

Winter 2013

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Eastern Shore Housing Efforts



NCALL has been working with the Accomack-Northampton Planning District Commission on the Eastern Shore of Virginia on a number of housing endeavors through its two sister housing development corporations. **Mill Run Apartments** in Belle Haven, consists of 26 units of low-income housing tax credit apartments, and is nearing its construction completion. The project consists of 14 renovated units and 12 newly constructed units. Relocation of the existing residents during the construction has gone smoothly and the residents have moved temporarily into the new units while their apartments are being renovated. NCALL monitors the construction and financing disbursements, and consults on development issues. Financing sources include state, low-income housing tax credits and Federal Home Loan Bank of Atlanta.

Ownership of **William Hughes Apartments**, 34 units of farm labor housing in Eastville, was transferred to Accomack-Northampton Redevelopment and Housing Authority, with NCALL's assistance. An application for and an allocation of 2012 low-income housing tax credits of \$260,598 was awarded to the development to renovate the complex, which is now moving towards construction closing.

A third apartment community is underway, **Bailey Road Apartments**. It too will be a farm labor housing development in Accomack County near Parksley, Virginia. A 514/516 application for 24 units of year-round housing for farmworkers was submitted in October and all are waiting to hear whether the project will be selected for financing from Rural Development. An application for HOME funds was also submitted. The plans include installation of photovoltaic panels providing renewable energy for the complex.

NCALL is very pleased to be a part of providing housing opportunities in this high need area.

Testimony Before the Bipartisan Housing Commission



Karen Speakman, NCALL's Deputy Director, was invited as part of the National Rural Housing Coalition to speak with former Senator Kit Bond and the Bipartisan Housing Commission about rural housing issues and federal housing policy in October. The Commission had never really focused on rural housing policy so there was a healthy roundtable discussion about the issues and effectiveness of federal programs. Karen spoke from her experience working in the field with a number of rural affordable housing programs and she primarily spoke about rural rental housing and the Rural Development Section 515 Program. There were a number of other rural housing advocates in the room as well -- Joe Belden, who is on NCALL's Board and was representing the Housing Assistance Council, fellow Board members from the National

Rural Housing Coalition, and others such as Rural LISC and the National Home Builders Association.

Karen shared a bit about NCALL -- that over the past 35 years, over 7,200 families have become homeowners and 52 affordable apartment communities have been developed with NCALL's help on the Delmarva Peninsula. She shared that it is extremely difficult to find affordable rental housing in rural areas -- especially that very-low income families can afford. For instance, in Delaware, the Fair Market Rent for a two-bedroom apartment ranges from \$774 to \$1096 and a worker must earn \$19.31 per hour--or \$40,163 annually--to afford that apartment.

Karen also advocated for the continuation of Rural Development's housing programs. Over 400,000 low-income families and elderly households live in Section 515 rental housing nationwide and the average annual income of the households in these properties is \$7,300 -- an extremely low income. She stated that producing affordable rental housing now takes three to four financing

sources. In rural America, Rural Development is a key and primary source of permanent financing; however, the federal allocation for this program has been diminishing year after year. The federal Low-Income Housing Tax Credits are also crucial for the development of rental housing in rural America.

So often we forget what decent housing really provides to people, and Karen shared a story about a homeless man who kept getting sick and going to the emergency room. She said, "A reporter calculated that the costs for the emergency room visits and hospitalization for this man had cost over one million dollars. Wouldn't providing him with an affordable rental apartment where he could have stayed healthy been less expensive? No solution is easy or inexpensive in terms of solving Rural America's affordable housing crisis but we have choices. One clear choice is to continue Rural Development's housing programs."

Housing Counseling on the Eastern Shore of Virginia

Over a number of years NCALL has provided financial and technical assistance to the Eastern Shore of Virginia Housing Alliance to enhance their pre-purchase and foreclosure prevention counseling services to area residents. Pre-purchase orientations, homebuyer workshops and one-on-one counseling have been provided to pre-purchase and foreclosure prevention customers. Incomes are extremely low on the Eastern Shore of Virginia and debt and credit are the biggest challenges to buying a home as well as to resolving mortgage delinquencies.

So far, 488 households have received one-on-one counseling, 245 have participated in financial literacy training, 24 households have purchased a house, and 88 households have retained their home and avoided foreclosure.

NCALL Elects New Officers

In December, NCALL's Board elected its new officers. They are as follows:

James G. McGiffin, Jr., President
J. Randall Kunkle, Vice President
Leonard C. Hall, III, Secretary
Daniel S. Kuennen, Treasurer

Thanks so much for serving!!

Loan Fund Update



The NCALL Loan Fund recently concluded a very successful FY2012. The

Fund committed \$4.7 million in financing during the year, which is the most since FY2007.

The Loan Fund is pleased to note that 75% of that financing went to nonprofit organizations that service rural areas on the Delmarva Peninsula, including \$2.4 million for community development projects in Sussex County. Each of the Loan Fund's three new borrowing relationships has a rural service area, and two of them are located in Sussex County.

This increased presence in Sussex County is one of the Loan Fund's goals in its current Strategic Plan. The county was also named as a priority county in the Fund's successful grant request for \$1.5 million to the Department of

Treasury's CDFI Fund. In addition, the Fund has successfully negotiated other sources of capital that are earmarked specifically for use in Sussex County.

As a community development financial institution (CDFI), NCALL's Loan Fund understands the critical role it plays in providing financing to nonprofit organizations in rural areas such as Sussex County. The Fund's borrowers in these capital-starved areas use the financing to develop much needed affordable housing or community facilities. Such facilities provide crucial services to thousands of low- and moderate-income people, including health care, financial assistance, food pantries, temporary housing and employment services.

The Loan Fund is committed to serving the community development needs of Sussex County and the other rural areas on the Delmarva Peninsula.

NCALL Hires Loan Servicer



The NCALL Loan Fund is pleased to announce that Vincent Episcopo has joined its staff as a Loan Servicer. He brings valuable experience to the Fund from his 13-year banking career. Vincent will be responsible for the daily operations of loan servicing and administration. His duties include portfolio reporting, loan closings, delinquency management, draw disbursements, billing, insurance and collateral monitoring and compliance.

NCALL welcomes Vincent to the Loan Fund staff!

Welcome New Grantees!

It is wonderful to welcome new self-help housing grantees to Region III after many years of limited funding not allowing for new or replacement organizations. NCALL has two new groups to welcome to the fold, the first is a replacement grantee and the second a new one. Both have had their grants obligated and are waiting to close for a Spring 2013 construction start.

- ◆ Habitat for Humanity Sauk Columbia Area—Located in Baraboo, Wisconsin, this organization plans to build 10 homes over a two year period.
- ◆ NeighborWorks Blackstone River Valley—This organization is located in Woonsocket, RI. They plan to build 12 self-help homes in a one year period.
- ◆ Interfaith Housing Alliance—Although not at all new to self-help housing, Interfaith is returning to Maryland with their new 20 home Purchase Repair grant.

Congratulations to all of these grantees!!!

Speakman Serves NRHC

Karen Speakman, NCALL's Deputy Director, is now serving the National Rural Housing Coalition as their 1st Vice President. She previously was serving on the Executive Committee as Treasurer.

Joe Myer, Executive Director, also serves on the Board of NRHC and is a Past President.

Harvey and Hughes Join NCALL's Board



Planning Council and the Fair Housing Task Force.

William Hughes served previously on NCALL's Board connecting the organization with the Eastern Shore of Virginia and successfully helping NCALL to increase its housing development and housing counseling technical assistance. He has been a prime mover with the District One Community Action Group which provides housing advocacy and services to a very rural area of Northampton County, Virginia. William served previously as an elected County Commissioner for Northampton County. He is a retired educator, currently serving on the Board of the Housing Authority for Accomack/Northampton Counties.

Welcome!!

NCALL is pleased to welcome two new Board members. Tracey Harvey and William Hughes were both elected to the Board in December.

Tracey Harvey is a Planner for the City of Dover and has over eighteen years of experience in Housing and Community Development. Tracey oversees and manages the Community Development Block

Grant Program and the Neighborhood Stabilization Program. Prior to working for the city, Tracey was a Housing Specialist for the Dover Housing Authority and the Chicago Housing Assistance Corporation. She holds a B.S. in Business Administration and is a certified Housing Specialist. Tracey is very active in the community and serves as a board member for DE NAHRO, the Delaware Interagency Homeless

Hampton Circle Grand Opening



Better Homes of Seaford, Inc. does it again; the construction and rent-up for their Hampton Circle project is complete!

Hampton Circle is a 35-unit senior affordable housing complex located in Seaford, Delaware. Bill Roupp, BHS' Executive Director, is very

excited that the project is complete and rented-up. He is now looking for new opportunities to provide affordable housing in the City of Seaford.

Hampton Circle's Grand Opening Celebration was held on November 14, 2012, with a full agenda of

speakers which included Jane Vincent, Regional Administrator of HUD; Jack Tarburton, DE/MD State Director of Rural Development and Anas Ben-Addi, Director of the Delaware State Housing Authority. Joe Myer spoke on behalf of NCALL and recognized the role of NCALL's Maggie Pleasant in bringing this development to fruition. NCALL packaged multiple funding applications and provided technical assistance throughout the process.

Funding for Hampton Circle was provided through the Delaware State Housing Authority's Low Income Housing Tax Credit Program, HOME and HDF financing; USDA Rural Development Section 515 Loan and Rental Assistance; and the tax credit equity was provided by City Real Estate Associates.

NCALL Hires New Staff



Jose Martinez

NCALL is pleased to announce the addition of four new staffers. Jose Martinez, Grace Bolden-Wilson, James Burke and Kim Weston have all joining NCALL during the last six months.

Jose Martinez of Smyrna joined NCALL in June as a Financial Coach for our Stand By ME program serving Kent County from his office at Dover Downs. Jose has 20 years of experience with HSBC and is fluent in Spanish.

Grace Bolden-Wilson of Milford works for NCALL as Home Preservation Specialist serving Sussex County and working at the Georgetown Office. Grace brings four



Grace Bolden-Wilson

years of foreclosure prevention counseling experience and previous paralegal work to NCALL.

James Burke joined NCALL as a Home Preservation Specialist doing foreclosure prevention work based at the Georgetown office. James has 14 years of mortgage experience, most recently at Bank of America as a Short Sale/Deed in Lieu Negotiator, and he recently moved to Millsboro.

Kim Weston is NCALL's new Administrative Assistant. She has an Associates Degree in Business Administration from Gibbs College. She has previously worked for Village Office Supply as the Administrative Assistant to the



James Burke



Kim Weston

president and Office Manager and has had extensive training in customer service.

Welcome everyone!!

North Lake Village

On December 13, 2012, the North Lake Village apartment renovation project held its construction loan closing. This development effort is sponsored by Milford Housing Development Corporation (MHDC) and is located in Middletown, Delaware.

North Lake Village is comprised of Lakewood Apartments, North Village I and North Village II apartments previously owned by the Appoquinimink Development

Incorporated. The 52 units were transferred to MHDC after the organization received low income housing tax credits from the Delaware State Housing Authority's (DSHA) 2011 and 2012 tax credit rounds. The actual renovation/construction began on these units late December 2012 and the project is expected to be complete by November 2013.

The construction financing for this tax credit project was provided through DSHA's Housing Development Fund

and HOME assistance. Additional financing was provided as equity from the sale of the tax credits by Hudson Housing Capital.

The architect for this project is Fisher Architecture, located in Salisbury, Maryland and the General Contractor is U & I Builders, located in Dover, Delaware. NCALL packaged multiple funding applications and will provide technical assistance throughout the entire development process.



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NCALL is a partner agency of the United Way of Delaware



Building Nonprofit Leadership

Seven community leaders were provided with scholarships to attend the Community Leadership Institute in Orlando, Florida on October 25 - 28, 2012, through NCALL's membership with NeighborWorks America. Representatives of four nonprofit housing development corporations that NCALL assists attended – Minquadale Homeowners Association, Millsboro Housing for Progress, Snow Hill Citizens for Decent Housing, and Central Delaware Habitat for Humanity. The Community Leadership Institute provides a variety of workshops from organizational development to organizing volunteers to community development. Its purpose is to strengthen the voices and skills of

community residents and provide valuable networking opportunities. NCALL's community leaders stated how much they enjoyed the Institute and appreciated the training that they received.



CLI Attendees pictured from left, Hermetta Hudson, Jocelyn McBride, Carolyn Showell and Karen Speakman. Not Pictured: Robert and Luvenia Draine, Ron Sharr and Adrienne Hawes.

NeighborWorks America Program Rating

NCALL just received our 2012 rating from NeighborWorks which is once again "Exemplary" in a letter dated 12-11-12 from Chief Operating Officer, Chuck Wehrwein. The rating is assigned by the NeighborWork's Organizational Health Tracking System Committee.

Happy New Year to all our partners and friends! May 2013 be merry and bright!!

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 joined the Combined Federal Campaign; our ID # is 36425.

