

Winter 2013

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Wells Fargo Regional Foundation Funds Dover Planning



Central Dover Steering Committee

September 16th saw the gathering of Central Dover neighborhood residents, the initiative steering committee, and city officials, all interested in neighborhood revitalization for a grant announcement from Wells Fargo Regional Foundation representatives. The ceremonial check for the \$90,000 grant to NCALL for Neighborhood Planning exchanged hands on Kirkwood Avenue, the site of a recently completed community garden.

The Central Dover Steering Committee, consisting of residents, community organizations, and stakeholders from Central Dover submitted a grant application a year ago and worked hard to satisfy funding conditions while securing sufficient neighborhood interest and participation. The goal of the neighborhood plan for Central Dover focuses on the areas of affordable housing, social service delivery, economic development, and neighborhood building. NCALL is the lead organization for the planning grant which funds the hiring of a highly skilled planning consulting firm. Attendees received project updates, were introduced to the planning consultant--Interface Studio -- and learned what to expect next. Entertainment was provided by Sankofa African Dance Company, refreshments were provided, and volunteers were recruited.

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NCALL Named a NeighborWorks Green Organization



We're proud to announce that NCALL has been recognized as a NeighborWorks® Green Organization! NCALL is committed to a green, sustainable and healthy organization and community. As a designated NeighborWorks Green Organization, we infuse green principles throughout our operations, programs and services.

NeighborWorks America provides this designation to Chartered Members that meet criteria designed to assess an organization's use of best practices in creating and promoting healthy and sustainable homes and communities.

Throughout NCALL, we are committed to healthy, green, sustainable practices that benefit our customers, clients, borrowers, and nonprofit partners. In fact, our Board of Directors passed a resolution that commits to "meeting all aspects of the NeighborWorks Green Organization designation set forth by Neighbor Works America as they relate to the activities and outreach of our organization including green operations, homeownership education curriculum, housing development, and lending."

Our strategy is to infuse as many of our business lines as possible – from operations to education to housing development to lending – with cutting-edge green strategies appropriate for our organization, our customers and our community. As NCALL continues to go green, we will keep

you updated on our progress. Check out our website at www.ncall.org, read our [latest brochure](#), follow us on Twitter: @NCALLResearch and on Facebook at www.facebook.com/ncall for updates.

Going green makes economic, environmental and productive sense. Whether it's purchasing ENERGY STAR labeled office equipment; recycling office paper, aluminum, glass and plastics; utilizing the power from our rooftop solar array; including Green Sustainable practices in our homebuyer education classes, employee orientations, and staff meetings; or encouraging our borrowers and nonprofit development partners to build Green, NCALL is committed to a sustainable future for our organization and community.

NCALL Hosts Regional Self-Help Housing Conference



NCALL held a Regional Mutual Self-Help Housing Conference on October 1-3, 2013 in Niagara Falls, NY. The theme of the conference was "Back Together, Building a Strong Future." This conference was planned and organized by NCALL with trainers provided in most part by NeighborWorks America and its Northeast Region. Due to contract

limitations, NCALL had not hosted a Regional Self-Help Housing Conference since 2004.

We had 48 attendees, including NCALL staff and speakers. Nine of the 11 operating grantees from NCALL's region attended the conference as well as one pre-development grantee, a grantee from another region and another T&MA Contractor.

The NeighborWorks courses offered were: Credit Counseling for Maximum Results, Coaching Skills for Managers, and Leadership Tools for Those Who Use Tools. These sessions fit our goals for the conference to provide further education and skills to the staff of our

Self-Help grantees.

In addition to these courses, NCALL hosted an opening conference reception in conjunction with registration, a luncheon with keynote speaker Moises Loza, Executive Director of Housing Assistance Council, and an additional half day of sessions geared more specifically to the Mutual Self-Help Housing Program.

Without the funding from NeighborWorks sources, this training would not have been possible. We are very grateful for this opportunity as an important service was provided to the Mutual Self-Help Housing grantees in Region III.

Thanks to both NeighborWorks and the organizations that attended!

NCALL Maintains Highest Rating from NeighborWorks® America

NCALL is proud to announce that we once again, for 2013, have been rated “Exemplary”—the highest rating possible—by NeighborWorks® America (NWA). One of only two NeighborWorks® organizations in Delaware, NCALL has maintained an “Exemplary” NWA rating since being chartered in 2003.

As stated in the rating announcement letter, “NeighborWorks® America is committed to developing and supporting a Network of Excellence to achieve our joint mission to strengthen communities and transform lives. To ensure that NeighborWorks® America is accountable to Congress, the White House Office of Management and Budget (OMB), funders, and taxpayers for the allocation of grant funds, NeighborWorks® America developed a process for evaluating the organizational health and risk of network organizations. The final rating for each NeighborWorks® organization is assigned by the Organizational Health Tracking System (OHTS), which is comprised of the NeighborWorks® America senior officers and directors. The OHTS Committee employs a four-point rating scale, with organizations rated as Exemplary, Strong, Satisfactory, or Vulnerable.

Within the network of 240 NWA organizations, NCALL ranks nationally in the top 4% for both Network Counseling and Workshops; top 6% for New Homebuyers; top 10% for both National Foreclosure Mitigation Counseling and Direct Investment; and top 20% for Homeownership Preservation. In its most recent program review of NCALL (May 2012), NeighborWorks® America lauded NCALL as “a highly efficient, innovative, well-managed organization.”

NCALL Launches New Website

In late August, NCALL launched a new website. The new design is more user friendly and easier to navigate and maintain. It uses less text and more photographs.

Please visit us online at www.ncall.org!

Daryl Graham Joins NCALL's Loan Fund Committee



The Loan Fund is pleased to announce that Daryl Graham is the newest member of its Loan Fund Committee. Daryl is Vice President of Philanthropy and Community Relations for JPMorgan Chase & Co. Daryl has a strong record of community service, having been involved with numerous nonprofit and charitable organizations during his career. Welcome, Daryl!

NCALL Co-Hosts OFN Conference



NCALL was honored to be a co-host of Opportunity Finance Network’s (OFN) annual conference in October. OFN is the nation’s leading network of community development financial institutions (CDFIs) and its conference is one of the CDFI industry’s premier annual events.

NCALL joined 15 of its peer CDFIs headquartered in Delaware, New Jersey and Pennsylvania as co-hosts of the four-day conference. More than 1,200 attendees gathered in Philadelphia to learn, share, network and celebrate the achievements of the CDFI industry. Seven members of NCALL’s staff and Loan Fund Committee attended the conference.

NCALL kicked off the celebration of its 10th anniversary as a certified CDFI by hosting a “thank you” breakfast during the conference for investors and stakeholders.

NCALL Hires New Staff



Sabrina Bryant

Sabrina joined NCALL in August as a Home Preservation Specialist working with families to prevent foreclosures primarily in Kent County. She has a BS in Psychology and has substantial experience as a Deed in Lieu Specialist, Short Sales Specialist, and a Credit Analyst.

Delcina joined NCALL in September as a Public Ally (AmeriCorps) intern working as a Community Liaison Specialist with the Central Dover Planning Initiative. She is completing her Bachelor Degree in December for Health Promotion and will be spending ten months with NCALL.



Dalila Blanchard



Delcina Ramsey

Dalila joined NCALL in October as a Financial Coach working with the Stand by Me Team, in particular with a Child Care Center Initiative in Kent and Sussex Counties. She was a Workforce Development Specialist and has strong administrative experience.

Building Community Leaders



CLI Attendees, pictured from left to right: Delcina Ramsey, Karen Speakman, Ida Rios, Roy Sudler, Elizabeth Daniels, Pauline Smith, and Christella St. Juste.

Five community residents of Dover, Delaware were provided scholarships to attend the Community Leadership Institute in Sacramento, California on October 17 - 20, 2013, through NCALL's membership with NeighborWorks America. Resident leaders from Central Dover accompanied Delcina Ramsey, Community Liaison, NCALL's Public Ally (AmeriCorps) and Karen Speakman, NCALL's Deputy Director, to the Institute.

The Community Leadership Institute provides a variety of workshops on community development, engaging young and old residents, green training, and much more with the purpose of strengthening the voices and skills of community residents. NCALL's community leaders stated how much they enjoyed the Institute and appreciated the training that they had received.

This event was especially timely as NCALL with Dover residents is embarking on a resident driven, comprehensive neighborhood plan to address affordable housing, economic development, services for families and children, and neighborhood unity.

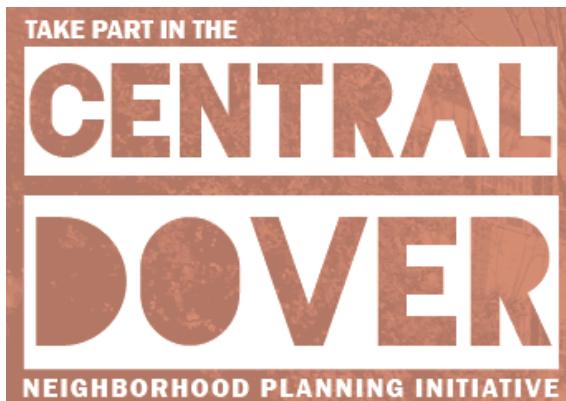
Dover Planning (Continued from Page 1)

Updates now include the approval of a Public Ally (Delcina Ramsey) to be a community liaison, a neighborhood block party held in October, and a community survey of 225 neighborhood households that is underway.

The plan will include results of the community survey, land use and condition surveys, and other data collection. Open Houses will be held first quarter of 2014 to share all of the findings and facilitate residents and stakeholders making priority recommendations. The final plan will be completed later 2014 which will guide revitalization and recommend implementation steps.



NCALL's Joe Myer discusses the plan with Dover Mayor Carleton E. Carey



Making Home Affordable Outreach



NCALL received a grant from NeighborWorks America to participate in the Making Home Affordable Outreach and Intake Project. The goal of the Project is to help as many distressed homeowners as possible to avoid default and foreclosure. The Making Home Affordable Project offers an umbrella

of programs that provide relief to homeowners who are struggling financially to afford their homes.

Some of the available options offered by MHA to eligible homeowners are to modify their mortgage loan, reduce the principal balance or to refinance the loan. Homeowners who may not

Central Dover Survey Update

The Central Dover Steering Committee's community survey is underway in Dover. The committee began collecting responses in late October and expects to complete the required number of 225 responses in early to mid December.

Twenty individuals were trained to complete the surveys, 10 from the Central Dover community and 10 United Way student volunteers from Wesley College. The Wesley College volunteers are conducting surveys in the dorms and the community volunteers are covering the Central Dover community outside Wesley College. We expect to be able to complete the survey in about five to ten minutes but the residents seem to be very engaged in this process because we have found that some surveys take up to thirty minutes to complete.

The survey serves as the gateway into the Central Dover community and we are learning first hand that many residents want to be agents of change for their community.

have previously qualified may now be eligible under this program. Each struggling homeowner's circumstance is different, so NCALL encourages the homeowners to seek assistance as soon as possible. Contact our office to schedule your attendance at one of NCALL's Foreclosure Prevention Workshops. NCALL is a HUD Certified Agency and the Foreclosure Prevention Counseling Program is a free service.



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NCALL is a partner agency of the United Way of Delaware



\$tand by Me Partners with Child Care Programs



NCALL is pleased to announce its newest partnership between \$tand By Me Financial Coaching and Licensed Child Care Centers and Head Start Programs through the Annie E. Casey Foundation.

Financial Coach Dalila Blanchard, will provide personal financial coaching and education through Mind

Over Money workshops, financial services, post secondary education services and community referrals to Delaware child care center staff and parents in Kent and Sussex County, Delaware. Along with education-based, and public-based services, the child care centers will be a component of NCALL's employer-based services, allowing staff and parents to meet with a coach at their centers.

Financial Wellness in the Workplace is one of the many goals of the \$tand

by Me Program. NCALL and \$tand By Me have sites located at Dover Downs, Del Tech Terry Campus, Handy Tube, Wilmington University, Delaware State Housing Authority public housing sites and, beginning in December 2013, Dover Air Force Base.

NCALL Recertified by Treasury Department



NCALL recently received notice of its recertification as a Community Development Financial Institution (CDFI) from the Department of Treasury's CDFI Fund. NCALL must submit information periodically to ensure that applicable regulatory criteria are being met. NCALL has been a CDFI since October, 2004 and its Loan Fund is marking its 10th year of providing critical financing for affordable housing and community development projects.

This recertification indicates that NCALL has demonstrated its commitment to providing loans, development services and technical assistance to underserved populations and communities. NCALL's target market consists of nonprofit organizations that assist low-income families on the Delmarva Peninsula.

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. For the State Employees Charitable Campaign (SECC) is 70087. We have also joined the Combined Federal Campaign; our ID # is 36425.

