

2010 Annual Report



Reviewed. Rated. Ready.



Reviewed, Rated & Ready!

- ▶ As a NeighborWorks America chartered member since 2003, NCALL has maintained an Exemplary rating. According to the last program review done January, 2009, “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.”
 - ▶ NCALL is also a HUD approved housing counseling agency. The last program review was March, 2009. According to HUD, “NCALL could be used as a HUD model agency. They are professionally staffed, have wonderful facilities for both individual and group sessions, provide an extensive array of services and workshops, and are easily handicap accessible.”
 - ▶ Additionally, NCALL is a Treasury certified Community Development Financial Institution. NCALL sought a CARS review and rating in 2010 which resulted in a rating of AA+2. The CARS review stated, “NCALL is a financially sound organization, with very strong capital structure, strong asset quality, and very good lending and portfolio management practices, earnings, and operating liquidity...Its staff and board are strong and effective.”
- “NCALL’s capital structure is very strong and allows it to withstand significant changes in its operating environment. “
- “NCALL’s strategies and operations align strongly with its affordable housing mission; it deploys its financial and programmatic resources very effectively, including the use of off-balance-sheet participations, tracks appropriate output and outcome data, and uses the data to adjust its activities, all of which provide benefits to its target market of low and moderate income people.”

Accomplishments of FY ‘10

- ◆ Counseled and assisted 276 first-time home-buyer closings, leveraging over \$45 million in attractive conventional and Rural Development mortgages and over \$1.8 million in down payment and settlement assistance.
- ◆ Fielded 753 foreclosure prevention inquiries, had 649 workshop attendees, and counseled 453 households, with 106 retaining their homes while another 342 work through the loan modification process. Over \$19.8 million in mortgages were saved through this program.
- ◆ Educated 207 people participating in Growing Your Money financial literacy classes, with 159 graduates.
- ◆ Assisted 14 Mutual Self-Help Housing grantees throughout a 21 state region. These grantees closed 83 homeownership loans resulting in more than \$10 million in attractive RD 502 financing.
- ◆ Provided technical assistance in the dramatic renovation of a multi-family apartment community totaling 50 units in Millsboro, Delaware and secured LIHTC’s for two additional rental projects.
- ◆ NCALL’s Loan Fund originated, underwrote, and approved 3 community development loans valued at \$158,636 using our own and participating capital with a deployment rate of 92%.

Message from the President and Executive Director



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

Dear Friends:

Who would guess that a banner year would be possible given the challenges of the economy and housing market? I am pleased to share that 2010 was in fact a banner year within each of NCALL's lines of business, not only achieving ambitious goals, but in many cases far exceeding them. The work of a strong and engaged Board of Directors combined with a knowledgeable and hard working staff made this possible.

276 new homeowners, 159 graduates of financial literacy, 106 families saving their homes from foreclosure, another 342 households with modifications awaiting action by lenders, preservation of the 50 unit Millsboro Village, new LIHTC awards for Hampton Court in Seaford and Mill Run in Virginia, a successful AA+2 CARS rating and a lending deployment rate of 92%, self-help assistance across 21 states and more than \$50 million in attractive financing directly leveraged – all in 2010!

NCALL's Board of Directors undertook two days of strategic planning in September to establish goals and direction for 2011-2013. An examination of the environment, a SWOT analysis, a mission review, and answering strategic questions for each line of business led to adoption of a strategic planning document that poises NCALL for the future.

The Delaware State Housing Authority recognized the lack of sufficient counselors to address Delaware's foreclosure problem and issued an RFP to build counselor capacity. NCALL was fortunate to be one of three awardees and promptly added two new counselors, one serving Kent and one serving Sussex. This new capacity has enabled NCALL to double its staff and workshops, and increase its already huge caseload for this most pressing community need.

A Homeownership Expo was held Saturday, June 12th in Dover enabling people to register for a free credit report and initial consultation with a certified counselor. This well planned event drew more than 80 persons and vendors included the Delaware State Housing Authority, Dover Housing Authority, Kent County Habitat for Humanity, Kent County Association of Realtors, Diamond State Community Land Trust, MHDC and Rural Development. This event was a model of collaboration.

NCALL has always opened its doors to third party review. Regular organizational reviews by NeighborWorks America yield an "Exemplary" rating. This year, NCALL requested a CARS review, specifically designed for Community Development Financial Institutions (CDFIs). CARS, which is similar to the CAMEL review regulators conduct on banks, examines financial strength, mission alignment, and a

variety of financial ratios and standards. Less than 10% of the nation's CDFIs are CARS rated, so why would a six year old CDFI subject itself to this? Simply, because we felt it would make us stronger and poise us to bring more investments to Delmarva, while always wanting to improve our community lending line of business. The rating assigned to NCALL is AA+2, the second highest available, with only a handful nationwide scoring above.

A Rural Community Development Initiative award from USDA enabled NCALL and the Diamond State Community Land Trust to collaborate on a number of strategies to solidify their important approach to permanent housing affordability.

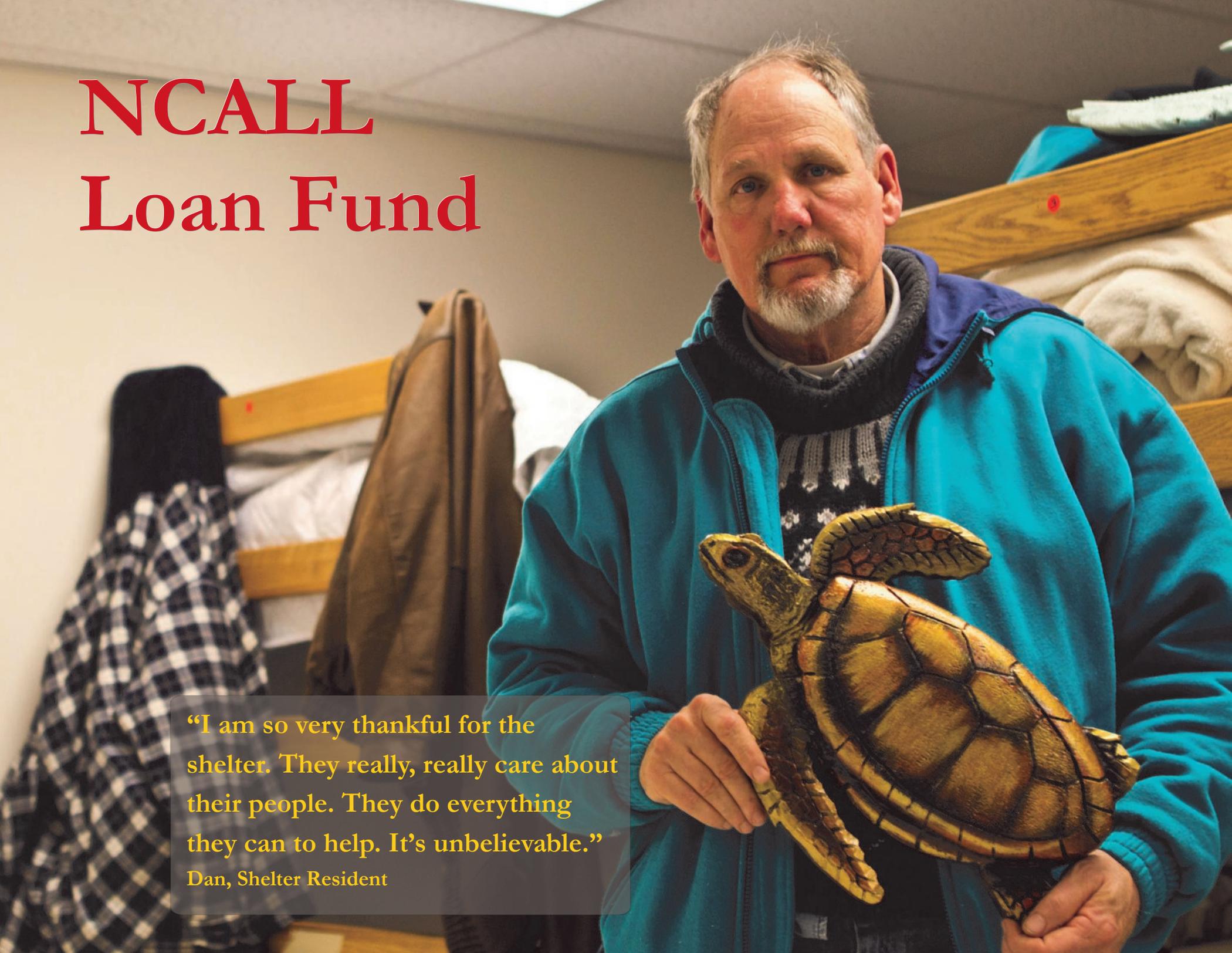
Our many friends, partners, and stakeholders whose support and resources help make these amazing accomplishments possible are deeply appreciated. Thank you as we are privileged to work together for such a worthy mission.

We are reviewed, rated, and ready!

Roland R. Ridgeway, President

Joe L. Myer, Executive Director

NCALL Loan Fund

A man with a goatee, wearing a blue jacket, is holding a large tortoise. He is standing in a room with wooden bunk beds and various items hanging on the wall, including a brown jacket and a plaid shirt. The tortoise is large and has a brown and black patterned shell.

“I am so very thankful for the shelter. They really, really care about their people. They do everything they can to help. It’s unbelievable.”

Dan, Shelter Resident

NCALL's community development lending provides capital which sustains production of affordable housing and nonprofit capacity.

◀ **E**very night, it is estimated that approximately 50 men spend the night on Dover's streets, in alleys and park benches, huddling behind dumpsters and camping under bridges for shelter. Dover Interfaith Mission for Housing (DIMH) has a goal to change that by developing a permanent shelter and more transitional housing. "We began the men's emergency shelter to keep men from freezing on the cold streets of Dover," said Jeanine Kleimo, Dover Interfaith's Board President. "What we do is give them faith in themselves and hope for the future, along with hot meals and a warm cot. We learned that most are hard-working men who had lost jobs and the shelter they afforded, or whose health or disability had led to financial disaster."

In 2007, after a local men's homeless shelter had to be closed for zoning reasons, several local churches met to discuss the situation. What started as a small group of churches working together has turned into a coalition of 45 churches in the Dover area. It began in 2008 as a rotating cold weather shelter; each church would take a turn at housing the men in their buildings. Given the constant need, the care was expanded to year round and the search began for a more permanent solution and DIMH was

formed. The organization has 19 Board members and many dedicated volunteers.

On September 10, 2010, the new shelter was opened. At maximum capacity it will house 36 men. In addition to shelter, the organization offers food, access to medical care, transportation assistance and employment counseling.

According to Dan, who has been staying at the shelter for the last six weeks, "They really, really care about their people; it's unbelievable. I am so very thankful." Dan, an artist, has traveled the country for the last 30 years painting murals and making carvings. When his vehicle broke down in Dover, he found the shelter and now would like to make Dover his home. He has partnered with a downtown shop and creates and sells his art there. Dan hopes to be out on his own in a few weeks, but plans on giving back to the organization that helped him. He has a goal of establishing an artist's workshop that could employ shelter guests.

The total project cost under \$200,000, some of which came from NCALL's Loan Fund and its participant lender, Partners for the Common Good. One snag DIMH encountered was a health department requirement that the shelter must include a full commercial kitchen.

An expense of this magnitude was not in the budget. So, DIMH came to NCALL for help. "The Loan Fund was remarkably flexible, fast and low on bureaucracy," praised Jeanine. Other funding sources for the project included a Community Development Block Grant from the City of Dover and donations and grants.

The organization may be short on funds, but has an amazing number of volunteers—more than 1,000 in one year. "We make everything we have go far. We serve more than 10,000 dinners per year on a food budget of \$0," Jeanine shared.

The project has been a real success for the community. "Many shelter guests have told us that no one ever cared about

them before: Never told them to stop drinking, to be back home at night, to be on time for supper. They marvel at the simple human care shown them. I am proud to call many of these resourceful men on the street my friends; and I am prouder still to be part of a community in which so many volunteered and gave so much of their time and resources to help those in need who were once strangers."



Loan Fund Activity

- Committed \$158,636 in Loans
- 3 Loans Originated: 1 loan to men's homeless shelter, 2 loans to manufactured-housing communities
- Serviced Portfolio of 17 loans
- Attained CARS Rating of AA+2
- Created a Strategic Plan, outlining key goals and objectives of the Loan Fund for fiscal years 2011-2013

Program Methods

- Brings important financial resources to the Delmarva Peninsula.
- Addresses credit needs and fills financial gaps for the nonprofit housing sector.
- Facilitates predevelopment, acquisition, construction, and community based facility lending.
- Provides important financial services and consultation.

Homeownership Counseling

**“It was a big move and it hit me
one day...Wow! I never have to
move again unless I want to!”
Elijah, New Homeowner**



NCALL's education and counseling readies families to achieve sustainable homeownership for the long-term.

◀ **A**fter years of renting, Elijah became a homeowner this year with help from NCALL's homeownership education and counseling program.

As a single father, Elijah was tired of "paying someone else's mortgage" and being at the mercy of landlords' whims. In the prior year and a half, he had moved three times due to properties he was renting being sold out from under him. During this time, his nine year old daughter had to change school districts.

In 2007, he heard about NCALL from a friend at work and decided to give it a try. He met with our counselors and began the long process of improving his credit, paying off his debts and learning how to successfully manage his finances.

The training NCALL provides includes an informational session on NCALL's services, intensive one on one counseling and attendance at one of NCALL's all day Homeownership Workshops. At this eight hour class, attendees get to hear from local lenders, Realtors and home inspectors. They learn the ins and outs of

the home buying process and get helpful tips and information.

According to his counselors, Elijah was very cooperative and worked hard to follow their suggestions. "The counselors helped me out a whole lot," said Elijah. "I appreciate everything they do!"

After working with NCALL for more than a year, Elijah was approved for a USDA Rural Development loan through NCALL's Rural Delaware Homeownership Initiative program. NCALL continued to work closely with him and his Realtor throughout the house hunting, inspection and approval process. He moved into his home in April.

Of his home in Magnolia, Delaware, Elijah says that it is big, but not too big. He loves his fenced in backyard and that there is room for his children to play. He thinks his neighbors seem really nice. His eldest daughter is grateful to be settled into one school district and loves having her own bathroom.

"One other tip the counselors gave me

was how to save for repairs and other household expenses. Landlords take so long to fix stuff, but now it is up to me," he said. Elijah now feels settled. "It was a big move and it hit me one day... Wow! I never have to move again unless I want to!"

Program Methods

- Assists families in becoming financially ready for homeownership.
- Offers access to sound and attractive mortgage products.
- Aids families in learning the complicated mortgage and home buying process inside and out.
- Helps families participate in this "buyers market" as informed consumers.
- Even in these difficult times, makes the dream of homeownership a reality.

Homeownership Counseling Statistics

New Clients this Year:	389
Clients Assisted this Year:	702
Mortgage Loans Closed:	213
Mortgage Dollars Leveraged:	\$33,309,431
Average Mortgage:	\$156,382
Clients Who Used DPSA*:	173
DPSA Leveraged:	\$1,884,314
Minority Households:	41%

**DPSA is Down Payment & Settlement Assistance Programs.*

Rural Delaware Homeownership Initiative Statistics

New Clients this Year:	125
Clients Assisted this Year:	358
RD 502 Loans Closed:	63
RD 502 Mortgage Funds Leveraged:	\$12,081,411
Average Mortgage:	\$191,768
Average Income:	\$30,276
Minority Households:	57%
50% or Below County Median Income:	32%

Foreclosure Prevention



“Most people don’t realize that programs like this exist; but NCALL always had our best interests at heart.” Kim, NCALL Client

NCALL's foreclosure prevention counseling aids families experiencing hardships and unaffordable mortgages to sustain their homes.

◀ **I**n 2009, Kim received some life altering medical news—she had lung cancer. Due to her medical treatments, Kim, an LPN, had to stop working her job in clinical nursing management and fell behind in her mortgage payments. Now, back to work part time as an infertility nurse, she tried negotiating with her mortgage company on her own, but had no success. “Consumers can’t do it on their own. I tried; I filled out forms online 20 times,” Kim shared.

She says that receiving an NCALL brochure in the mail couldn’t have happened at a better time. “This was my last ditch effort to save my home,” she said. “If this didn’t work, we were going to end up on the street.” As a single mother of four, that was not an option for her. “I was determined not to let it end that way.”

Kim attended NCALL’s Foreclosure Prevention Workshop and then met with a counselor one on one. “As frustrating as this process can be, getting involved with a company like NCALL is the way to go. I was skeptical at first,

because there is no fee involved. Most people don’t realize that programs like this exist; but NCALL always had our best interests at heart. My counselor was wonderful. I felt like I had a shoulder to lean on. She was the heart of the communication with the bank. She knew the right phone numbers and the right people to talk to to get this accomplished.”

After months of paperwork and discussions with the mortgage company, Kim received an approved loan modification. This lowered her payment and reamortized all of the missed payments back into the loan. According to Kim, the situation was very stressful for the whole family. “Now we can see light at the end of the tunnel. This resolution is such a big relief for everyone. It has allowed us to have security for me and my children. That’s just what a home is supposed to do.”

Now Kim has advice to give for anyone else in a similar situation. “There is help out there; don’t give up!”

Program Methods

- Foreclosure Prevention
 - ◆ Provides support and information to families in crisis.
 - ◆ Analyzes family finances to identify available resources.
 - ◆ Assists families in negotiating remedies and developing action plans.
 - ◆ Offers four workshops per month to help families at earliest possible stage.
- Growing Your Money Financial Literacy
 - ◆ 5-week classes on banking, credit, debt, budgeting, and savings.
 - ◆ Offers Individual Development Accounts with matched savings.
 - ◆ Incorporates peer interaction—strengthening one another.
 - ◆ Fosters personal achievements resulting in confidence and knowledge.

Foreclosure Prevention

Inquiries:	753
Workshop Attendees:	649
Households Counseled:	453
Positive Resolutions:	106
Clients Awaiting a Decision:	342
Mortgages Saved:	\$19,859,283

Growing Your Money (Financial Literacy)

Participants:	207
Graduates:	159
Achieving Homeownership:	36
Minority Households:	73%
Low Income:	80%
(80% of median income and below)	

Housing Development



“We really look to NCALL as our technical advisor..Every step of the way, NCALL was right there helping us.” Vanessa Deloach, Millsboro Housing for Progress

NCALL's development services build and preserve affordable apartments for families and the elderly with severe housing needs.

◀ **B**y 2008, Millsboro Village, an affordable rental housing community, had systems that were no longer up to code and an outdated design. Opened as a Rural Development Section 515 with HUD Section 8 subsidy in 1980, this 50 unit structure was experiencing costly repairs and in desperate need of a renovation. The development's sponsor, Millsboro Housing for Progress (MHP) turned to NCALL for assistance.

According to Vanessa Deloach, MHP's Board Treasurer, NCALL's assistance was "invaluable. I don't know what we would do without NCALL!" MHP is a small organization with a volunteer board of nine individuals, many of which work full-time. "We really look to NCALL as our technical advisor. They have the connections and know the lingo. They helped with the application processes, they knew what to apply for and when. Every step of the way, NCALL was right there helping us."

This preservation project was a massive undertaking, costing \$7.4 million. Funding finally came through in 2009 and the construction was completed in

the fall of 2010. The six existing buildings in the complex were rebuilt and had completely new energy efficient systems put in place, as well as a new lighting and security system. Additionally, a "green" community center, with solar panels, tankless water heater and a rainwater harvesting system, was added to the development. This will allow for a meeting space for the residents and essential services will be offered by local providers. Such services will include job counseling, case management, computer training, and parenting classes. MHP's Board President, Bill Duffy, says that the residents love all the changes. "The whole area looks brand new!"

The rental units in Millsboro Village serve residents with incomes of approximately \$20,000 and less. The rents are subsidized through the HUD Section 8 program so that no resident pays more than 30% of their income. Compared to the average rent in the area, \$880 for a two-bedroom unit, these affordable units are always in demand. According to East Coast Property Management, they have a waiting list of eight months to one year long.

Program Methods

- Works with community nonprofits providing development expertise to address local needs and increase nonprofit owned housing stock.
- Leverages state and federal resources to build family and elderly apartments.
- Preserves affordable apartments and saves expiring rent subsidies through modernization and energy efficiency.
- Introduces asset management training and sustainable energy design.

MHP received Exchange Program Funds and HOME financing for this rental complex from the Delaware State Housing Authority. USDA Rural Development is providing permanent financing. The development team included NCALL as the technical advisor; architect, Architectural Alliance; the general contractor, U & I Builders; and East Coast Property Management, who was responsible for resident relocation.

Outcomes

- 50 units renovated by Millsboro Housing for Progress, Inc., Millsboro, Delaware
- Secured financing and rental assistance awards for a new 35 unit elderly community in Seaford, Delaware
- Secured financing award for a 26 unit apartment community in Exmore, Virginia
- Monitored rent-up of New Road Village and Crispus Attucks (38 apartments total) on Virginia's Eastern Shore
- Enabled 14 local nonprofit board members to attend a NeighborWork's Community Leadership Institute in Madison, Wisconsin
- Hosted a nonprofit developer roundtable on the *Long and Winding Road to Affordable Housing* in Delaware
- Provided over \$10,000 in emergency housing assistance to 30 farmworker households in Delaware, Maryland, and Virginia in partnership with Telamon

Mutual Self-Help Housing



“NCALL staff were up here a lot, encouraging us. The staff also really helped us structure our new grant.” *Sandy Albert, Community Concepts, Inc.*

NCALL's regional technical assistance and training supports and sustains self-help homeownership programs throughout 21 states.

◀ **T**he year 2010 was a challenging time to be a Mutual Self-Help Housing grantee. The poor economy seems to have hit the low and very low income households the hardest and longest. Some of the grantees in NCALL's region were struggling to find and qualify low and very low income participants for this build-it-yourself program. For Community Concepts, Inc. (CCI) in South Paris, Maine, it meant something had to change.

After successfully managing a new construction Self-Help Housing program for 19 years, CCI decided to add a Self-Help Purchase Repair component to their next grant. "It was getting so difficult to qualify families for new construction and there was this influx of available homes on the market," explained CCI's Sandy Albert, Associate Director of Housing and Energy. "With the rehab program we can reach down to folks with lower incomes that we couldn't serve before." In their new two-year grant from Rural Development, CCI plans to build 24 new homes and rehabilitate 20.

CCI works in five counties in Maine, where the median housing price is about \$180,000. For new construction, their average self-help mortgage amount is \$130,000 with an equity savings averaging over \$40,000 per home. The repair homes are coming in at a range of \$80,000-\$115,000.

"This program is a difficult one, especially with the economy the way it has been. NCALL staff were up here a lot, encouraging us, making us feel as if we were not the only ones and keeping us connected to the National Office and the big picture. The staff also really helped us structure our new grant to include the rehab piece. We didn't have to recreate the wheel," Sandy shared.

The Self-Help Purchase Repair program is a great example of community sustainability. Homes that may have remained on the market are being purchased and fixed up.

No matter which program their clients end up in, Sandy believes that this program is a life changer. "Of the 208 participants that have gone through our Self-Help program, I don't think that any

of them would have become homeowners without this program. In addition to the sweat equity savings, you can't beat the Rural Development 502 financing," she said.

"It also helps in more ways than just learning how to build a house. The majority of our clients are single moms; they learn life skills and self-reliance in addition to a place to live. Having a home is so different from renting."



NCALL's Region

Self-Help Housing Statistics for NCALL's 21 State Region

502 Loans Closed:	83
502 Dollars Leveraged:	\$10,367,254
Other Funds Leveraged:	\$698,875
Average Sweat Equity Earned:	\$19,790
Average Appraised Value:	\$146,780
523 Grants Closed:	\$2,284,919
Very Low Income Served:	53%
(Below 50% of Median)	
Low Income Served:	47%
(Below 80% of Median)	

Program Methods

- Provides important tools, best practices and increased capacity to nonprofit grantees.
- Offers staff training for new and existing self-help employees.
- Analyzes how well local self-help goals are being met.
- Provides problem solving and consistency within the 21 state region for this federal program.

Comprehensive Financial Statements

Below are comprehensive financial statements excerpted from NCALL's Fiscal Year 2010 (October 1, 2009 - September 30, 2010) audit performed by the accounting firm of Barbacane, Thornton and Company, Certified Public Accountants, Wilmington, Delaware. Complete audited statements are available upon request.

Balance Sheet

As of Sept. 30, 2010

Assets	NCALL Consolidated*	Loan Fund
Cash and Investments	\$4,451,917	\$1,822,107
Accounts receivable	13,702	892
Loans receivable, net	2,802,403	2,802,403
Grants receivable	249,086	-
Due to Loan Fund/Due from NCALL	-	(66,003)
Prepaid insurance	37,909	-
Foreclosed real estate held for resale	75,000	75,000
Fixed assets, net	<u>1,273,312</u>	<u>3,917</u>
Total Assets	<u>\$8,903,329</u>	<u>\$4,638,316</u>
Liabilities and Net Assets		
Note payable	2,150,000	2,150,000
Other liabilities	200,724	11,939
Net assets	<u>6,552,605</u>	<u>2,476,377</u>
Total Liabilities & Net Assets	<u>\$8,903,329</u>	<u>\$4,638,316</u>

Statement of Revenue and Expenses

Year Ended Sept. 30, 2010

Revenue	NCALL Consolidated*	Loan Fund
Program revenue	\$2,711,082	\$512,682
Other revenue	<u>25,476</u>	<u>-</u>
Total Revenue	<u>\$2,736,558</u>	<u>\$512,682</u>
Expenses		
Program activities	1,682,058	385,226
Support services	<u>423,515</u>	<u>59,108</u>
Total Expenses	<u>\$2,105,573</u>	<u>\$444,334</u>
Increase in Net Assets	<u>\$630,985</u>	<u>\$68,348</u>

* Consolidated column represents total NCALL, including Loan Fund.

Contributors

Governmental

Delaware Grant-in-Aid
Delaware State Housing Authority
NeighborWorks® America
Kent County Levy Court
New Castle County
Sussex County Council
US Department of Housing and
Urban Development
USDA, Rural Housing Services
City of Dover

Private

Aetna Giving Campaign
American Express
Artisans' Bank
Bank of America
Bank of America United Way
BNY Mellon Trust
Citigroup Foundation
Citizens Bank Foundation
County Bank

Delaware Federation of
Housing Counselors
Delaware National Bank
Deutsche Bank
Discover Financial Services
Fannie Mae
Felton Bank
Flexera, Inc.
Florida Non-Profit Housing, Inc.
Gilliam Foundation
HSBC Bank
Housing Assistance Council, Inc.
ING Direct
JPMorgan Chase Foundation
Laffey-McHugh Foundation
Marmot Foundation
New Castle Presbytery
Speer Trust Fund
New Road Community
Development Group
of Exmore, Inc.
Arthur W. Perdue Foundation
PNC Foundation
Principal Financial Group

Reliable Home Inspection
Services, Inc.
State Employees Charitable
Campaign
TD Charitable Foundation
United Way of Delaware
Wachovia National Bank
Wells Fargo Foundation
Whirlpool Financial National Bank
Wilmington Trust Company
WSFS Bank

Individuals

Tara Amsterdam
Rev. Richard Avant
Tara Balfe-Clifford
Joe Belden
Lucia Campos
Teresa Carter
Tomeka Crawford
Sherry DeZwarte
Joan Edwards
Angeleen Foster

Denise Freeman
Demetric Griffin
Cathy Harrington
David Keach
Jeanine Kleimo
Mark Kleinschmidt
Randall Kunkle
Mark Lasocha
Bruce and Stacy Layton
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Kymberly Medis-Alvarado
Eric Medrano
Joe Myer
Dawn Poczynek-Holdridge
Regina Reid
Allison Schultz
Dorothy Sharpe
Lisa Spellman

NCALL's Board of Directors



David Annis



Rev. Dr. Richard Avant



Joe Belden



Leonard Hall



Rev. Nanese Hawthorne



William Hughes



Jeanine Kleimo, Vice President



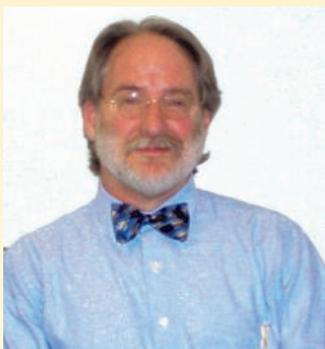
Daniel J. Kuennen, Treasurer



J. Randall Kunkle



Scott V. Lynch



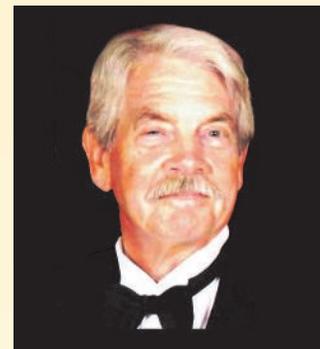
James G. McGiffin, Jr., Secretary



Roland Ridgeway, President



Helen Stewart



Harold (Hal) Wilson

NCALL's Staff



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Executive Director*



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*Mark Lasocha
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*Jill Lordan
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*Connie Louder
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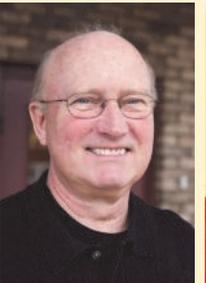
*Joyce Mark
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*Camille Moman
VISTA Volunteer*



*Ulla Moore
Self-Help Specialist*



*Don Pierce
Self-Help Contractor*



*Maggie Pleasant
Housing Development
Specialist*



*Dorothy Sharpe
Homeownership
Specialist*



*Lisa Spellman
Foreclosure Prevention
Director*



*Joyce Stell
Homeownership
Specialist*



*Valerie Stewart
Grant Writer*

NCALL's Vision, Mission & Values



VISION

A decent and affordable home and a suitable living environment for every family.

MISSION

To promote affordable housing and improved communities for low and moderate income people primarily in rural areas. To that end we seek to:

- Provide training, technical assistance, and support to organizations to enhance their capacity.
- Encourage, support, and educate people to obtain and preserve decent, affordable housing.
- Provide innovative and flexible financing and services targeted to affordable housing and community development efforts to enhance borrower capacity to better serve low and moderate income communities.
- Increase public awareness about effective community housing efforts and the need to improve housing conditions.
- Formulate and advocate improved public policy.

VALUES

As guiding principles for the organization, as concepts honored when making decisions, and as the manner in which we relate to our stakeholders, NCALL embraces these values as we strive for excellence:

- Professionalism • Resourcefulness • Responsiveness • Accountability • Integrity

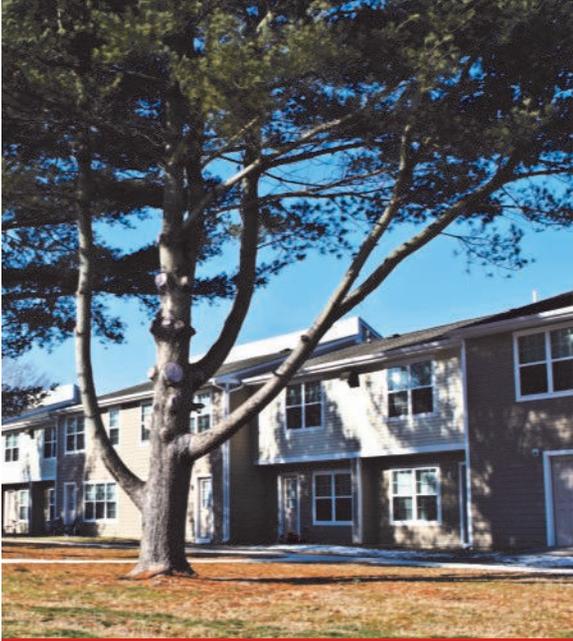
Professionalism—*Exemplifying quality in all aspects of the organization.*

Resourcefulness—*Opening every door possible to create opportunities and reach solutions.*

Responsiveness—*Learning community needs with a motivation to act.*

Accountability—*Exercising stewardship of resources and achieving measurable results.*

Integrity—*Openness and honesty in decisions, finances, and all we do.*





www.ncall.org

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