

A detailed architectural floor plan is the background, showing rooms like 'BEDROOM', 'BATH', 'DINING ROOM', and 'KITCHEN'. A yellow spirit level is positioned in the upper right, and silver pliers are in the lower left. The text 'PLANNING AND BUILDING A BRIGHT FUTURE' is centered in a bold, blue, sans-serif font with a white outline.

Planning and Building a bright future



Annual Report • 2005

Year at a Glance

- NCALL was designated a Community Development Financial Institution (CDFI) and a Community Development Entity (CDE) by the U. S. Department of Treasury.
- Secured a larger and more central Sussex County office to house our Housing Counseling, Rural Development packaging, and Finanzas components as NCALL increases its outreach and services within Sussex County.
- Assisted a record number of organizations involved in the Mutual Self-Help Housing program within Region III, leveraging more than \$3 million in 523 TA Grants and over \$10 million in Section 502 mortgages.
- Helped three multi-family housing developments to complete construction. These developments provide 39 affordable apartments to Delaware for families, migrant farmworkers, and the elderly. Another 236 units are under construction or in the financing phase.
- Counseled and assisted 312 first-time homebuyer closings, leveraging over \$44 million in attractive mortgages and over \$800,000 in down payment and settlement assistance.
- Counseled and assisted 34 rural households to obtain Rural Development mortgages or home repairs, leveraging over \$4.3 million in deeply subsidized mortgages.
- Held 433 counseling sessions with public housing residents participating in NCALL's Individual Development Account program to gain assets and self-sufficiency. Also, 28 financial fitness participants graduated.
- Implemented the Finanzas financial literacy program, serving primarily the Latino population through their poultry employers, to provide education on basic banking and finances.
- Assisted the Delaware Rural Housing Consortium during the second year of its Three-Year Housing Development Plan to complete 12 projects, leveraging \$69 million in financing, and serving 740 rural households.
- Continued building on previous milestones of 5,000 homeowner closings in Delaware and 1,000 apartments units assisted in over 40 apartment communities throughout the Delmarva Peninsula.

This annual report reflects the activity of the National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL) during the time period of October 1, 2004 - September 30, 2005.

Message from the President and Executive Director

Dear Friends,

2005 has been an important year for NCALL's Board of Directors and staff. Growth is continuing in a number of important areas that enable NCALL to better serve our many customers. It is gratifying to see the manner in which each team within NCALL takes on its mission and accomplishes so much year after year. Proven management along with willing and experienced personnel help to impact the housing future of hundreds of households each year.

NCALL's designation as a Community Development Financial Institution and Community Development Entity for the Delmarva Peninsula by the U. S. Department of Treasury, begins to pave the way for a whole new direction in financial services and lending to be provided for our nonprofit customers. A variety of financial products are already starting to fill gaps in new ways to make projects happen and to build the infrastructure of nonprofit developers.

Another key aspect for 2005 was increasing NCALL's office presence in southern Delaware. Improved facilities and convenience assist staff to better serve Sussex County. Our move in Georgetown to 110 S. Bedford Street (next to the fire company) also provides space for classes and meetings. Continuing NCALL's efforts to collaborate, office space is also provided to the Salvation Army and YMCA.

The successful Finanzas pilot, serving primarily a Latino population, is expanding to other employers and a variety of classes in Sussex

County. This program fills gaps in services not able to be provided by other organizations. This coupled with a new financial management and literacy component within NCALL's homeownership counseling services, helps to meet people's needs right where they are.



NCALL's Executive Director Joe Myer and Board President Roland Ridgeway.

Yet, times are difficult on the Delmarva Peninsula right now. The discovery of Delaware and the eastern shore by people in surrounding states is causing unabated development of very high priced housing which is taxing existing infrastructure. Escalating prices are playing havoc with the ability of first-time homebuyers to afford new or existing homes, and renters to afford increasing rents. NCALL is deeply involved in the Delaware Housing Policy Roundtable, which is a broad coalition coming together to raise affordable housing as a major issue. Goals to increase housing resources and implement helpful policies are currently underway. Unfortunately, the task is great and competing needs are many. As the lack of affordable housing impacts economic development, the workforce, and job recruiting and retention, we expect this issue will become more of a priority. However, we hope it will not be too late.

We continue to celebrate as we add to past milestones of 5,000 homeowners and 1,000 units in rental communities in partnership with local nonprofits. Next year NCALL

will celebrate 30 years of service to Delmarva.

NCALL's Board of Directors is engaged on these issues, providing guidance and direction to employees. In virtually all of our work, the accomplishments would not be possible without collaboration with partners and funders. Our gratitude extends to the many stakeholders that help to make the good work of NCALL possible.

Roland R. Ridgeway, President

Joe L. Myer, Executive Director

Housing Development



This is a new community building that will serve residents of the 88 unit renovation of the Chandler Heights I apartment community in Seaford, Delaware. It is being developed by Better Homes of Seaford, Inc.

NCALL's housing development team provides quality technical assistance to organizations involved in affordable housing that serve low-income families, the elderly, and farmworkers. During fiscal year 2005, ten organizations received various types of assistance.

The overall goal of NCALL's housing development service has been to provide the training, knowledge and resources needed to establish community partners that are operationally strengthened, fiscally sound, and strong housing producers.

In FY 2005, NCALL conducted organizational assessments with eight separate nonprofits, group training for more than 70 representatives from various non-profit boards and staff, and one-on-one intensive technical assistance to four organizations in various areas of organizational development. The group training sessions offered to date have included Board Development 101, Building Your Community Con-

nections, and Fund Development for your 501(c) 3. In addition, through NCALL's membership with NeighborWorks America, 14 community leaders were able to attend the Community Leadership Institute in May 2005. The conference included workshops on a variety of organizational development related topics such as *Developing Your Leadership Potential*, *Getting--and Keeping--People Involved*, and *Working in Diverse Communities*. This opportunity energized the community leaders.

NCALL's Asset Management services were provided to five members of the Delaware Rural Housing Consortium this year. Often confused with property management services, asset management is an owner-led planning process. It involves the active and strategic pursuit of an owner's long term goals for its housing complexes from pre-development through management and disposition of a property. An important part of asset management work is the definition of who has what responsibilities for the

projects. Most of the organizations being assisted by NCALL have established an Asset Management Committee, which is comprised of a combination of Board members, staff, and NCALL as an advisor. Generally, NCALL's services include the development and use of an asset management plan for each project; financial tools to measure the project's financial status; and preservation planning for aging projects.

As for housing development assistance, FY 2005 is no different than past years in that it has taken an assortment of complicated financing sources to reach the goal of providing affordable housing. NCALL's technical expertise helped sponsors wade through the necessary paperwork and complicated regulatory requirements of each financing source. NCALL also assisted with the assembly of applications for financing and aided the nonprofit sponsors in tackling the many housing development steps and overcoming obstacles.

NCALL is pleased to announce that in fiscal year 2005, 39 units of affordable housing were completed which leveraged \$4,842,901 in financing. These apartments provide much needed housing for low-income, elderly, and farmworker households.

- **Elizabeth Cornish Annex and Elizabeth Cornish Landing Phase II**, Delmarva Rural Ministries, Inc., Bridgeville, DE – 12 units of family and 16 units of migrant farmworker housing
- **Charleston Place**, Better Homes of Seaford, Inc., Seaford, DE – 11 units of elderly housing

In addition, NCALL is assisting several nonprofits with developing affordable housing communities totaling 236 units. These developments are either under construction, have received funding, or are in the pre-development phase. Furthermore, through special U.S. Department of Labor funding, temporary and emergency housing assistance for rent and utilities was supplied to 32 farmworker families.

NCALL is able to provide this comprehensive technical assistance through federal (HUD and DOL) and private resources.



This year the major renovation of a vacant shirt factory into 11 elderly apartments now known as Charleston Place was completed. This apartment complex, located in Seaford, Delaware, was developed by Better Homes of Seaford, Inc.

The Delaware Rural Housing Consortium

This special collaborative of seven rural housing nonprofits was formed in 1997 to advance rural housing development and attract important resources to serve lower-income families, elderly and farmworkers throughout central and southern Delaware. A variety of initiatives were undertaken early to advance the mission of this “best practice” collaborative.

“Doing together what we cannot do alone” consortium members are well underway with their second Three-Year Housing Production Plan 2004-2006. This plan will serve 740 households with improved housing through development of apartments, rehabilitation and preservation of apartments, home repairs, self-help housing, and first-time homebuyer closings, while leveraging \$69 million in private, federal, and state financing. Progress on the plan and production of the number of units has been substantial, fully in keeping with completion of the second of three years. This plan is being funded by a number of

private foundations and financial institutions, demonstrating substantial support for the “Consortium” model.

The objectives of the 2004-2006 Plan are:

- Develop a variety of affordable housing choices for at-risk households.
- Provide quality consumer housing counseling on a pre-purchase basis for first-time homebuyers.
- Introduce a major asset management component for existing and new properties.
- Undertake and enhance Resident Services at multi-family housing sites.
- Undertake and enhance the consolidation of professional services for housing development, property management, and operations.

The Asset Management component fostered the employment of a highly qualified Asset Manager to provide services to participating member organizations. Whereas seven organizations could not afford to

employ Asset Managers, the collaborative approach brings strategic skills and valued experience to rural Delaware. The Consortium continues to work on important housing policy issues within Delaware, while working together to find ways to continue addressing the substantial housing needs amidst the climate of escalating prices.

Consortium Members

“Doing together what we cannot do alone”

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.

NCALL Loan Fund

If your organization or project needs financial assistance, contact NCALL to discuss tailoring a loan to meet your needs.

The year 2005 was another important time of transition in the expansion and growth of NCALL's Loan Fund. This busy year resulted in a number of tangible achievements along with necessary steps towards NCALL's Loan Fund becoming a greater financial resource for the nonprofit housing community. Most significant was the designation of NCALL as a Community Development Financial Institution and a Community Development Entity by the U. S. Department of Treasury, eligible to serve the Delmarva Peninsula (Delaware and the Eastern Shores of Maryland and Virginia).

NCALL's Loan Products

- Revolving lines of working capital
- Guarantees (Third part credit enhancements)
- Gap and bridge financing on multi-family projects
- Community-based facility loans
- Predevelopment and bridge loans
- Acquisition and construction loans

Loan Fund infrastructure development included the following:

- Maintenance of a strong and highly functioning Loan Fund Committee made up of five members from NCALL's Board of Directors and chaired by Jeanine Kleimo. Other committee members for FY 2005 included Joe Belden, Roger Pryor, Roland Ridgeway, and Harold Wilson. Together they bring substantial housing and community development lending experience.
- Retained legal services of Brent C. Shaffer, a partner in the law firm of Young, Conaway, Stargatt & Taylor, LLP., who is well known for his experience in the community development finance field.
- Opportunity Finance Network, formerly National Community Capital Association, recently completed a comprehensive Market Analysis for NCALL's Loan Fund demonstrating substantial need for NCALL's financial services throughout the Delmarva Peninsula, along with willing borrowers, and little competition.
- Completed a Loan Fund Prospectus with history, products, market and financial projections.
- Maintained memberships with key organizations such as National Association of Affordable Housing Lenders (NAAHL), Rural NeighborWorks Alliance (RNA), and the Opportunity Finance Network.

A capitalization strategy was developed through 2008. Implementation is already underway with NeighborWorks America, helping to bring the

Loan Fund capitalization to \$1.4 million in FY 2005. The use of new and innovative loan products continued, which now includes bridge loans and revolving lines of credit. New loans and loan commitments continue to be made. As such, NCALL is playing an increasingly important role in financing for affordable housing projects and the nonprofit housing network.

NCALL deployed five loans during FY 2005 to five different nonprofit organizations totaling \$531,194. These loans ranged in size from \$40,000 to \$195,000. Two loans were for acquisition of property. One loan was a bridge loan for multi-family housing. One loan was for predevelopment aspects of multi-family housing. The final loan was for working capital purposes.

Work recently began on review and feasibility of pilot loan products that address homeownership needs.



The Elizabeth Cornish Landing Annex resulted from a previous loan from NCALL's Loan Fund for land acquisition and predevelopment. NCALL is very proud to have been a part of this migrant farm labor housing complex developed by Delmarva Rural Ministries.

Self-Help Housing



A little girl looks out of what will soon be her new bedroom window. Her mother and father Lyle Kenney and Kim Wilson are building this home in Oxford, Maine with the hope of a bright future for their daughter. Community Concepts, Inc., of South Paris, Maine, administered the project.

NCALL administers a regional self-help housing technical assistance contract with the National Office of USDA's Rural Housing Service. NCALL's self-help team provides existing and prospective nonprofit grantees with training and management assistance throughout the 21-state northeast/midwestern quadrant of the nation. Services include training in application packaging, program planning, construction and grants management, and capacity building assistance.

During this fiscal year, NCALL's self-help team provided technical assistance and services to a record number of organizations. These organizations include 63 inquiries, 25 prospective grantees, 21 organizations with approved pre-development applications, and 22 operating grantees. Six of the operating grantees were new this year, which represents a significant amount of additional start-up work.

The team made 190 trips throughout the region this year providing our technical services to these groups. Some of these trips included 14 orientation trips, five outreach meetings, 12 pre-development trainings and eight final application trainings. We also

conducted 50 application reviews during this same time period.

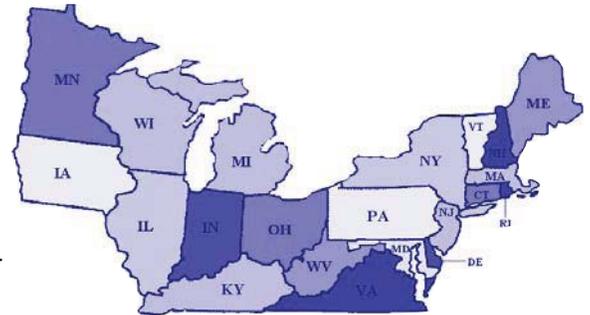
A total of \$3,009,771 in 523 dollars were obligated during FY 2005. This total represents eight pre-development grants, eight operating grants and three subsequent grants. Other noteworthy regional statistics include the 90 families that closed on their self-help loans and the \$27,452 average savings families gained using their own "sweat equity".

All of this activity leveraged \$10,005,539 in Section 502 mortgage funds and \$608,747 in non-502 conventional financing.

The average self-help home built in our region this year has 1,227 square feet with three

bedrooms and one and a half baths.

In May, NCALL co-hosted the 2005 Tri-Regional Self-Help Housing Conference. Over 280 attendees from 29 states, D.C., and Puerto Rico, met in Gulfport, Mississippi. The theme of the conference was "Opening Doors to a Better Life." Forty-two workshops were held along with seven general session topics. The workshop tracks were diverse, covering topics for those just getting into the self-help program, to sessions for the experienced Program Director.



Self-Help Region



This group of families is raising a wall on one of the seven homes they built together in Lisbon and Buckfield, Maine. Sponsored by Community Concepts, Inc., they called themselves "Builders of Dreams." Their dreams really did come true when they were able to move into their new homes.

Housing Education & Counseling

NCALL offers a variety of housing related counseling to households in Delaware interested in becoming more financially literate, achieving homeownership, and obtaining needed home repairs. NCALL's statewide homeownership counseling programs utilize a proven, state-of-the-art curriculum that walks the families through every step of the home buying process. Homeownership counseling emphasizes money management skills, resolving credit problems, establishing savings, evaluating housing options, and comparing available mortgage loans and down payment and settlement assistance programs. Loan applications are also assembled depending on the lender. In addition, NCALL's counselors prepare the families for the responsibility of homeownership. Homeownership orientation workshops are held monthly in each county and are followed by one-on-one sessions, which are tailored to the client's needs. Clients may also participate in NCALL's financial literacy programs.

NCALL is a member of NeighborWorks America's Campaign for Homeownership and is a HUD certified Housing Counseling agency. All of our counselors are certified Homeownership Counselors. NCALL has offices in Dover, Newark, and Georgetown for the convenience of our clients. Workshops and counseling sessions are also available in Spanish at our Georgetown location.

Financial Literacy Programs



NCALL's Finanzas class receives a tour at a local bank.

Growing Your Money classes were launched in FY 2005 to provide clients seeking homeownership with the financial management and planning skills needed to succeed. The workshop format was designed to handle the increasing number of households coming to NCALL with debt and credit problems. One client recently raved about the course sharing – "I am now in charge of my finances and have more control over my financial future."

NCALL is utilizing Fannie Mae's *Growing Your Money* curriculum for our financial fitness program. The course is offered monthly and lasts four weeks. It covers spending, managing money, checking and

savings accounts, understanding credit and credit reports, the financial system, predatory lending, insurances, and taxes. The *Growing Your Money* classes started in July and during the remaining three months of FY 2005, 38 individuals graduated.

The Individual Development Account (IDA) program for public housing residents has 185 Financial Fitness graduates, 71 graduates have opened individual development accounts, and nine accounts have been matched purchasing a home or starting a small business. NCALL, in collaboration with First State Community Loan Fund and Delaware State Housing Authority, provides financial literacy, asset specific training, and on-going counseling to public housing residents in Kent and Sussex Counties.

The IDA is a savings account used to obtain an asset such as a house, a small business, or post secondary education. A great incentive is offered in NCALL's Program as a 2:1 match of a participant's savings up

to \$2,000 is provided by DSHA. While investors are saving money, counseling sessions are held to help the families with credit repair and debt repayment. Also, peer group sessions are held bi-monthly to discuss issues and strategies with the participants.

During the 2005 fiscal year, seven IDA clients received their matching funds, with six purchasing a home and one opening a small business. Their average income was \$21,808. Additionally, 28 households graduated financial fitness this year.

NCALL's Finanzas program provides financial literacy to Hispanic employees of poultry plants, churches and other employers in Sussex County, Delaware. Five employers and service agencies participated this year. The class teaches basic banking and money management skills in Spanish. This program, which was piloted last year and only began this spring, had 23 participants and 18 graduates during FY 2005. Fifteen are working actively with a Housing Counselor and three clients have already purchased homes. Partners include Fannie Mae, Citizens Bank, Discover, Delaware State Housing Authority, and employers.

Homeownership Counseling



After renting a home in Dover for two years, Rosemarie Honore worked with NCALL's Housing Counseling program and became mortgage ready. Rosemarie and her two children now own the home they rented and are very excited to be homeowners.

NCALL's Homeownership Counseling Program provides education and counseling services to Delaware's low and moderate income families so they can

achieve the dream of homeownership. This year 796 new clients were provided pre-purchase counseling and NCALL assisted 312 families in becoming homeowners. Utilizing NCALL's curriculum, the Homeownership Specialists assist families throughout the entire home buying process and work with a family for a short period of time or for a number of years, depending upon the client's situation.

In addition to working with the general public, NCALL works with a number of initiatives – New Castle

County's and DSHA's Section 8 to Homeownership, DSHA's Scattered Site Homeownership program and Dover's new Homeownership Initiative.

NCALL also has a partnership with Chase Manhattan Mortgage Corporation to provide homeownership education and counseling through Chase's "Fast Track" Mortgage Loan Program. This program offers Chase's mortgage loan applicants a Saturday workshop along with an individual counseling session prior to settlement.

Homeownership Counseling Statistics for FY 2005

796	New clients
312	Families achieving homeownership (closings)
\$44,893,308	Mortgage loans leveraged
35%	Female headed households
48%	Households had incomes below 80% of median income
\$797	Average principal and interest payment

Rural Delaware Homeownership Initiative

An additional 34 modest income families became successful homeowners in FY 2005 through NCALL's Rural Delaware Homeownership Initiative (RDHI). This assistance leveraged \$4.3 million of federal assistance into Delaware. RDHI provides education and counseling services to low and very low income families who wish to apply for homeownership loans and home repair loans and grants from the USDA Rural Development's Section 502 homeownership and Section 504 home repair programs. NCALL helps to leverage Rural Development's excellent mortgage financing that is available to families with incomes that are 80% or less of county median income. Rural Development also offers a leveraged mortgage program where at least 20% of the financing is provided by a conventional lender.

Utilizing NCALL's curriculum, RDHI Housing Counselors provided pre-purchase counseling to over 400 clients this year. The families are assisted through every step of the home buying process. The Homeownership Specialists also provide explanation about Rural Development's loan programs, assistance with the search for properties and help assembling the loan application.

Health and safety related home repair loans are available to very low income homeowners through Rural Development's Section 504 program. Elderly homeowners may apply for grants or grant and loan combinations. RDHI Counselors assist homeowners in applying for this program and obtaining cost estimates from contractors for the needed repairs.



After a lifetime of mobile home dwelling, Mr. and Mrs. Horace Mosely moved into their new home in Georgetown, Delaware. They are truly grateful for this opportunity and are delighted with their new home and sense of accomplishment.

NCALL's Mission

To provide opportunities for safe, decent, affordable housing and improve housing conditions of low and moderate income people primarily in rural areas. To that end we seek to:

- *Engage in and encourage others to participate in effective community housing efforts.*
- *Provide training, technical assistance, and support, including financial, to organizations to enhance their capacity.*
- *Encourage, support, and educate people to obtain decent, affordable homeownership, home repairs, and rental housing.*
- *Increase public awareness about successful housing models and the need to improve housing conditions.*
- *Formulate and advocate improved public policy.*

Comprehensive Financial Statements

Following are comprehensive financial statements excerpted from NCALL's Fiscal Year 2005 (October 1, 2004 - September 30, 2005) audit performed by the accounting firm of Barbacane, Thornton and Company, Certified Public Accountants, Wilmington, Delaware. Complete audited statements are available from NCALL upon request.

Balance Sheet

As Of Sept. 30, 2005

Assets

Cash and Investments	\$1,381,800
Cash restricted by the Consortium	54,144
Cash restricted by NeighborWorks	625,565
Loans receivable	642,567
Grants receivable	255,030
Prepaid insurance	13,769
Fixed assets, net	<u>1,078,921</u>
Total Assets	<u>\$4,051,796</u>

Liabilities and Net Assets

Funds held on behalf of Consortium	54,144
Other liabilities	165,902
Net assets	<u>3,831,750</u>
Total Liabilities & Net Assets	<u>\$4,051,796</u>

Statement of Revenue and Expenses

Year Ended Sept. 30, 2005

Revenue

Program revenue	\$2,430,576
Other revenue	<u>56,067</u>
Total Revenue	<u>\$2,486,643</u>

Expenses

Program activities	\$1,542,296
Support Services	<u>395,382</u>
Total Expenses	<u>\$1,937,678</u>

Increase in Net Assets **\$ 548,965**

Funding Sources

Grants, Contributions, & Contracts (October 1, 2004 - September 30, 2005)

Allstate Foundation	Gilpin Financial Services	Anthony Sealey
Debbie Andrews	GMAC Bank	Debra Singletary
Advanta National Bank	Demetric Griffin	Snow Hill Citizens for
Artisans' Bank	HSBC Bank	Decent Housing
Bank of America Charitable Campaign	Bertie Hamilton	State Employees Charitable Campaign
Bank of New Castle	Cathy Harrington	State Farm Mutual Insurance
Bank One Foundation	Grace Harris	Paul Sunshine
Patricia Batchelor	F.B. Heron Foundation	Sussex County Council
Kathleen Baylis	Housing Capacity Building Program	Yashica Thorpe
Troy Bembenek	Moira Hunter	US Dept. of Treasury
Paul Berge	Keenan Hutchins	Regina Tyler
Patricia Bradley	Andrea Illig	United Way of Delaware
Thomas Brockenbrough, Jr.	Bretta Illig	US Department of HUD
Citigroup Foundation	JPMorgan Chase Foundation	USDA, Rural Housing Services
Citizens Bank	Janice Jordan	Wachovia Foundation
City of Dover	David Keach	Bonnie Wertanen
Stacie Collins	Dan & Anne Kearns	Whirlpool Financial National Bank
County Bank	Karen Kollias	Tamara Williams
Bessie Crain	Michele Lambert	Wilmington Trust
Peter Cramer	Mark Lasocha	WSFS
Tomeka Crawford	Vincent Leon-Clark	
Delaware Grant-in-Aid	Julia Loescher	
Delaware National Bank	Connie Louder	
Delaware State Housing Authority	James McDowell	
Delmarva Rural Ministries	Ulla Moore	
Deutsche Bank	Morgan Stanley Foundation	
Sherry DeZwarte	Joe Myer	
Discover Bank	Nationwide Foundation	
Christopher Dodd	NeighborWorks America	
Joan Edwards	New Castle County	
Fannie Mae Foundation	New Castle County Board of Realtors	
Felton Bank	New Castle Presbytery Speer Fund	
First Bank of Delaware	Sherry Norman	
Florida Non-Profit Housing, Inc.	Tony & Kaneo Philakhong	
Angela Fraley	PNC Foundation	
Denise Freeman	Roger Pryor	
Tracy Friday	Kathleen Raiford	
Tara Gallagher	Denise Roberson	
Gateway Technical Services		

The Board of Directors

President
Vice President
Secretary
Treasurer

Roland Ridgeway
Jeanine Kleimo
Marilyn Morris
Ralph Johnson

Randy Adams
David Annis
Patricia Batchelor
Joe Belden
Anthony DePrima
Douglas Hazelton

William Hughes
Roger Pryor
Debra Singletary
Harold Truxon
Harold Wilson



Pictured left to right. Ralph Johnson, Joe Belden, William Hughes, Marilyn Morris, Daniel Kuennen, Jeanine Kleimo, Helen Stewart, Roland Ridgeway, Harold Wilson, and David Annis.

Not pictured: Randy Adams, Patricia Batchelor, Anthony DePrima, Douglas Hazelton, Roger Pryor, Debra Singletary, and Harold Truxon.

NCALL's Staff

Joe L. Myer, *Executive Director*
Karen B. Speakman, *Deputy Director*
Debbie Andrews, *Homeownership Program Coordinator*
Sherry DeZwarte, *Self-Help Housing Coordinator*
Connie Louder, *Financial Coordinator*

Dorothy Broadnax- Lyman, *Housing Counselor*
Lucia C. Campos, *Housing Counselor*
Sharon Y. Cephas, *Homeownership Specialist*
Maggie Cook-Pleasant, *Housing Development Specialist*

Tomeka Crawford, *Homeownership Specialist*
Joan S. Edwards, *Senior Secretary*
Carolyn Figueroa, *Receptionist*
Denise Freeman, *Homeownership Specialist*

Nathaniel Horsey, *Homeownership Specialist*
Stephanie Johnson, *Homeownership Specialist*
Karen Kollias, *Housing Development Specialist / Loan Fund Coordinator*

Mark S. Lasocha, *Self-Help Housing Specialist*
Julie Loescher, *Self-Help Housing Specialist / Grant Writer*

Jill E. Lordan, *Self-Help Housing Specialist*
Ulla M. Moore, *Self-Help Housing Specialist*
Don Pierce, *Self-Help Housing Contractor*
Mary E. Randall, *Self-Help Housing Specialist*
Lisa M. Spellman, *Self-Help Housing Specialist*
Christina Stanley, *Housing Development Specialist*
Joyce A. Stell, *Homeownership Specialist*
Valerie Thompson, *Self-Help Housing Program Analyst*



Pictured left to right. First row: Julie Loescher, Katherine Escudero, Carolyn Figueroa, Denise Freeman, Maggie Cook-Pleasant, Sherry DeZwarte, Dorothy Broadnax-Lyman and Debbie Andrews. Second row: Karen Speakman, Ulla Moore, Stephanie Johnson, Sharon Cephas, Tomeka Crawford, Nathaniel Horsey, Connie Louder, Joan Edwards and Christina Stanley. Third row: Mary Randall, Lucia Campos, Mark Lasocha, Joyce Stell, Lisa Spellman, Don Pierce, Valerie Thompson, Joe Myer, and Karen Kollias.

Not pictured: Jill Lordan



NCALL's new office in Georgetown, Delaware opened in April 2005. This is the Sussex County home of NCALL's homeowner-ship counseling, Rural Development packaging, and Finanzas financial literacy services.

Offices

363 Saulsbury Road
 Dover, Delaware 19904-2722
 (302) 678-9400
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www.ncall.org

Georgetown Sub-Office
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 Georgetown, Delaware 19947
 (302) 855-1370
 (302) 855-1363 FAX

Newark Sub-Office
 501 Ogleton Road, Room 306 & 307
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 (302) 283-7597 FAX

