundtable discussion on affordable housing at NCALL in late August. At the Congressman's request, NCALL, the Delaware Housing Coalition, and Interfaith Community Housing Delaware came together to provide an update on the housing issues in Delaware, discuss what programs are working well, and talk about what is needed.

Much discussion centered on the foreclosure problem because of its sheer magnitude. Prevention efforts were shared and discussed as well as some new remediation initiatives that are getting started. Other aspects of affordable housing included the need

for rental housing preservation, USDA's rural housing programs, how to serve at-risk and extremely low income households, and how important NeighborWorks America is to Delaware. This roundtable provided a great forum for open discussion by all three organizations about their accomplishments and challenges. Congressman Castle's position on the Financial Services Committee of the U. S. House of Representatives has been important as much of Congress's affordable hous-



ing oversight falls under this Committee.

All parties appreciated this quality time together. NCALL was pleased to host this gathering that focused on an issue so important to Delaware.

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was again for 2008, a top 10 producer within the national NeighborWorks network of 240 organizations. With offices in all three counties, a proven curriculum, and highly qualified and motivated counselors, NCALL has and will continue to serve the First State well.

Finally, NCALL celebrated the establishment and growth of its Foreclosure Prevention service in Delaware. In 2007 NCALL's Board established

the goal of doing what was necessary to impact the impending foreclosure crisis. NCALL quickly received the training, established a state-of-the-art curriculum, and began serving families as the crisis grew. As a new provider, NCALL has very quickly grown into the top tier of default and foreclosure counseling agencies in the state. Also, NCALL uses its experience for policy purposes by serving on the Attorney General's Task Force and being at the table for the Foreclo-

sure Mediation Program. Families served by NCALL more than tripled from 2008 to 2009, to over 400, and are still increasing.

The celebration of these three major accomplishments demonstrates what can be done to address community needs and NCALL's efforts to be at the forefront even during tough economic times.