

Summer 2018

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NCALL's Restoring Central Dover Launches *Unlock the Block*



Economic development is one of the important initiatives undertaken by NCALL's Restoring Central Dover. This spring, the RCD Economic Development workgroup unveiled the *Unlock the Block* initiative. This new marketing campaign highlights opportunities for small business owners ready to take their business dreams to the next level in historic downtown Dover.

In April, State and local officials led by Gov. John Carney; Linda Parkowski, acting director of the Delaware Division of Small Business; Dover Mayor Robin Christiansen; and NCALL's Joe Myer unveiled the *Unlock the Block* campaign. The *Unlock the Block* initiative assists landlords in finding tenants and directs property owners to incentives available for redeveloping their properties. The initiative focuses on commercial properties along Lookerman Street and adjacent streets.

Businesses will be selected through a pitch competition judged by local experts. Those selected for the program will receive a combination of incentives and assistance, including fee waivers, free business consulting services, technical assistance and cash incentives.

"*Unlock the Block* could become a model other Delaware cities and towns use to reduce commercial vacancies in their downtowns", Gov. John Carney said. "Delaware's small cities and towns offer an exceptional quality of life and an authentic experience to those who live, work or shop there. They are one of the reasons tourists choose to come to Delaware," Gov. Carney said. "Small business is a crucial part of Delaware's economy. Some 96% of businesses in the state have 50

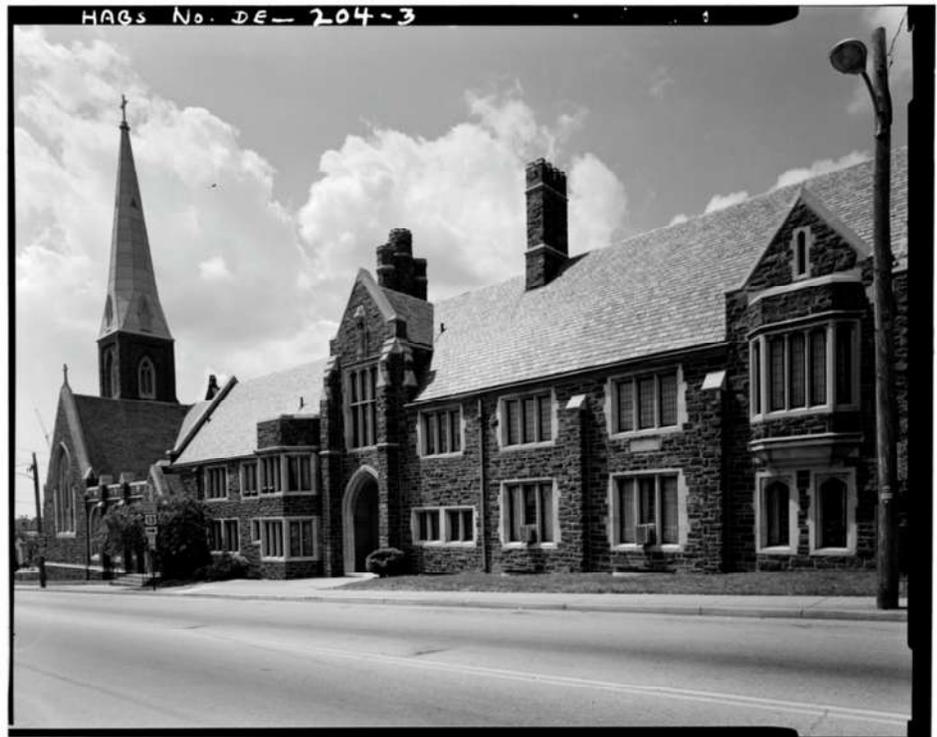
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Village of St. John Under Construction in Wilmington

The Village of St. John is under construction! This development features the historic preservation of the former Cathedral Church of St. John's Episcopal (circa. 1857) and construction of a new building that will result in a community of 53 affordable senior apartments located in Wilmington's Brandywine Village Historic District neighborhood. The development is sponsored and owned by The Ministry of Caring and NCALL is the development consultant.

The historic preservation of the existing limestone Cathedral and Dean's House (circa. 1919) will result in 17 apartments, many with elaborate wood detailing and original plaster crown moldings among other unique features. The cathedral will include an elevator and vast community space for residents use.

The new construction building will match the exterior design aesthetics of the existing buildings, will be Energy Star certified and will include 36 fully accessible apartments with an elevator. A hallway connector will link the cathedral and the new construction portion for easy access. The Dean's House sits adjacent on the

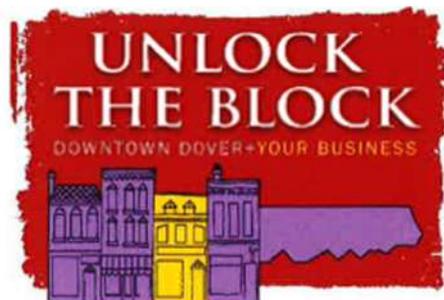


landscaped campus just a short stroll away.

Village of St. John broke ground in late December and is expected to be completed by early 2019. This community will receive Low Income Housing Tax Credits and Federal &

State Historic Tax Credits and has many additional funding sources from the City of Wilmington and New Castle County to Merrill Lynch and TD Bank. Numerous foundations are also providing support including JP Morgan Chase, Welfare, Longwood and Dupont.

Unlock the Block *(Continued from Page 1)*



employees or fewer, so an initiative like *Unlock the Block* is key to keeping our downtowns filled with strong small businesses that make those downtowns the kind of place people want to live and visit.”

A centerpiece of the marketing campaign is a video produced by downtown Dover-based Big River Film Co. showcasing several businesses also in the downtown that have already been successful.

Following the kick-off event, Gov. Carney and other officials visited the available commercial properties and toured several downtown businesses including House of Coffi, The Moving Experience real estate office, Petite Sweets, a bakery that makes cake pops, and The Loocke, a women's apparel shop.

To date, four commercial properties are participating in the *Unlock the Block* program, all of which are available for lease. *Unlock the Block* organizers continue to recruit other landlords to participate.

Applications from prospective tenants will be accepted through July 9. The pitch competition will occur in late July/early August and the winners will be announced by August 15.



Loan Fund to Partner with Enterprise



The NCALL Loan Fund is pleased to announce that it has entered into a Master Loan

Participation Agreement with Enterprise Community Loan Fund (ECLF), one of the largest and most respected community development financial institutions (CDFI) in the nation.

The agreement allows the Loan Fund to seek up to \$5 million aggregate in participation financing from ECLF, providing significant leverage of the Loan Fund's capital. This allows the Loan Fund to finance critical projects on the Delmarva Peninsula by bringing capital resources into the market that would not otherwise be available. The types of loans that will be financed through this relationship include the development of multi-

family housing, community facilities and commercial projects. Like the Loan Fund, ECLF understands that innovative financing structures are often needed in complex community development projects.

ECLF, based in Columbia, Maryland, has invested nearly \$1.5 billion in underserved neighborhoods nationwide. They are committed to building and preserving vibrant, sustainable communities through capital, technical assistance and policy work. ECLF is one of only a handful of CDFIs to be rated by S&P Global.



Loan Packaging Reaches Milestone

June 2018 marks one year NCALL has been a certified loan packager for USDA Direct 502 mortgage loans. While we have been packaging loans for Rural Development for many years, we are now part of the new official packaging system nationwide and have quickly become one of the largest volume packagers in the region.

NCALL's staff of five Pre-purchase Housing Counselors and a Program Assistant have all received certification to package applications for USDA. NCALL sends the applications to FAHE, a regional intermediary, for review. These loans serve low and very low income applicants to purchase modest housing in eligible rural areas.

We are very proud to be able to provide this service to the community as the only packager in Delaware and look forward to assisting USDA fulfill their mission!

Joe Myer Receives MHDC Rev. Frank Lucia Community Service Award

At MHDC's Annual Breakfast held on May 2, 2018, NCALL's Executive Director, Joe Myer received the Rev. Frank Lucia Community Service Award. This special award was announced with the applause from a room full of housing professionals and advocates. Presented by MHDC's President & CEO, David Moore, the award reads *"In recognition of his tireless efforts and dedication to Community Service and Affordable Housing. Joe Myer has shown a consistent commitment and has made a measurable difference to the mission and need for Affordable Housing in Delaware and Nationwide."*

Joe shares how meaningful this award is as he and Rev. Frank Lucia (Pastor of the Avenue Methodist Church in Milford, now deceased) worked together to organize MHDC and together packaged several of their

first housing efforts. "Rev. Frank Lucia, had a real vision and passion for involving the church in serving people who need decent, affordable housing. It was an amazing time in Delaware housing history and a true pleasure to work with Frank." It is especially significant as Joe is retiring as NCALL's Executive Director in mid-July.



Joe Myer with MHDC's President, Dave Moore.

NCALL appreciates the various ways NCALL and MHDC continue to work together.

NeighborWorks America – A Great Partner

NCALL became a chartered member of the NeighborWorks network of excellence in 2003. NeighborWorks America brings a lot to the table and provides a lot of resources to Delaware through NCALL, such as: access to professional housing and community development training through the National Training Institutes, certification programs for housing personnel, community leadership institutes, access to capital for our Loan Fund and Real Estate Development, community building and engagement support for Restoring Central Dover work, and many years of NFMC (National Foreclosure Mitigation Counseling) funding.

NeighborWorks does in-depth, on-site Program Reviews every three years looking at each member's financial strength, governance,

planning, production, personnel, management, systems, and more. These reviews contribute to an actual rating process and it wonderful to share that NCALL has held an "EXEMPLARY" rating since joining in 2003.

Being part of a 250 organization nationwide network connects NCALL to other states and regions, providing important peer to peer opportunities, continual learning opportunities for executive staff, and an emphasis on strong, strategic work together. As a top tier producer within the network, NCALL provides important production and quality services. As partners, NCALL and NeighborWorks are enjoying mutual benefit to improve housing and community development joined at the hip, enjoying mutual benefit.

NCALL's Homeownership EXPO

In celebration of Homeownership Month and NeighborWorks week, NCALL hosted its 8th Annual Homeownership EXPO on Saturday June 9th, 2018 at Del Tech Community College in Dover, DE. Approximately 200 people attended. This event was open to the community and 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, one-on-one session with a certified Housing Counselor or Financial Coach as well as free admission to everyone and door prizes.

The EXPO includes vendors and partners from the housing industry, including Delaware State Housing Authority, NeighborWorks, Stand by ME, Kent County Court Levy, USDA and many more.

NCALL Awarded Self-Help Housing Contract

At the end of March, NCALL was awarded a five year self-help housing contract from the national office of USDA Rural Development. This contract allows NCALL to work in 21 states, providing technical assistance to organizations that operate self-help housing programs.

NCALL has had this contract since 1983 and it is rebid every five years.

This program enables rural borrowers to save on the construction or repair of their homes by providing their own labor.

NCALL is proud to continue to offer this important service!



Thank you!

¡Gracias!

Merci!

Generous financial support from our established partners sustains our work:

Artisans' Bank
 Bank of Delmarva
 Barclays Bank
 Crestlea Foundation
 Crystal Trust
 The City of Dover
 Delaware State Housing Authority
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 U.S. Department of Agriculture
 U.S. Department of Justice
 U.S. Department of Labor

Investors in NCALL's CDFI Loan Fund help build homes and communities throughout Delmarva:

U. S. Treasury CDFI Fund
 NeighborWorks America
 Enterprise Community Loan Fund
 County Bank

(Funding received from January 1, - May 31, 2018.)

NCALL's Single Family Development in Downtown Dover

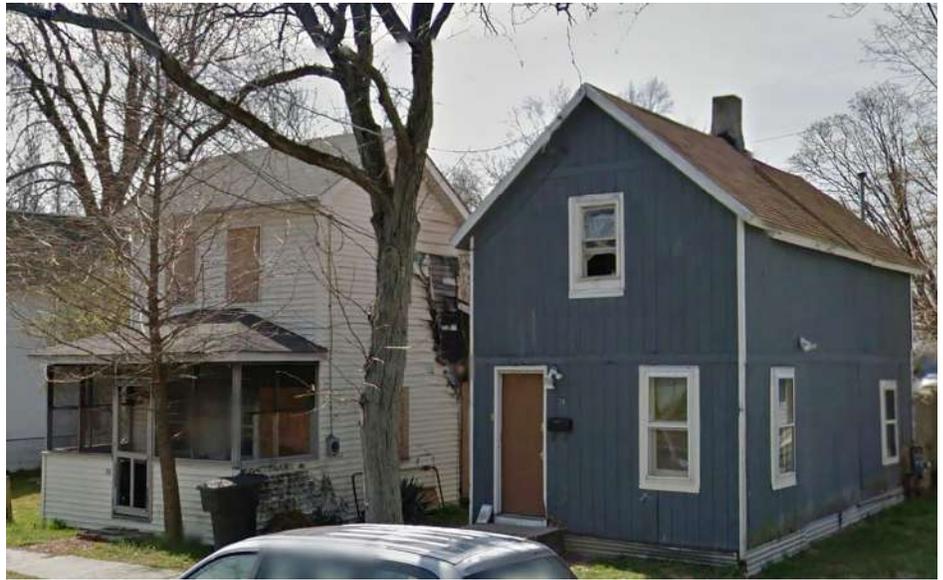
A core strategy of the Restoring Central Dover Plan is to increase homeownership. In central Dover, the homeownership rate currently stands at approximately 25%; this is a distressingly low amount particularly when compared to the statewide percentage of about 71%.

In response, NCALL is developing affordable, attractive, energy efficient homes to sell to first time homebuyers. The properties are marketed to households with incomes between 61% and 120% of Area Median Income to complement the efforts of Central Delaware Habitat for Humanity which serves households at or below 60% of AMI. The overall goal is to create mixed income housing because it is one indicator of a stable community, but also to support the existing residents of the community.

So far, NCALL has sold three homes and is in the process of building another. Six vacant lots have been land-banked and nine boarded-up buildings were recently acquired, two of which have already been demolished and the lots leveled to be made ready for construction. The acquisition of such a large number of blighted parcels in an area where there are at least 58 boarded-up buildings has the potential to dramatically improve its landscape.

The Neighborhood Building Blocks Program has funded a blight strategy plan for Central Dover to ensure all redevelopment is coordinated with the City and other partners to achieve optimal results. NCALL and Habitat are focusing together on specific blocks to ensure the maximum impact of their investments and efforts.

Redevelopment is very expensive involving acquisition, environmental testing and abatement, demolition, and finally construction. NCALL is grateful for the support received from its funders and partners. In 2017,



Two blighted homes purchased by NCALL and scheduled for demolition and redevelopment.

NCALL and Habitat were awarded \$1,000,000 in Strong Neighborhoods Housing Funds by Delaware State Housing Authority to build 20 single family homes in Central Dover. This level of funding and commitment indicate that the neighborhood will be dramatically changed in the very near future. This was the second Strong Neighborhoods Housing Funds allocation –

NCALL's first two single family homes were built and sold in 2017 with the original (pilot) grant. A third home was sold in May, this time using Housing

Development Funds, also from DSHA, as gap financing. The project has also been generously supported by JPMorgan Chase, the Federal Home Loan Bank of Pittsburgh and Neighborworks® America, as well as by DSHA.



An example of a home built by NCALL in Central Dover.



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



Homeownership Task Force



A Homeownership Task Force was authorized by NCALL's Board of Directors out of concern for the growing gap in homeownership based on race. Studies specifically show the increasing gap between white and African American ownership.

The Task Force, made up of homeowners, NCALL board and staff, wants to examine this crisis and determine how history has played a role, review economic and social disparity between white, African American and Hispanic households, as well as how NCALL can help close the gap. The Task Force will review how the foreclosure crisis devastated communities, the lack of financial

consumer friendly resources, Financial Education and mounting student loan debt effect this issue.

NCALL's mission has been to reach out to the underserved. Our goal is to continue closing this gap in homeownership and ensure that people of all races can have an opportunity to own a home.

Restoring Central Dover Holds Planning Retreat



After completing the community driven Restoring Central Dover (RCD) plan in 2014, NCALL applied for an implementation grant from Wells Fargo Regional Foundation for an initial 5-years to carry out the many strategies and goals set forth in

the plan and was funded in 2016. Now mid-way through the 5-years, the Steering Committee felt it was important to assess how well we are doing, make corrections where needed, celebrate the successes, and set the course for the next few years. Lamar Wilson, one of our original consultants for the plan, facilitated this mid-course planning on April 18th. Lamar complemented RCD as he noted how rare it is for groups to do planning when it isn't required by a funder. Thirty stakeholder residents and organizations spent a full day looking at how the Steering Committee and the five Work Groups (Housing Economic Development, Safety, Resident Engagement, and

Transportation/Green Space) were operating, while seeking guidance and suggestions to improve and take advantage of our momentum, in order to effect change for the long-term.

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.



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