Celebrating 40 Years of Families, Homes, Communities

NCALL Research, Inc.
40 Years
est. 1976

October 19, 2016
NCALL’s Mission

To promote affordable housing, improved communities and sustainable development, primarily in rural areas.

To that end we seek to:

- Encourage, support, and counsel people to achieve their housing goals and improve their finances.
- Provide development assistance, training and support to organizations to enhance their capacity.
- Provide innovative lending and services targeted to affordable housing and community development efforts.
- Increase public awareness about housing needs and resources and advocate for improved public policy.
Dear Friends,

Welcome to NCALL’s celebration of 40 years of affordable housing and community development. You have been an important part of NCALL’s amazing past and present, as together we have made a real difference in the lives of thousands. We count it a privilege to work side by side, overcoming obstacles while demonstrating creativity, best practices, and attaining meaningful and quantifiable results.

This booklet shares amazing results, with people served, units developed, financing leveraged, and loans made. But the story is much deeper than mere numbers as NCALL fulfills its mission, one neighbor and one customer at a time. NCALL is blessed with staff members that are experienced and certified, but also who have chosen this career because they care and they want to make a difference and be customer-centric. NCALL’s Board of Directors represents a model of strong governance as it establishes priorities and plans strategically, setting ambitious goals, with quality oversight of the organization. In an effort to continually improve, NCALL seeks third party reviews, such as NeighborWorks and AERIS. And through it all, how does our work manifest itself? Families become successful first-time homebuyers; people achieve financial goals through $tand by ME coaching; households overcome crises to save their homes; opportunities for housing are created through new and preserved apartments; self-help housing grantees receiving training and capacity; nonprofits have access to credit for housing, community facilities, and revitalization efforts to achieve their missions; and Restoring Central Dover partners work on all aspects of community building.

While we celebrate a productive past and witness growth in our lines of business and services, the future remains a formidable challenge to all working in this sector. We move forward with a heritage of success, effective governance, a spirit of collaboration, expertise and dedication, and a sound vision and mission. Please take a look at our timeline, pictures of customers and results which tell thousands of words, and see the names of all who have helped along the way. Please join us for the next leg of our journey as we seek to accomplish many new milestones.

With regards,

James G. McGiffin, Jr.
President

Joe L. Myer
Executive Director
Our sincere appreciation goes out to the following sponsors who contributed financially to this celebration.

**Community Leader**
JP Morgan Chase

**Community Partners**
Barclays Bank
Buccini-Pollin Group
Cinnaire
Discover Bank
NeighborWorks America
PNC Bank
Wells Fargo Foundation

**Community Builders**
Artisans’ Bank
Bank of America
M&T Charitable Foundation
New Penn Financial Services
TD Bank

**Community Neighbors**
Architectural Alliance
Barbacane, Thornton & Company, LLP
Delaware Housing Coalition
Losco & Marconi, P.A.
Peter A. Oldziey & Associates
Pratt Insurance
USDA

**Community Friends**
WSFS, Dover Downs, Caskey Printing
NCALL’s 40th Anniversary
Dinner Celebration Program

October 19, 2016
Duncan Center, Dover, DE

Welcome and Appreciation
Randy Kunkle, NCALL Board Vice President

Perspective
Anas Ben Addi, Director, Delaware State Housing Authority

I Have a Dream
Performed by John Moore

Invocation
Pastor Will Grimes, NCALL Board

Buffet Dinner
Music by George Weldon Trio

NCALL’s 40-Year Impact
Joe Myer, Executive Director

Keynote Address
Moises Loza, Executive Director, Housing Assistance Council

Closing
Jim McGiffin, NCALL Board President
Currently the Executive Director of the Housing Assistance Council (HAC), a national nonprofit corporation that works to increase the availability of decent housing for rural low-income people. The organization provides technical assistance, training, research and has a revolving loan fund with assets of approximately $80 million to assist with the development of housing for low-income families and hard to serve populations in rural areas, especially the Appalachian area, the colonias along the U.S.-Mexico border, the lower Mississippi Delta, migrant farmworkers, and native Americans. HAC has loaned close to $300 million which have helped build over 68,000 units in 50 states, Puerto Rico and the Virgin Islands; it also conducts legislative policy, and program analyses to assist federal, state and public bodies and others to serve rural areas more effectively.

Mr. Loza is currently the chairman of the Rural Development Leadership Network. He also serves as the Treasurer of the National Low Income Housing Coalition.

Mr. Loza serves on the board of directors of the National Community Reinvestment Coalition, the National Housing Conference, and the National Rural Housing Coalition. He also serves on Bank of America’s National Community Advisory Council and the Morgan Stanley Advisory Committee.

Mr. Loza grew up in South Texas. A member of a migrant farmworker family, he traveled extensively with his family seeking farmwork in the South, Midwest and West.
Our Impact over 40 Years

28,273  Households served
8,035   New homeowners
18,482  Customers counseled and educated
2,965   Customers counseled for foreclosure prevention
1,091   Homeowners who saved their homes

55      Self-Help Housing grantees assisted
3,991   Rural homes produced

$87.4 million  Loaned for affordable housing and community development

1,343  Rental homes constructed and preserved, with
17     Nonprofit sponsors

$216.4 million  Leveraged by providing housing technical assistance

$1.382 billion  Total private and public investment

$1.078 billion  Leveraged in mortgage financing
From modest beginnings in 1976, the National Council on Agricultural Life and Labor (NCALL) grew to be a nationally recognized leader in affordable housing, serving the Delmarva Region with significant scale and impact. The vision of NCALL heroes such as Jeanine Kleimo, Jim McGiffin, Karen Speakman, Roland Ridgeway and many others guided this Dover based nonprofit organization in its quest to addresses housing and community development needs.

Affordable housing affects thousands of families seeking to own a home or rent an apartment that meets their needs and is affordable. Poverty, homelessness, and substandard conditions exist, and the issue of “affordability” is a challenge for many. Delaware faces housing problems, as foreclosures disrupt households (now #1 in the nation), homeless children attend each of our school districts, the American Dream of homeownership eludes many, our rental market is grossly oversubscribed, and major affordability gaps exist for renting and owning in each county. Delaware is now the 12th most expensive state for housing. Many labor classifications do not earn enough to afford a modest 2 bedroom apartment. Emergency shelters and transitional housing are full and waiting lists for subsidized apartments are long. Many are in the midst of a housing crisis.

NCALL builds bridges with families in need of improved housing by bringing federal, state, and private financing to the table, and fortifying it with financial education, counseling, and coaching. Whether it be financing to develop and preserve apartments; gap and down payment assistance for homeownership; lending for community facilities, housing efforts, and revitalization; foreclosure prevention and mediation to help save homes; or implementation of the Restoring Central Dover downtown revitalization plan, NCALL strives to be a catalyst for achieving and sustaining affordable housing and improved neighborhoods and communities.

NCALL has become a trusted friend in providing financial education, training, and coaching so families can be informed consumers in our “buyers beware” society. Households end up with the best rates, terms, and experience possible when buying a first home or achieving a financial goal. The combination of access to financing and the empowering education greatly increase the opportunity for sustained success.

NCALL is a chartered NeighborWorks America organization with an “Exemplary” rating, and is a top tier producer across the 250 organization national network. Uniquely, NCALL is also a Community Development Financial Institution certified by US Treasury to lend for housing and community development work throughout Delmarva.

Results from the work of NCALL’s Board and staff are plentiful:

- 8,035 first-time homebuyers achieved the American Dream of homeownership with over one billion leveraged in attractive

| 1955-1976 | National rural advocacy  
| Child labor  
| Small farmers  
| Rural housing  
| International Self-Help Housing Assoc.  

| 1976-1990 | Housing mission on Delmarva  
| Jeanine Kleimo & Joe Myer hired  
| Organized local nonprofits  
| Developed apartment communities  
| Self-Help TA in 21 state region  
| Predevelopment lending  
| Began housing counseling  

mortgages.
• **Fifty-five apartment communities** have been built or redeveloped serving very-low income families, elderly and farmworkers throughout Delmarva.
• **1,091 families saved their homes** from foreclosure since 2007, benefiting them and their neighborhoods and communities.
• **3,224 people received financial coaching** through $tand by ME in Kent and Sussex Counties since 2012, achieving their financial goals.
• **$93 million has been loaned** to 50 borrowers in 153 loans for affordable housing, community facilities, and revitalization creating 797 units, 285 special needs beds, and 317,000 SF of facilities such as health clinics, charter schools, and community centers.
• **Self-help housing grantees** in the 21-state northeast region received technical and management assistance and training.
• **Birthed the Restoring Central Dover** revitalization effort coordinating work groups for housing, safety, youth/adult services, resident engagement, economic development, and transportation/green space/recreation.

These numbers speak to the scale and breadth of NCALL’s impact, but they don’t share the inspiring success stories attributable to our customers. Every family and every organization has a unique housing journey that we can all learn from. A decent, safe, affordable place to call home is critical in order for families and elderly to survive, thrive, and prosper because housing impacts all aspects of our lives. Take a moment to remember your housing journey and what that has meant to you.

NCALL did not achieve these results alone. A collaborative spirit results in partners such as USDA Rural Development, Delaware State Housing Authority, NeighborWorks America, and many foundations and banks that help to resource NCALL’s work. Contributors and investors make this work possible. Our most important partnership is with the families and nonprofits we serve, and the borrowers we lend to. NCALL regularly teams up with others believing “together we can do more.”

Using the accepted 7 to 1 economic impact multiplier for affordable housing, NCALL’s work has contributed a cumulative $9.6 billion to our economy. As a growing employer, NCALL provides quality jobs, comparable wages, important benefits, and professional development.

The experiment 40 years ago to see if a knowledgeable nonprofit could make a difference has proven its value in many ways, and through thousands of lives touched each year.

If you have a housing need, we invite you to talk with us at 302-678-9400.

*(Op Ed by Joe Myer published in the Delaware State News, September 17, 2016.)*

**Housing counseling statewide**
HUD CHDO TA
Began developing LIHTC rentals
DE Rural Housing Consortium
www.ncall.org

** Loan Fund and CDFI 2004**
Foreclosure prevention counseling
Purchased Georgetown Office
Virginia efforts funded
Photovoltaic panels – Dover
AERIS Rating

**Green designation - NeighborWorks**
$tand by ME coaching 2012
Restoring Central Dover initiative
Credit Smart financial education
NCALL’s Programs

Homeownership Education: This service to low and moderate income households includes group and one-on-one counseling to assist first-time homebuyers to become mortgage-ready. Work entails improving credit, reducing debt, increasing savings, and establishing household budgets. Services are provided by certified counselors located in each of Delaware’s three counties.

Stand by ME Financial Coaching: Financial coaching services are provided at multiple venues in Kent and Sussex Counties to employees, students, residents, Air Force personnel, and households not yet ready for homeownership. Persons set financial goals and work with the coaches to realize those goals, whether to improve finances, resolve a problem, or seek out an opportunity.
Foreclosure Prevention: Certified counselors assist families facing the crisis of foreclosure and use multiple tools such as loan modifications, mediation, and DEMAP to help resolve their mortgage problems and create an affordable situation going forward so they can remain homeowners. Services are offered statewide.

Real Estate Development: Nonprofits wanting to develop affordable apartment communities are assisted by NCALL on all aspects of the development process and financial packaging. Single-family housing construction of for-sale homes is starting initially in the Restoring Central Dover footprint to serve low and moderate income households.
**Community Development Lending:** The Loan Fund makes credit available primarily to nonprofit borrowers to fund acquisition/construction of affordable housing, community facilities, and revitalization projects. As a Community Development Financial Institution (CDFI), NCALL seeks equity and debt investments and loan participations to address the significant demand throughout Delmarva.

**Restoring Central Dover:** A collective impact model with NCALL as the backbone, a collaborative steering committee, and six work groups for housing, safety, economic development, resident engagement, youth and adult services, and transportation/open space/recreation is moving forward accomplishing the many goals of the Restoring Central Dover revitalization plan.
Self-Help Housing Technical Assistance: Housing grantees throughout the 21-state northeast region receive technical and management assistance to further this important USDA program where families work together to build their own homes. Services include training, progress meetings, monitoring, grants management, construction scheduling, recruiting and loan packaging, newsletters, Spotlight website, and national conferences.
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Homeownership Specialist
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Financial Coach
Financial Coach
Finance Assistant
Financial Coach
Executive Director
Self-Help Program Analyst
Homeownership Specialist
Loan Officer
Deputy Director
Administrative Assistant
Congratulates

on 40 years of quality housing and community development services and significant impact throughout Delaware.
Congratulations

NCALL

a leader in the
NeighborWorks
Network of Excellence

on your 40th Anniversary!

Thank you for creating opportunities
for people to live in affordable homes,
 improve their lives and
strengthen their communities.

NeighborWorks America
Paul Weech, President & CEO
Joan Straussman, Interim Northeast Regional Vice President
Chris Helmers, Senior Relationship Manager

www.NeighborWorks.org

ACHIEVEMENT:
DESERVES OUR
RESPECT

We’re committed to helping the
community and everyone who
lives here achieve more than
ever. That’s why we’re proud to
support NCALL.

PNC

for the ACHIEVER in you™
We’ve raised roofs.
Raised financial literacy in
schools. And helped our
neighbors buy and rent homes.
Discover supports Delaware
and our hometown bank is
proud to have served the
community for over 100 years.

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Delaware Housing Coalition

USDA
United States Department of Agriculture
Rural Development

ARTISANS’ BANK
A History of Service
Since 1861

MEMBER FDIC
Wells Fargo is proud to salute NCALL

Congratulations on your 40th Anniversary.

Together we'll go far
We recognize one of the most precious resources in our community — you

Thanks to you, things are getting done and our community is becoming a better place to live and work. Thanks to your leadership, the lives of your neighbors are being changed for the better.

Bank of America recognizes NCALL and congratulates them on 40 years of amazing work. Community leaders like you are a vital resource and an inspiration to us all.

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ARCHITECTURAL ALLIANCE
Thanks to NCALL’s Partners

Many of NCALL’s results come from working together with organizations such as nonprofit housing corporations, borrowers from the Loan Fund and public policy advocates. This is a list from over the years.

**Housing Organizations**

America’s Dream
Appoquinimink Development, Inc.
Bay de Noc Habitat for Humanity
Bayview Citizens for Social Justice, Inc.
Berlin Community Housing Corporation
Better Homes of Seaford, Inc.
Bread of Life Ministries
CAC of Fayette Co.
Community Concepts, Inc.
District One Community Action Group, Inc.
East Alliance Neighborhood Development
Eastern Shore of Virginia Housing Alliance
Gateway House
Good News Habitat for Humanity
Greene County Habitat for Humanity
Habitat for Humanity of Warrick County
Hamilton County Self-Help Housing, Inc.
H.A.N.D.S.
Heritage Homes, Inc.
Interfaith Community Housing Delaware
Interfaith Housing Alliance, Inc.
Interfaith Housing Delmarva
Kentucky Highlands CDC
Kentucky Rural Initiatives Corporation
Lac Courte Oreilles Housing Authority
Marquette County Habitat for Humanity
Millsboro Housing Development Corporation
Millsboro Housing for Progress, Inc.
NHS of Richland Co.
New Knollwood Civic Association, Inc.
New Road Community Development Group
Peach Tree Acres, Inc.
People for Better Housing, Inc.
Region Five Development Commission
Rockbridge Area Habitat for Humanity
Rockingham Area Community Land Trust
SHORE-UP! Inc.
Sacred Heart Housing, Inc.
Snow Hill Citizens for Decent Housing, Inc.
South Central Community Action Programs
Southeast Appalachian Rural Alliance
Southeast Iowa Regional Planning
SE Wisconsin Housing of Racine County
Southern Appalachian Labor School (SALS)
Southern MD Tri-County Community Action
Telamon Corporation
Three Rivers Community Action, Inc.
Threshold Housing Development, Inc.
WISH, Michigan
Youthbuild McLean County

**Loan Fund Borrowers**

Banning & Associates
Bethel A.M.E. Church
Better Homes of Seaford
Boyd Properties
Buccini/Pollin Group
Charon Ventures
Community Legal Aid Society
Connections Community Support Programs
Cornerstone West CDC
Corporation for Healthy Homes
Delaware Community Reinvestment Action
Council
Delaware Met
Delmarva Community Services
Delmarva Rural Ministries
Diamond State Community Land Trust
Dover Community Partnership
Dover Housing Authority
Dover Interfaith Mission for Housing
Eastern Shore of Virginia Housing Alliance
Elizabeth A.M.E. Church
First State Military Academy
Georgetown Revisited
Greater Georgetown Chamber of Commerce
Holland Mills Development
Inner City Cultural League
Interfaith Community Housing of Delaware
InterFaith Mission of Sussex County
Inter-Neighborhood Foundation of Wilmington
LaRed Health Center
Lewes Public Library
Lewes-Rehoboth Association of Churches
Light Up The Queen Foundation
Maple Shade Youth & Family Services
Maryland Hawk Corporation
MauTiste Investment Group
Milford Housing Development Corporation
Millsboro Housing for Progress
Mingquadale Village Homeowners Association
New Road Village
Rehoboth Beach Film Society
Sand Hill Homeowners Association
Solid Rock Baptist Church

Sussex Academy Foundation
Sussex County Habitat for Humanity
Telamon Corporation
The Arc of Delaware
Town of Greenwood
West Rehoboth Community Land Trust

**Public Policy Advocates**

Delaware Federation of Housing Counselors
Delaware Housing Coalition
DCRAC, Inc.
Housing Assistance Council, Inc.
National Rural Housing Coalition
Opportunity Finance Network

**Restoring Central Dover Partners**

Capital School District
CENDEL Foundation
Central Delaware Habitat for Humanity
Central Dover Residents
City of Dover Planning Department
Delmarva Black Chamber of Commerce
Dover Federal Credit Union
Dover Housing Authority
Dover Interfaith Mission for Housing
Dover Police Department
Dover Presbyterian Church
Downtown Dover Partnership
Dover/Kent County MPO
HUD (Delaware Office)
Sankofa Cultural Arts Center
Interdenominational Ministerial Alliance
Solid Rock Community Outreach Center
United Way
Wesley College
Wesley United Methodist Church

**$tand By ME Partners**

DelTech (Terry Campus)
Delaware Hispano Program & ESL partners
Delaware State Housing Authority Public Housing
Sites and Kiss Your Landlord Goodbye Program
Dover AFB
Dover Downs Hotel & Casino
United Way of Delaware
Wilmington University
It would be impossible to celebrate NCALL’s 40 years of service had it not been for funders and investors that believe in our mission and provide financial resources so that our work can accomplish amazing results. On behalf of NCALL’s Board of Directors and staff, it is with sincere appreciation that we recognize the variety of government, private, and corporate donors who have partnered with us.

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