

Summer 2016

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Loan Fund Provides Financing in Downtown Development Districts



NCALL's Loan Fund recently closed on three loans that are part of Delaware's Downtown Development District (DDD) initiative, a program designed to spur

community development by leveraging private investment with state grants and local incentives. Each of the projects is also part of other community development initiatives, adding even greater impact to these revitalization efforts.

Two of the projects are located in Wilmington. An \$800,000 loan to Interfaith Community Housing of Delaware, known as the Willing Street Artist Village project, will provide 12 homeownership opportunities in the Quaker Hill neighborhood for low- to moderate-income artists and creatives. In addition to being in the DDD, this project is the initial affordable housing endeavor of the Wilmington Creative District Vision Plan. Barclays Bank Delaware is joining NCALL as the participant lender.

The second loan in Wilmington, to Midtown Parking LLC, will result in 200 new rental units, more than 12,000 square feet of retail space and 350 new subterranean parking spaces. This project is the latest phase of the Market Street Corridor revitalization initiative of the Buccini/Pollin Group. Barclays Bank Delaware is also the participant lender in this \$1 million loan. The Loan Fund will be closing on a second loan for this project – in the amount of \$1.25 million – in May, and will be joined by Barclays Bank Delaware and Partners for the Common Good.

In Dover, MauTiste Investment Group is utilizing a \$575,000 loan to remove a blighted building and create six townhomes that will help increase the homeownership rate downtown. This project is also located within the Restoring Central Dover footprint, a community revitalization initiative led by NCALL.

Restoring Central Dover Makes Initial Round of Grants



The implementation of the Restoring Central Dover Neighborhood Plan is well

underway. A grants committee was recently formed which is made up of one representative from each work group, who is not the presiding chairperson. This committee is responsible for developing evaluation criteria and reviewing funding requests from each work group.

NCALL had \$43,000 available from the Wells Fargo Regional Foundation

implementation grant to offer to work groups as seed money to jump start community development projects. We received over \$85,000 in grant requests. Through this process, several impactful projects were awarded. For example, the Safety Work Group was awarded \$20,000 to leverage City of Dover funds for a \$63,000 lighting project. This project will replace 12 existing lighting fixtures with 12 new holophane LED lighting fixtures and holophane poles on S. New Street, a residential block adjacent to the main downtown commercial corridor. This lighting will address a crime hotspot, as there

were 837 police calls to this area in 2015.

Other projects include: expansion of community dinners that connect residents to food from local community gardens and educate them on healthy eating, support to expand small business technical assistance programming, leveraging funds for the Icehouse Entrepreneurship Training Program, and the Brush with Kindness Program in Central Dover, along with a variety of community building activities.

RCD Annual Community Fair



Restoring Central Dover (RCD) will hold it's Annual Central Dover Community Fair

on Saturday, June 11, from 11:00-4:30 p.m. at the Loockerman Way Plaza. The event is free to the public and food will be available for those who attend.

This year's fair will provide the community an opportunity to help address one of the goals of the Restoring Central Dover Plan. Community support is critical to implementing the goals of this plan. Community events that strengthen

community cohesion allow residents to enjoy each other's company, address issues collectively, and foster a deeper sense of community.

Various businesses and nonprofit organizations will be invited to participate and provide information to the residents. The annual Community Fair will bring the community together along with the local police department and city officials to work towards strengthening the relationships within the community. This year's festival will have a focus on youth literacy. The fair will continue to be an annual event for years to come.

Kiss Your Landlord Goodbye Program



The Delaware State Housing Authority is joining forces with \$tand by ME to establish "Kiss Your Landlord Goodbye." This program will build the financial well-being of younger Delawareans to prepare them to take part in the American Dream by owning their own home. The partnership will also include the Delaware Federation of Housing Counselors, The Delaware Association of Realtors, numerous local financial institutions who partner with DSHA and all of \$tand by ME community partners.

\$tand by ME will hire 3 full-time coaches to serve the market and grow as the momentum grows. One of the coaches will be a project manager for the effort, headquartered in New Castle County and the other two coaches (West End Neighborhood House and NCALL) will serve territories in Northern and Southern Delaware with NCALL servicing Kent and Sussex Counties.

NCALL Celebrates 40 Years!!

The year 2016 marks NCALL's 40th Anniversary. We will be celebrating by holding an anniversary banquet on Wednesday, October 19, 2016 at 5:30 p.m. at the Duncan Center in Dover, DE. We hope you will join us!

6th Annual Homeownership EXPO

In celebration of Homeownership Month and NeighborWorks Week, NCALL and DSHA will host the 6th Annual Homeownership Expo on Saturday June 11, 2016 at Del Tech Community College in Dover, DE. This event offers a convenient way for families to see just where they stand in the home buying process.

The event provides prospective homebuyers a free credit report with credit scores from all three major credit bureaus and pre-registered visitors will have a one on one session with a certified housing counselor or financial coach. Admission is FREE, vendors from the housing industry will be in attendance and door prizes will be given away....just a few of the many features at the Expo.

Register at www.ncall.org and let us assist you on your journey to homeownership!

Housing Development Corner

NCALL's Housing Development Team is busy with activity this spring. This is a brief recap of what we are working on:

- Chandler Heights II, a 28 unit apartment complex in Seaford, Delaware is nearing completion -- It included the renovation of 24 three bedroom units and adding 4 one bedroom units. The sponsor is Better Homes of Seaford, Inc. and NCALL monitored the construction and assembled the LIHTC application.
- Village of St. John, a 53 unit rental housing complex for senior age 62 and older in Wilmington, DE. NCALL assisted the Ministry of Caring in submitting a Low-Income Housing Tax Credit application for the Village of St. John, which will entail converting the existing historic Cathedral of St. John and Dean's House into 17 one and two bedroom units and adding a new wing of 36 one bedroom units. *(See more information in the article on Page 5.)*
- Two rental complexes for farmworkers and their families totaling 48 apartments are planned for Accomack County on the Eastern Shore of Virginia. Both are funded through Rural Development's Section 514/516 Farm Labor Housing loan and grant program with 48 units of rental assistance. The sponsor/owner is the Eastern Shore of Virginia Housing Alliance and the first project, Bailey Road Apartments is expected to be under construction this summer to provide the area's farmworkers with much needed affordable housing.
- In the Restoring Central Dover, Delaware area, NCALL will be building five houses for sale to low and moderate income households on infill vacant lots over the next year. Neighborhood revitalization is essential to turning this area into a place where people want to live, work and play and providing affordable housing alternatives is crucial to that effort. NCALL will also be rehabilitating three owner occupied homes within this area over the next year.

Farewell to Debbie Andrews



Debbie Andrews is what we at NCALL call a "boomerang" employee -- she has had two stints with NCALL totaling 20 years. We say farewell to her due to her recent move to Florida.

She first started as a Homeownership Counselor with NCALL in 1993 and after a few years became the Housing Counseling Director in charge of NCALL's Homeownership Education Program until January 2009, when she decided to pursue other endeavors. When our Foreclosure Prevention Director stepped down in 2013, Debbie applied and was hired for that position. She has added her experience and guidance to two of NCALL's direct customer service programs and for that we are extremely grateful. Over the last three and half years, she and NCALL's three Foreclosure Prevention Counselors have succeeded in assisting over 1,100 customers facing default and foreclosure. They have helped 498 households keep their homes mostly through mortgage modifications and the mediation process, thus saving \$88.1 million in mortgages. As the Foreclosure Prevention Director, Debbie represented NCALL in all matters related to mortgage foreclosures, ensured that staff were well trained and knowledgeable, that files were in compliance with the various funding sources, reports were submitted, and goals achieved.

We wish Debbie every success for the future!

The Village of St. John

When the Ministry of Caring approached NCALL about being its Development Consultant, we were intrigued. Converting a cathedral into senior housing -- that would be really interesting and challenging.

The Ministry of Caring (MOC) is a nonprofit organization in Wilmington, Delaware committed to serving the needs of the poor by providing a diverse array of services including emergency shelter, transitional and permanent housing for homeless, seniors, and disabled adults. NCALL was a good match for this role because of our substantial experience and similar mission-driven focus. NCALL recently coordinated the assembling of an application for Low-Income Housing Tax Credits and Housing Development Fund financing for the Village of St. John. Additional financing includes Federal and State Historic Tax Credits, HOME funds from Wilmington and New Castle County, \$2.5 million from the State of Delaware, and a variety of grants that the Ministry of Caring raised from private foundations and lenders -- Longwood, Welfare and DuPont foundations and JP Morgan Chase as well as a number of cost-related waivers and additional contributions by the City of Wilmington.

The Cathedral of St. John is an historic landmark located in Wilmington and is considered a centerpiece of the Brandywine Village Historic District. The former Episcopal Cathedral, built in 1858, is constructed of Brandywine granite and limestone walls, wood joists, and a slate roof.

The new design is sensitive to the historic nature of the gothic revival church and the design team, Architectural Alliance, has taken



MAIN ELEVATION RENDERING

measures to ensure that the project detailing, materials, scale, colors, and landscaping maintain the existing character of both the existing Cathedral and the surrounding historic neighborhood. Green features are included and the dwelling units will conform with Energy Star 3.1 standards. All equipment, appliances, and lighting fixtures will be Energy Star rated and a solar hot water system will be provided for domestic water on the new addition.

Fifty-three affordable apartments for seniors are planned -- the cathedral's offices and classrooms will be repurposed into 12 apartments and the Dean's House on the property will be converted into five units. Each dwelling unit has one or two bedrooms, a kitchen, dining/living space, and a mix of bathrooms. A new three story addition will contain 36 one bedroom apartments, 12 of which will be fully accessible, and will connect to the existing Cathedral through an enclosed entrance and walkway. The church will be utilized as community space for the entire housing complex and include a dedicated office for a full-time site

manager, social service providers, and maintenance staff. This large space will provide a variety of activities for residents including a library, computer center, and music and sewing areas.

The site will contain a series of walkways connecting the buildings to one another and with the existing city sidewalks. A U-shaped drive will be added creating a drop-off area and accessible parking spaces. Three exterior courtyards will provide outdoor sitting areas.

An existing parking lot is located across from the church. Adjacent to the parking lot, public transportation improvements will be installed and will include an ADA compliant bus shelter with bench, a bicycle rack, and a pedestrian crosswalk with a pedestrian signal. Additional bus service provided by the Ministry of Caring will be available for transportation to stores, appointments, and recreational activities. The location of the site allows for easy access to a variety of shops, stores, and food places and the Wilmington Senior Center is located just two blocks away.

NeighborWorks America Ranks NCALL

NCALL has been part of the NeighborWorks America national network of excellence since 2003. As such, an in-depth program review is conducted on NCALL every three years. From this program review, quarterly reports, audit, and other organizational information, NCALL is rated annually, and has been rated “Exemplary” since entering the network. At the Executive Symposium each year, NeighborWorks releases their production rankings for their 249 organizations throughout the nation. Please see how NCALL ranked nationwide in 2015:

NeighborWorks America Annual Ranking for FY 2015

<u>Ranking Element</u>	<u>NCALL Ranking</u>	<u>NCALL Percentage</u>
Counseling & Education Customers 3,213	#2 of 213	Top 1%
Homeowners Created 232	#24 of 213	Top 11%
Customers Counseled by NFMC (Foreclosure) 189	#9 of 74	Top 12%
Preserved Homeownership Customers 175	#21 of 187	Top 11%
Rental Homes Constructed or Acquired 34 units	#51 of 93	Top 55%
Total Reported Investment \$54,483,529	#32 of 249	Top 13%

NCALL's All Stars



Each quarter at our full staff meetings, and we really fill up our Dover conference/training room, Joe announces an ALL STAR Team for the quarter based on accomplishments. Over the past year, the award has been given to:

- July, 2015 - Housing Development Team (Karen Speakman, Phil Hoffert, Maggie Pleasant)
Why: Top ranked LIHTC application, projects in construction and pipeline.
- October, 2015 - Self-Help Housing Team (Jill Lordan, Frank Datillo, Jack Kauffman, Kristina Naylor, Debriel Elam)
Why: Lead role in planning/

conducting National Self-Help Housing Conference in San Antonio with 398 attendees.

- January, 2016 - Loan Fund Team (Karen Kollias, Dave Callahan, Derrick Southard, Vince Episcopo)
Why: New records for loans, deployment, creative community facilities, and use of participations.
- March, 2016 - Restoring Central Dover Team (Tamika Graham, Chanda Jackson, Maggie Pleasant)
Why: Putting Restoring Central Dover on the map, facilitating Work Groups, neighborhood watches, and many community activities.

NCALL Launches New Free Financial Education Workshop Pilot

On May 10, 2016 NCALL held its first workshop of Freddie Mac's Credit Smart program. Credit Smart is now used in over 45 states with more than 3 million consumers. The program includes 12 financial education modules featuring information on credit, money management, homeownership, goal setting, foreclosure, etc. During the two month pilot, NCALL will host four 3-week sessions in the Dover office. At this time over 40 people have registered.



NCALL Research, Inc.
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NCALL Elects New Board Members

Two new members were recently elected to NCALL's Board of Directors.

Reverend William Grimes – is senior pastor of Solid Rock Baptist Church in Dover since 2007, implementing many services to the community and recently developed the Solid Rock Community Outreach Center, a beautiful new facility serving the Restoring Central Dover revitalization area and financed by NCALL's Loan Fund. Rev. Grimes has been very involved with Restoring Central Dover as part of the

Steering Committee and chair of the Youth and Adult Services Work Group. He holds an Associate Degree in Biblical Studies, a BS in Psychology, a Minor in Christian Counseling, and is currently working on his Master of Divinity.

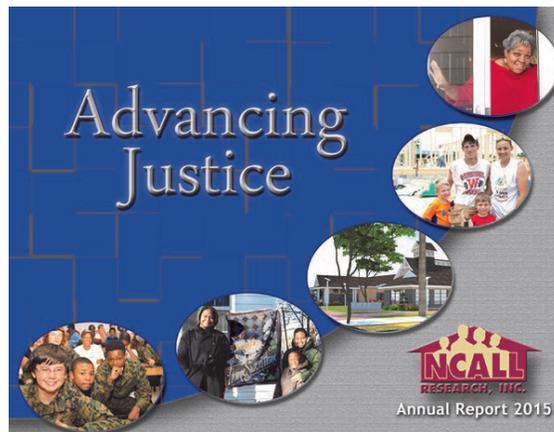
Jacqueline C. Chatmon – lives in Cape Charles, Virginia at the southern tip of NCALL's Delmarva service area following five-years as Supervising Examiner for the Federal Reserve Bank of New York. Prior, she worked with Summit Bank and Citibank in credit, risk management,

auditing, and policy management. Prior to banking, Jacqueline was a programmer at Lockheed and ESSO. She has a BA in Chemistry, minor in Math, and her MBA from Wharton. She is very involved on the Eastern Shore of Virginia with the Housing Alliance, Area Agency on Aging, and Northampton County Planning Commission.

Welcome to the Board and thank you for your service!

NCALL's 2015 Annual Report

NCALL released its new Annual Report in February 2016. Visit www.ncall.org for a copy.



FOLLOW NCALL ON OUR FACEBOOK PAGE AND VISIT US AT WWW.NCALL.ORG!

Giving Options

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.

