

Spring 2013

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NCALL Helps Launch Manufactured Housing Assistance Program



Pictured from left to right: Ed Speraw, Delaware Manufactured Home Owners Association; Beau Biden, Delaware Attorney General; Joe Myer, NCALL Executive Director; Representative Valerie Longhurst; DSHA Director Anas Ben Addi; Mayor of Dover Carlton Carey; Representative Ruth Briggs King.

On Monday, April 15, NCALL was pleased to host Delaware Governor Jack Markell and Attorney General Beau Biden, along with several other distinguished guests, when they announced the state's new Manufactured Housing Assistance Program (MHAP).

The event officially launched MHAP in Delaware, whereby owners of manufactured homes can receive up to \$5,000 to help pay delinquent lot rent and home loan payments. It's a call for help that frequently has had no answer - until now. Many manufactured homeowners have not been eligible to participate in foreclosure prevention programs because their home is technically considered personal property and not real estate. The new MHAP program has been made available through Delaware Homeowner Relief, a partnership of the Delaware State Housing Authority (DSHA) and the Delaware Attorney General's Office.

Governor Markell said, "This program will help families facing eviction or repossession. Helping manufactured homeowners stay in their homes is good for our economy

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MHAP Launches *(continued from Page 1)*

and good for Delaware's families. We are committed to achieving and sustaining homeownership for as many homeowners as possible.

The housing crisis that brought our economy to the brink of collapse has affected homeowners throughout Delaware," said Attorney General Beau Biden, whose office secured approximately \$45 million for Delaware in the national mortgage foreclosure settlement with five of the nation's largest mortgage servicing banks. "We are using a portion of the national foreclosure settlement to provide some relief to manufactured home owners who have been hurt by the downturn in the economy."

"Many manufactured homeowners are struggling to pay their lot rents and home mortgages, as are so many other families across the country. But while traditional land-owning homeowners have access to state mortgage

assistance, these manufactured homeowners do not qualify for the same programs. In response to those concerns, DSHA has developed this new program geared specifically for manufactured homeowners," stated Representative Valerie Longhurst.

DSHA Director Anas Ben Addi said, "Manufactured homes are a popular and affordable source of housing in Delaware, and make up approximately 11% of Delaware's housing stock. We are extremely pleased to finally be able to help manufactured homeowners who are also facing the same financial difficulties."

Homeowners who are delinquent and at risk of repossession or eviction should meet with an approved MHAP housing counseling agency, such as NCALL, as soon as possible. The counselor will help determine whether MHAP is right for them and



Delaware Governor Jack Markell address the crowd.

guide them through the application process. NCALL Executive Director Joe Myer said, "Manufactured housing represents a major portion of Delaware's rural housing stock, and it is not without its challenges. NCALL is pleased that our Counselors will have this tool in our toolbox as we assist families struggling to keep their homes."

NCALL Staff Lends a Hand



On April 11, 2013, NCALL staff provided dinner for the residents of the Dover Interfaith Mission for Housing men's homeless shelter. The staff donated the food and helped serve the meal to 32 residents and two Interfaith staff members.

NCALL's Loan Fund had provided a loan to help with the development of the shelter. A summer cookout is also planned.

Homeownership Expo

In celebration of Homeownership Month and NeighborWorks Week, NCALL will be hosting its 3rd Annual Homeownership Expo on **Saturday June 8th, 2013 from 9am – 1pm** at our Dover office.

This event offers a convenient way for families to see just where they stand in the homebuying process. The event will provide prospective homebuyers a free credit report with credit scores from all three major credit bureaus as well as free admission and door prizes. As a bonus, anyone registered by June 5th will receive a free one-on-one prequalification session with a certified housing counselor.

The Expo will include vendors and partners from the housing industry, including Delaware State Housing Authority, USDA, Habitat for Humanity, local lenders, Kent County Association of Realtors, Home Inspectors, Builders and more.

Free admission, free credit reports, door prizes!! Registration now open at www.ncall.org.

NCALL Continues to Rank High within NeighborWorks® America National Network

Last month, NCALL participated in the NeighborWorks® America (NWA) Executive Director Symposium in Washington, DC, where our NWA "score card" for 2012 was received. This score card shows our ranking among the 235 NeighborWorks® organizations nationwide in a variety of categories. We are very proud to show our stats!

Out of 235 organizations nationwide, NCALL ranked:

- **#9 (top 4%)** -- Network Counseling and Workshops
- **#15 (top 6%)** -- New Homebuyers
- **#20 (top 8%)** -- National Foreclosure Mitigation Clients Counseled
- **#42 (top 18%)** -- Rental Units Developed
- **#44 (top 18%)** -- Homeownership Preservation

Who would expect such an amazing level of production in such a small state like Delaware? In fact, due to its impressive performance numbers, Delaware ranks in the top 20 states in most of these categories, despite its modest size and population.

None of this would be possible, of course, without NCALL's committed staff and Board members, great customers, a strong network of collaborative partners, and the generous support of donors.

Strategic Planning Underway

NCALL's Board of Directors and Management Team is starting the strategic planning process for 2014-2016 by conducting a SWOT analysis and having discussions with opinion leaders.

This process examines strengths, weaknesses, opportunities, and threats; while raising strategic questions for each line of business and the organization as a whole. We will be researching to help answer those strategic questions; taking a look at the Mission to see if there should be changes, and developing several strategic goals for the coming three-years to help guide the organization.

Adina Abramowitz, Consulting for Change, who is well known within NeighborWorks America and the CDFI world will be facilitating the process for NCALL.

\$tand by Me

What an amazing year! NCALL Research began providing Financial Coaching in May 2012 with one coach and one empowerment site. One year later, we have three coaches and seven (and still adding) empowerment centers in Kent County.

\$tand By Me is free one on one personal financial coaching open to all Delaware residents, regardless of age or income. \$tand By Me provides the opportunity for customers to work with a financial coach to reach their financial goals. Our Financial Coaches – Nathaniel Horsey, Camille Moman and Jose Martinez have taken a well established program, introduced in New Castle County March 2011, and helped grow the

program to where it is today. Kent County has employer and public based empowerment centers at Dover Downs Hotel & Casino, seven Public Housing sites in Kent and Sussex County, Delaware Hospital for the Chronically Ill, Del Tech Community College (Terry Campus), Dover Public Library, Polytech Adult Education and *coming soon* Wilmington University, Delaware State University and childcare centers and providers in Kent and Sussex Center.

The Financial Coaches help customers determine what steps are right for them and what actions they want to take to reach their goals. The



coaches have assisted over 500 customers and have provided over 900 services, including reviewing credit reports, establishing budgets and workplans, providing access to customer friendly financial products, financial aid and long term planning for college, preparing for homeownership and/or retirement and many more services.

NCALL is excited to see what lies ahead and looks forward to assisting our customers reach their financial goals.

NCALL Helps Launch National Movement



On March 12th, NCALL helped launch a unique national movement called Home Matters™, which aims to build public support for the essential role that *home* plays as the bedrock for thriving lives, families, and a stronger nation. Home Matters is spearheaded by National NeighborWorks® Association (NNA) – of which NCALL is a member – along with a coast-to-coast coalition of housing and community development organizations, other nonprofits, companies, and the public at large.

As it expands, Home Matters will go beyond housing and illuminate the connections between stable housing and other important facets of American life such as:

- Individual Success: Home recharges adults and children alike for the day ahead.
- Education: Children in stable homes learn and achieve more in school.
- Health: Healthy habits take root more easily in stable affordable homes.
- Public Safety: Stable homes make communities safer.
- A Strong Economy: Homes that are affordable are crucial to a vibrant job-generating economy.

The launch took place on Capitol Hill with hundreds of leaders of housing and community development organizations gathered from all over the nation. Launch events included a gathering with members of Congress and a keynote address led by US Secretary of HUD, Shaun Donovan. “Home is crucial to the success of all Americans,” said NNA Board President Chris Krehmeyer, President and CEO of Beyond Housing in St.

Louis. “It’s time to recognize and appreciate how much Home Matters.” In raising public awareness of the importance of *home*, Home Matters will do the following: **educate**, highlighting the benefits of *home*; **collaborate**, bringing disparate organizations and industries together; **engage**, rallying local lenders and mobilizing the public; **advocate**, encouraging policymakers to protect and support *home* and related initiatives; **support**, raising funds and increasing investments to sustain the work that makes *home* a reality for more Americans; and, **celebrate**, promoting and honoring the extraordinary impact of *home*.

Visit the Home Matters website (www.HomeMattersAmerica.com), share your insights, tell your colleagues and friends about the movement, and connect to it through Facebook and Twitter. It’s time for the crucial role of housing to be more broadly understood and appreciated.

North Lake Village Renovations

North Lake Village, an affordable rental community located in Middletown, Delaware and sponsored by Milford Housing Development Corporation (MHDC) is making progress on its renovations.

Fourteen of the 52 units are complete and rented up with residents who had been relocated to other units within the complex. The community building is approximately 70% complete and is a new amenity for the residents of this development. The community building which originally housed the site manager’s office and laundry facility now houses a community room and learning center, as well as laundry facilities and the site

manager’s office. The residents and sponsor are looking forward to the opening of the community building and the programs that will be offered to the residents. MHDC’s target completion date is December 31, 2013.



NCALL Hires New Staff



Debbie Andrews
Lisa Spellman, who ran NCALL's foreclosure prevention program, recently took at

position in the Attorney General's Office. Fortunately, at the same time, Debbie Andrews was seeking employment and came back to NCALL to fill the Foreclosure Prevention Director position in February. Debbie had earlier been employed as NCALL's Homeownership Counseling Director for 15 years where she demonstrated

strong management and program skills, and worked hard to grow that program into a top performing line of business. It is great to welcome Debbie back.

Gregory Handy

Greg was recently hired as a Foreclosure Prevention Specialist to assist NCALL's customers who are experiencing mortgage problems.

Greg brings loss mitigation experience with Bank of America as well as several years of



mortgage experience. As such, Greg will assist people who need mortgage modifications and access to other federal and state remedies. We welcome Gregory to NCALL.

NCALL's Public Policy Work



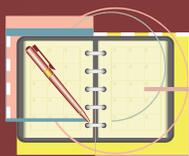
One of the aspects of NCALL's Mission is to "formulate and advocate for improved public

policy." Over the years, NCALL's Board of Directors has always wanted staff to use the knowledge gained from implementing the various lines of business and programs initiatives as a resource for improving public policy. NCALL does this through various means.

On the federal side, NCALL comments on federal regulations, keeps Delaware's delegation informed about its accomplishments and any issues needing attention, and works with the National Rural Housing Coalition and other national forums on federal budget issues impacting housing and community development for Delaware.

Within Delaware, NCALL testifies regularly at the Joint Finance and Bond Bill Committees on issues related to housing efforts and resources. NCALL is also a member of the Delaware Housing Coalition's Nonprofit Housing Agenda which contracts for government relations services in Delaware to advance affordable housing policy and resources.

Save the Date!



The NCALL Loan Fund is pleased to announce that it will 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. The conference will be held in Philadelphia from October 15-18.

NCALL's Loan Fund is one of 15 CDFIs headquartered in Delaware, Pennsylvania and New Jersey that will serve as

regional co-hosts. Pre-conference activities have already begun for these organizations. The Loan Fund will be providing input on such topics as curriculum design, identifying local and regional speakers and participating in public relations events.

Each year the OFN conference brings together more than 1,000 participants who attend to learn, share, network and celebrate the achievements of the CDFI industry. The NCALL Loan Fund looks forward to co-hosting this great event and highlighting the tremendous community impact it has made on the Delmarva Peninsula.



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NCALL is a partner agency of the United Way of Delaware



Greening NCALL



NCALL is taking steps to continue to ‘Green’ the organization. We are getting ‘Green’ through our work

with a sustainability consultant to evaluate and identify areas where we can increase our sustainable practices; by ‘Greening’ our purchasing and operations policies; and by incorporating ‘Green’ practices into our pre-purchase homebuyer counseling and financial education curriculums. With the Board of Directors support, NCALL will be applying for certification from Neighborworks America as an official Green Designated Organization in 2013.

NCALL started its move towards becoming a ‘Green’ organization earlier than many nonprofits, with the 2009 installation of rooftop photovoltaic panels that now provide solar electricity to help power the Dover office. More recent improvements have included replacing all of our office lighting with compact fluorescent bulbs (CFCs), adding power strips at all work stations so computers and other electronics can be safely and easily powered down at night, and posting signs on common area light switches to remind us to turn them off when leaving the room. NCALL is fully committed to meeting ‘Green’ standards in all of our operations and lines of business. Our next steps will

include the installation of programmable thermostats in the Dover office, an emphasis on purchasing only 100% post-consumer recycled paper and paper products, and the use of ‘Green’ natural, non-toxic cleaning products throughout the office.

The immediate benefits in becoming a ‘Greener’ organization are less energy and water used, less trash going to the landfill, improved indoor air quality and an overall lower environmental impact. In addition, it sends a strong message to our customers and partners in business that NCALL is committed to sustainable practices and successfully embraces ‘Green’ technology in all of our work.

Delaware’s CDFI’s Meet Regularly

Delaware has three Community Development Financial Institutions (CDFIs) that are each certified by the Department of Treasury. They are “oldest first,” First State Community Loan Fund, Delaware Community Investment Corporation, and NCALL.

NCALL’s Karen Kollias and Joe Myer spearheaded the meetings by hosting the first one in 2012 and “we all found out that it was helpful to meet, share initiatives and direction, talk about issues facing our work, and look at some ways to collaborate and better serve our respective target areas.” Since then the meetings have been quarterly, with rotating hosts, multiple topics and joint meetings with officials.

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.

