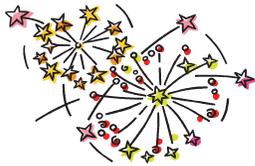


Summer 2012

## Board of Directors

*Randall Kunkle, President*  
*Jeanine Kleimo, Vice-President*  
*James McGiffin, Jr., Secretary*  
*Daniel Kuennen, Treasurer*  
*David Annis*  
*Rev. Dr. Richard Avant*  
*Joe Belden*  
*Oliver Bennett*  
*Leonard C. Hall III*  
*Rev. Nanese Hawthorne*  
*Scott V. Lynch*  
*John G. Moore*  
*Helen Stewart*  
*Amy Walls*



*Joe L. Myer, Executive Director*  
*Jill E. Lordan, Editor*  
*Articles contributed by*  
*NCALL staff*  
*www.ncall.org*

## La Red Health Center Opens



La Red Health Center, Sussex County's only federally qualified health center, hosted a ribbon-cutting ceremony for its new Georgetown facility on April 23<sup>rd</sup>. More than 300 guests gathered for the event to applaud La Red's vision and accomplishment. A host of dignitaries and other officials spoke at the event, including U.S. Senators Tom Carper and Chris Coons, U.S. Rep. John Carney, U.S. Dept. of Health and Human Services Region III Director Joanne Grossi and Delaware Health and Social Services Secretary Rita Landgraf.

Brian Olson, La Red's CEO, thanked the many individuals and organizations that contributed to the development of the new facility. This included NCALL, which was the lead lender during the construction of the center. The NCALL Loan Fund provided a \$3.5 million construction loan with assistance from its participation lenders - Artisans' Bank, Deutsche Bank Trust Company Delaware, and fellow CDFI, Partners for the Common Good.

Several of La Red's doctors spoke of the health center's growth from its humble beginnings as a 24-hour hotline to the current state of the art facility. The 25,000 square foot center now has 22 family practice exam rooms, 10 prenatal exam rooms, 8 dental chairs and 7 behavioral health rooms in addition to a

*(Continued on Page 2)*



**La Red** (Continued from Page 1)

child observation room and a group counseling room. Olson stated that La Red had fielded more than 9,000 calls during the first three weeks that the new center was open, a reflection of the immense need for such a facility. The Loan Fund is proud to have been a part of this tremendous asset to the community.

Permanent financing for the center will be provided by USDA Rural Development. The La Red project marks the third time that NCALL and RD have provided the construction and permanent financing, respectively, for a nonprofit facility in Georgetown.

**Hampton Circle**



Better Homes of Seaford, Inc. (BHS) is developing another elderly complex in Seaford, Delaware. Hampton Circle is a 35-unit senior affordable housing complex. BHS' Executive Director, Bill Roupp, is very excited that the construction phase is going well and costs are within budget, so that a lighted walking path with exercise equipment and a pavilion for the residents can be installed. BHS feels the exercise equipment and the walking path will provide an excellent opportunity for seniors to exercise daily.

Hampton Circle is scheduled for completion in August with rent up on

or before September 30<sup>th</sup>. The initial advertisement for residents yielded 120 inquiries.

NCALL provided technical assistance to BHS throughout the entire development process. Funding for the Hampton Circle project was provided by the Delaware State Housing Authority's LIHTC, HOME, and the Housing Development Fund. Funding was also provided by a USDA/RD Section 515 loan as well as rental assistance for all units. The equity for the project was provided through City Real Estate Advisors, Inc.

**Randy Kunkle Elected  
Interim President of  
NCALL**



Randy Kunkle, VP in charge of CRA with Bank of America, Delaware was elected as Interim President of NCALL at the March 9<sup>th</sup>

Board meeting. Randy has been active on the Loan Fund Committee and brings a wealth of finance, lending, and management experience to his new position as an officer. Randy follows long-time President, Roland Ridgeway, who was ill and recently passed away. We welcome Randy and appreciate his willingness to serve.

**Amy Walls Joins  
NCALL'S Board**



NCALL didn't have to look very far to find a quality representative of Sussex County for our Board of Directors. Amy Walls has been

deeply involved with Sussex County through her work as Economic Development Manager for the City of Seaford and as Assistant CRA Director with Discover Bank. She has also been active with a number of nonprofit organizations and community development work in Sussex County. Amy was elected to NCALL's Board at its March 9<sup>th</sup> meeting where she was also appointed to the Loan Fund Committee. Welcome Amy!

## Mandatory Foreclosure Mediation in Delaware



Over the past few years, Delaware’s rate of foreclosure filings has increased from less than 2,000 to over 6,000 per year. Faced with over a 300% increase, it became apparent that something had to be done.

On September 15, 2009, the State implemented its initial foreclosure mediation program. Participation was voluntary and thus was not as effective as was hoped. Also, servicers could reschedule mediations numerous times without negative consequences. Additionally, many homeowners facing foreclosure did not qualify for the mediation program because they did not qualify for the Home Affordable Modification Program (HAMP), which was a stipulation of the initial mediation program.

After tracking the number of mediations without resolutions and those with outcomes, Delaware’s Attorney General, legislators and community partners went back to the drawing board and as of January 19, 2012, a new Mandatory Mediation program was implemented. The new program contains major changes such as no foreclosure judgment can be awarded against the homeowner until they have the opportunity to appear in court and speak to their servicer (unless the homeowner opts out of the program). All qualified homeowners can get their day in court no matter their income. Qualifying for HAMP is no longer a stipulation, and homeowners can, with good cause, request to reschedule their mediation date if needed. Servicers are limited

to two consecutive rescheduling of mediations dates. No judgments and foreclosure proceedings can be awarded against homeowners that complete the Certificate of Participation form and have it recorded. The new Mandatory Mediation program levels the playing field giving homeowners a chance to save their homes.

The new Mediation Program, like the initial one, recognizes the importance of the expertise and assistance that the housing counselors provide to the homeowner as well as with the servicers. Housing counseling is not required, but is highly recommended in order to achieve the best possible resolution.

The Mandatory Mediation program runs from January 1, 2012 – January

18, 2014. Where there are usually hundreds of foreclosure filings every month, there have been less than ten since January 19<sup>th</sup>. This temporary stall in foreclosure filings in Delaware has allowed community partners and homeowners to continue to work together with the servicers towards possible resolutions. It is expected that once the servicers understand all the required forms for the foreclosure mediation program, that the filings will start again. Delaware’s community partners — legal aide attorneys and housing counselors — will work together to achieve the best possible resolutions towards the goal of reducing foreclosure filings and sheriff’s sales for Delaware residents.

### NCALL’s 2011 Rankings within NeighborWorks Network

NCALL ranked as follows within this national housing and community development network made up of 235 organizations :

<u>Line of Business</u>	<u>Ranking out of 235</u>	<u>Percentage</u>
New Homebuyers	#12	top 5%
Counseling & Workshops	#12	top 5%
Homeownership Preservation	#27	top 11%
Clients Counseled by National Foreclosure Mitigation Counseling	#34	top 14%
Total Direct Investment/Leverage	#37	top 16%

#### Delaware’s Ranking with Population Factored

(small state with only two NeighborWorks members)

<u>Category</u>	<u>National Ranking</u>
New Homeowners	#2
Counseling & Workshops	#2
Production Total	#4
Direct Investment	#11

## NCALL Receives Stand By Me Financial Coaching Grant



*Governor Jack Markell with Stand By Me customer Patricia Scott and Derrick Kinard.*

On March 11, 2012, The Delaware Financial Empowerment Partnership (DFEP) announced that NCALL was the recipient of the Stand By Me Contract to provide Financial Coaching in Kent County to financially vulnerable populations. Stand By Me is a joint venture between the Delaware Health and

Social Services Department and the United Way of Delaware, which provides one on one personal financial coaching, access to financial services and resources, referrals to community and public programs, college access support, and services designed to assist the customer in reaching their identified financial goals.

The first Stand By Me Financial Empowerment Centers were launched last year in New Castle County at various venues such as the Hudson State Service Center, ShopRite Supermarkets, and Christiana Hilton. The expansion of the program into Kent County will replicate this successful partnership model.

On May 7th, NCALL opened its first employer-based Empowerment Center at Dover Downs Hotel and Casino. NCALL is also providing Financial Coaching at seven Delaware State Housing Authority Public Housing sites in Kent and Sussex Counties. Grants to NCALL from Delaware’s Financial Literacy Education Fund and DSHA are making the public housing coaching possible. Future venues could include the Dover AFB and Delaware Technical Community College’s Terry Campus.

The NCALL Stand By Me Team is comprised of Program Manager Denise Freeman and Financial Coaches Nathaniel Horsey, Camille Moman and our newest Financial Coach, Jose Martinez.

### Mill Run Apartments



The Mill Run Apartments includes the new construction of 12 apartments, and the rehabilitation of 14 existing family apartments in Belle Haven, Virginia. The project will complete the build-out of the subdivision developed in 1995 for the 14-unit first phase of Mill Run. Funding sources for the combination rehab/new construction project include a LIHTC award and SPARC loan from VHDA, DHCD’s

Affordable Housing Preservation and Production Program, and Federal Home Loan Bank of Atlanta.

The combined funding will provide for the new construction of six duplex buildings, each with a two and three bedroom unit, along with the total

rehabilitation of the existing 14 units. The new units will be constructed on existing vacant lots within the Mill Run subdivision.

The on-site rental office and community room will be expanded and rehabilitated to meet the needs of the additional families who will be occupying the new units. When finished, there will be 4 one-bedroom units, 11 two-bedroom units, and 11

three-bedroom units. The project is expected to be completed by the end of 2012. The apartments are sponsored by Accomack Northampton Regional Housing Authority with technical assistance from NCALL.

### Delaware’s CDFIs Meet

NCALL hosted the first meeting of Delaware’s CDFIs in February. The meeting included NCALL, First State Community Loan Fund, and Delaware Community Investment Corporation. Discussions enabled the CDFIs to update one another, while exploring ways to work together and collaborate to better address Delaware’s credit needs.

## Honoring an NCALL Hero

NCALL's longtime Board President, Roland Ridgeway, died on June 8, 2012 after a long battle with a number of health issues. It is difficult to believe that Roland will not be at another board meeting, will not walk the halls of NCALL talking with staff, and that he will not continue to be one of the most able ambassadors we have had.



What a career Roland had spanning decades since the 1970's, when he worked with NCALL, later as a board member and for many years our President. He was successful in the nonprofit world and also the banking world, bringing the word "leverage" to CRA in Delaware. As a banker, he was one of the first to model "impact" grants of a size that could yield significant accomplishments. During his career, he worked for the Delmarva Consortium, City of Milford, Sussex Community Action

Agency, Delaware State University, Bank One, and most recently Interfaith Community Housing Delaware. He chaired the Delaware Federation of Housing Counselors for a number of years and he made a real difference in so many ways. Always a strong advocate, he was not afraid to speak his mind, and was a particularly articulate colleague for affordable housing. Roland had a wonderful sense of humor—that kept Board meetings lively and fun. At Roland's last Board meeting with us in December, he gave a moving talk about his heritage with NCALL and there were not too many dry eyes at the meeting. In June, NCALL's Board named Roland Board Member Emeritus.

When I think of Roland, I think

of a great communicator, with the gift of speech, and even when talking was difficult for him this Spring, he sent eloquent texts. He was a wonderful friend of NCALL, the last Board he served on — and I know a wonderful friend of many of us as we all knew Roland in different ways. I count it a true blessing to have known, worked with, and been friends with Roland.

— Joe L. Myer



*Roland receiving a service award at NCALL's 30th Anniversary.*

## North Lake Village

The North Lake Village project, sponsored by Milford Housing Development Corporation (MHDC), consists of three apartment complexes totaling 52 affordable family units. This community is currently owned by Appoquinimink Development Incorporated, and will be transferred to MHDC at construction settlement for a complete gut rehab.

Funding for this project is provided through DSHA's LIHTC program, and HOME/HDF loans. Additional funding is also being provided by the transfer of the existing USDA/RD Section 515 loans for the three complexes. The units have a mixture of USDA/RD and HUD rental assistance. Equity in exchange for the tax credits is being provided by Hudson Housing Capital, LLC towards the complete renovation of these units.



NCALL is excited to be collaborating with MHDC and anxiously awaits a summer construction closing.



**NCALL Research, Inc.**  
**363 Saulsbury Road**  
**Dover, DE 19904**  
*Return Service Requested*

NON-PROFIT ORG. U.S.  
 POSTAGE  
 PAID  
 PERMIT NO. 351  
 DOVER, DE 19901



*NCALL is a partner agency of the United Way of Delaware*



## NCALL Adds Another 46 Solar Panels

In 2009, NCALL installed 66 photovoltaic solar panels on the roof of its Dover campus. This venture proved to be financially successful and allowed NCALL to model renewable energy to its peers and customers. February 2012, NCALL added another 46 panels (235 watts each) to the balance of the south facing roof for a total of 112 panels. This not only stabilizes the electricity needs of the organization, but also provides an enhanced revenue stream of energy credits. The payback period for Phase II is just 6 years. As can be seen in the display in our lobby or on the website, NCALL has already saved over \$28,000 in energy costs and has reduced its carbon footprint by 111,359 lbs. Come and visit NCALL for a tour!



## Delaware's Senators Support Rural Housing

Delaware Senators Tom Carper and Chris Coons both signed onto a Senate Dear Colleague Letter dated March 29, 2012 in support of maintaining USDA's Rural Housing programs such as Section 502 Direct homeownership loans, Section 523 Self-Help housing, and Section 515 rental housing loans. These programs have served Delawareans very well, providing some of the most affordable homeownership and rental opportunities throughout southern New Castle, Kent, and Sussex Counties. The letter was sent to the Senate Appropriations Subcommittee regarding FY'13 Appropriations.

NCALL is proud to have both Senators join other Senators across the nation in supporting decent, affordable housing in our smaller communities!

## 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.

We have also just joined the Combined Federal Campaign; our ID # is 36425.

