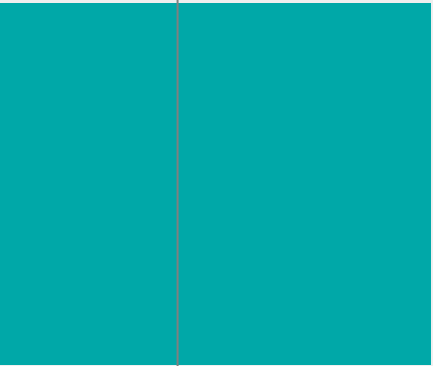


2025

Impact Report




NeighborGood
Partners



Strengthening Communities

A Message from the Board President and CEO

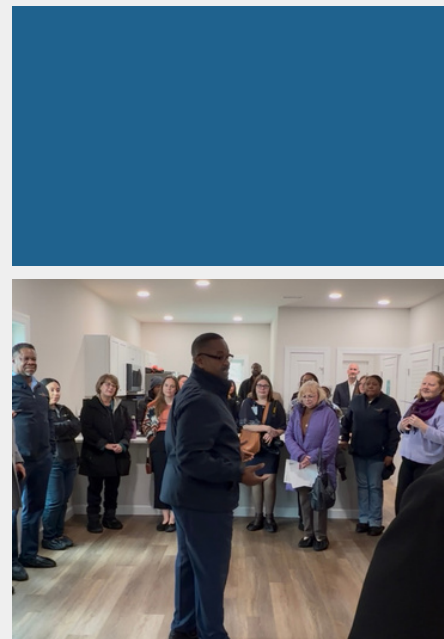
This past fiscal year (October 1, 2024 – September 30, 2025) was a busy and productive one, where all of our lines of business had successes in carrying out our mission to strengthen communities through housing, lending, and education. We aren't the only ones to see the hard work and dedication of our staff. We participated in three assessments – an Organizational Assessment by GroviderLE, a Compliance and Health Assessment by NeighborWorks America, and an Aeris review, which provides a rating for Community Development Financial Institutions. While such organizational assessments take a good deal of preparation and time, they are informative, and in our case, are similar to a Good Housekeeping Seal of Approval. We learn from them and are proud of the assessment results and to be considered an “Exemplary” organization by NeighborWorks America.

NeighborWorks' report stated “NGP possesses all necessary qualifications and certifications, a competent workforce, organized counseling procedures, efficient outreach and marketing strategies, and strong systems for client and program management... NGP has excelled in financial management, evidenced by clean audits, qualified finance staff, strong oversight, proper recordkeeping, sound budget procedures, and compliance with support restrictions.”

Aeris' report stated “The CDFI has strong alignment of its mission, strategies, programs and services, and portfolio investments with its mission....Impact metrics show positive changes toward achieving its impact goals.”

“The staff, in particular, take pride in the organization's breadth of services and collaborative culture, while participants value the responsiveness, professionalism, and resourcefulness of the organization,” shared the GroviderLE report.

FY 2025 also provided both public policy and pilot program opportunities. Karen Speakman, CEO, served on Delaware's Affordable Housing Production Task Force and its report was published in April 2025. She also served on the Sustainable Systems & Resilient Communities Transition Policy Committee, co-chaired by Tony DePrima, NGP's Treasurer, to present a collection of housing ideas and suggestions to Delaware Governor-Elect Matt Meyer.



In addition, NeighborGood Partners participated in two pilot programs that were wrapped up in 2025 in partnership with Delaware State Housing Authority (DSHA).

1) The Rent Reporting Pilot, where NeighborGood Partners administered the program and worked with public housing and other low-income tenants to report their rent payments to the credit bureaus. This provided tenants with the opportunity to benefit from their on-time payment history and affect their credit scores. The 12-month pilot saw 225 households complete the program with an average credit score increase of 51 points, the largest increase being 243 points.

2) The Rental Stabilization Program assisted households facing eviction to remain in their homes. From July 2024 – May 2025, 508 renter households were engaged, 207 rental assistance applications were submitted to DSHA, and 155 applications were approved, which provided \$568,160 in rent-related assistance to Delaware households.

Additional highlights include an increase in financial assets of \$7 million (capital) and we have several housing developments underway or in planning. Our Loan Fund approved 15 loans totaling \$15 million and our Regional Self-Help Housing technical assistance program worked with 12 Self-Help Housing grantees. NGP's social media averaged 24,000 views per quarter in FY 25, up significantly from FY 24. Read on for more highlights in this Impact Report.

During 2026, NeighborGood Partners will be celebrating 50 years of affordable housing services and we invite you to celebrate this milestone with us.



Karen B. Speakman,
CEO



John G. Moore, Sr.,
Board President

Karen Speakman
NeighborGood Partners CEO

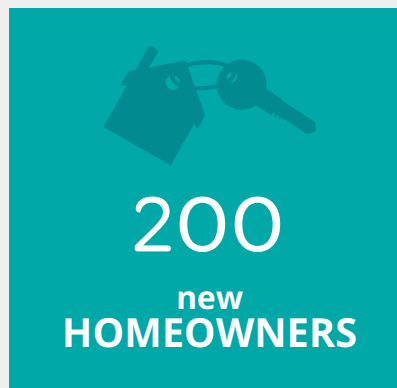
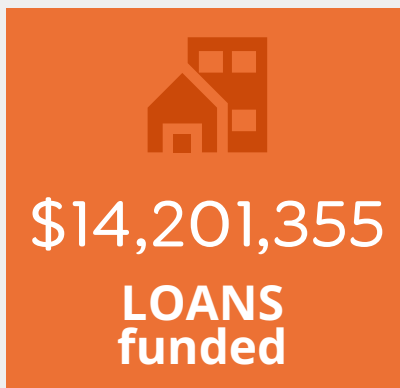
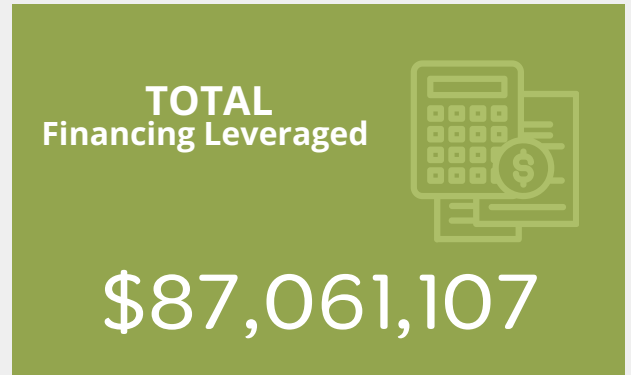
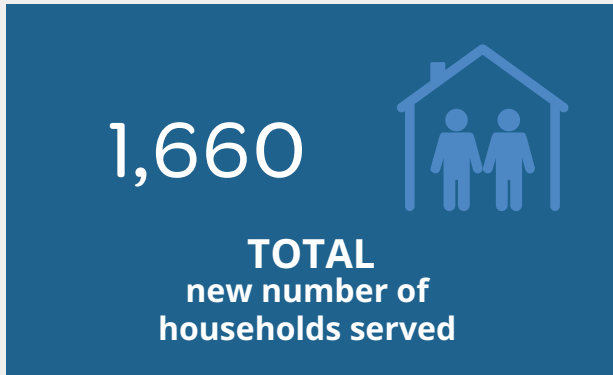


John G. Moore, Sr.
NeighborGood Partners
Board President



This impact report reflects the activity of NeighborGood Partners during the time period of October 1, 2024 – September 30, 2025.

Fiscal YEAR 2025 Impact



NeighborGood Partners has exceeded expectations for resource management as demonstrated by annually increasing total assets and net assets, annually increasing total revenues and net operating income, maintaining excellent liquidity and leverage ratios and increasing its capital ratio to a level exceeding its peer group.

- NeighborWorks America's Assessment Report



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Board of Directors and Staff

Scan to view our NeighborWorks Infographic



Our Values

As guiding principles for the organization, NeighborGood Partners embraces these values as we strive for excellence:

Compassionate

We welcome and respect everyone and care about their current situation while looking forward to the promise of their futures.

Resourceful

We connect people's needs to opportunities.

Trustworthy

We pursue excellence and are responsible stewards of the resources entrusted to us.

Responsive

We listen, learn to understand, and create plans that serve diverse interests.

Innovative

We act as change agents in the financial health and well-being of people and communities.

Mission

Strengthen communities through housing, lending, and education



Vision

Create thriving neighborhoods and equitable housing for all on the Delmarva Peninsula





Consumer Services

Stand By Me

From Uncertainty to Stability: Ms. Metzler's Journey to Financial Recovery

Ms. Virginia Metzler came to NeighborGood Partners in November 2025 when she was behind on rent and owed money to friends, family, and creditors. She was facing eviction and was unsure of what steps she needed to take to stop the eviction process. Ms. Metzler worked closely with a NeighborGood Partners staff member, who helped her complete a household budget and identify her most urgent financial priorities.

Through this budgeting process, it became clear that Ms. Metzler did not have enough income in her spending plan to cover her food expenses. We reached out to the Food Bank of Delaware for assistance; however, due to Ms. Metzler's specific nutritional needs, they were unable to provide the necessary items. After sharing her situation internally, NeighborGood Partners staff came together to donate the grocery items she needed.

At the same time, Luther Village was hosting a yard sale. Ms. Metzler shared with her Financial Coach that she enjoys baking, which led to a conversation about creative ways to increase her income. Using some of her groceries, Ms. Metzler baked a variety of sweet goods including cupcakes, cakes, and cookies; and also contributed clothing and other items she no longer needed to the yard sale. She used the proceeds to cover her upcoming monthly expenses and catch up on her rent. As a result, Ms. Metzler is no longer facing eviction and has been able to remain current on her monthly bills.

Ms. Metzler expressed her gratitude to NeighborGood Partners, and her Financial Coach, for the guidance and support she received during a very difficult time. With the help of her coach, she was able to create a plan to repay what she owed, increase her income, and successfully avoid eviction. She shared how thankful she is for the care, encouragement, and practical support provided by NeighborGood Partners' staff.



3,046

FAMILIES SERVED

Consumer Services

Homeownership Counseling/USDA Loan Packaging

From Renting to Relief: Brittany's Journey to Homeownership

Before connecting with NeighborGood Partners, Brittany Davis was renting a home that she describes as “stable, but not the best.” Repairs were often neglected, rent continued to rise, and she felt stuck. “The only way out was to own,” she shared. Like many first-time buyers, Brittany’s biggest concern was whether her income would allow her to purchase a home that truly fit her family’s needs. She had heard about NeighborGood Partners through friends and reached out, not realizing she could use a special USDA Direct mortgage loan program designed to provide deeper affordability.

Throughout the process, Brittany worked closely with an NGP Housing Counselor and USDA Loan Packager, who she says treated her with compassion and care. “I wasn’t just a client, they put themselves in my shoes. It almost became like family,” she shared. While the journey included unexpected delays, including a federal government shutdown that temporarily stalled USDA mortgage loan funding, Brittany remained determined. With guidance from NeighborGood Partners, and unwavering perseverance, Brittany stayed the course.

The day she received her keys was unforgettable. “It felt like the biggest relief of my life,” she said. “It still feels like a dream. I wake up and think, this is mine.” Now, instead of worrying about rent increases or unsafe living conditions, Brittany drives home each day with gratitude, thankful for a safe and stable place for her family.





Loan Fund

Women-Led Nonprofit Borrowers and Their Impact on Communities

NeighborGood Partners' Loan Fund plays a critical role in strengthening communities by lending to mission-driven organizations, many of which are led by women who are addressing housing instability, recovery services, and community empowerment across Delaware and the Eastern Shore. Through strategic financing, the following women-led organizations are expanding access to safe housing, supportive services, and long-term stability for individuals and families.

Habitat for Humanity of Wicomico County

Habitat for Humanity of Wicomico County, Inc., founded in 1987, is dedicated to providing affordable housing solutions for first-time homebuyers, offering home repairs for older homeowners, and operating a retail thrift store, the ReStore, to support its mission.

NeighborGood Partners recently provided a \$450,000 bridge loan to support Habitat's continued development efforts. The organization has been led by Molly Hilligoss since 2015, serving as President and CEO. Under her leadership, Habitat for Humanity of Wicomico County continues to expand access to safe, affordable housing for families across the region.



Homes4Hope, LLC

Homes4Hope, LLC serves Salisbury, Maryland, by providing housing for individuals in recovery from substance use disorders. The organization addresses a critical gap in services on the Eastern Shore, where housing resources for individuals in recovery are limited and demand remains high. Vacancies are rare, and the county continues to refer individuals in need of supportive housing.

Founded by Patrice Ottey, a former detective with the Ocean Pines Police Department, Homes4Hope was born out of a deep commitment to addressing the opioid crisis. To date, NeighborGood Partners has provided more than \$600,000 in financing across five projects, helping Homes4Hope expand its reach and impact, providing 41 total beds for individuals in recovery.



One Village Alliance

Founded 15 years ago, One Village Alliance (OVA) works to uplift children and families through a holistic approach centered on education, entrepreneurship, and the arts. Its vision is to create thriving communities supported by strong families and healthy children.



NeighborGood Partners financed the purchase of OVA’s Wilmington facility through a \$625,000 mortgage, providing a permanent home for its programming and services. OVA is led by Founder and CEO Chandra Pitts, an internationally recognized social entrepreneur and Delaware’s 2020 Businesswoman of the Year. Through innovative programming and partnerships, OVA continues to strengthen communities locally while building connections.

Interfaith Community Housing of Delaware

Interfaith Community Housing of Delaware, Inc. (ICHDE) acts as a catalyst for neighborhood revitalization by providing sustainable housing and homeownership services for low- and moderate-income households. The organization empowers residents through leadership development and promotes long-term asset building for individuals and communities across Delaware.

NeighborGood Partners has financed 25 projects for ICHDE, with total funding exceeding \$2,000,000. The organization is led by Executive Director Darlene Sample. Under her leadership, ICHDE continues to expand affordable housing opportunities and strengthen neighborhoods statewide.



Latin American Community Center

Founded in 1969 in Wilmington’s Hilltop neighborhood, the Latin American Community Center (LACC) has a long history of serving Delaware’s Latino community. Its services include ESL programs, employment assistance, homework support, family services, and early childhood education.

NeighborGood Partners has supported LACC through financing of its expanded childcare facility and the provision of a bridge loan, with total funding exceeding \$2,500,000. LACC is led by President and CEO Maria Matos, who has guided the organization for more than 25 years, overseeing its growth and continued impact in the community.



\$14.2 Million
Invested Back Into
COMMUNITIES

Restoring Central Dover

Elevating Resident Voices Through Neighborhood Voice Advocates

During 2025, Restoring Central Dover (RCD) strengthened its Neighborhood Voice Advocates program, a cornerstone of how RCD listens, learns, and leads alongside the community. Neighborhood Voice Advocates are residents who stepped forward to participate and represent their neighbors, elevate concerns, and help shape solutions. Rather than relying solely on staff-driven outreach, RCD intentionally invested in residents as trusted connectors and leaders. This approach recognizes that sustainable neighborhood change happens when residents are involved and lead the way.

Throughout the year, the Advocates play a vital role in building trust, engaging neighbors block by block, supporting community events, and sharing real-time feedback about what residents were experiencing and needed most. They served as a bridge between residents and the RCD staff, helping ensure that programs, safety efforts, and youth activities reflect lived experiences and neighborhood priorities. In addition, the Advocates were instrumental in helping to guide and inform the RCD Advisory Committee. Their insights helped shape discussions, clarify resident priorities, and align goals with on-the-ground solutions. Advocates also played a key role in assisting partners, funders, and collaborators better understand the needs of Central Dover and the value of a resident-led approach.

The Neighborhood Voice Advocates program also reflects RCD's use of a Participatory Action Research approach. Instead of collecting information in a traditional, top-down way, residents were actively involved in identifying issues, gathering insights through conversations and observations, and informing action.

1,485

Residents actively engaged in
community-building efforts
across Central Dover



54

COMMUNITY
building activities

This enabled RCD to remain responsive during a period of neighborhood transition and demographic change, while maintaining a focus on belonging and inclusion.

The Advocates were especially impactful in supporting and encouraging youth engagement and prevention-focused activities, helping to increase participation, improve communication, and reinforce positive relationships between residents, families, and community partners. Their presence helped residents feel seen, heard, and valued, critical ingredients for long-term revitalization.

By the end of 2025, the Neighborhood Voice Advocates program had strengthened resident leadership, deepened community trust, and reinforced RCD's belief that resident voice is essential for community revitalization.

“Being a community advocate means turning concerns into action and giving strength to voices that need to be heard.” - *Jesujimi Adurayemi*



23
Safety and Crime
Prevention
Activities



645
Volunteer
Hours



Launcher



Cheri Hadley & Sam Gratteri, Owners of Han Dover Your Rover

After a 19-year career in real estate, Cheri noticed there were no local options for dog daycare like the one her daughter Sam experienced while working in Savannah, Georgia. What started as a simple idea quickly turned into a business.

Today, Han Dover Your Rover is a dog daycare and boarding facility open seven days a week. It offers socialization, playtime, and overnight care for dogs while giving their owners peace of mind.

Like many entrepreneurs, Cheri faced early hurdles, especially around financing, while building her knowledge and systems along the way. After connecting with the Chamber of Commerce, she was introduced to NeighborGood Partners and the Launcher program. “The program gave me practical guidance and helped me focus on what actually matters when starting a business.” That support helped turn an idea into a sustainable business.



Learn More About Han Dover Your Rover



In four years, Han Dover Your Rover has grown into a strong part of the Dover community. Cheri and Sam now employ 14 full-time staff members and are preparing to offer employee benefits. The business has supported more than 6,000 daycare visits and over 2,000 overnight stays.

The impact goes beyond services. Events like dog prom, doglympics, and seasonal activities have created a space where people connect through their pets. For Cheri, the most meaningful part is the opportunity the business creates for others. “We’ve built something that supports our team as much as our clients. We give people a chance to work, grow, and succeed, even if they have struggled in other environments.” That impact is felt every day, whether it is a dog gaining confidence or an employee finding stability. Looking ahead, Cheri is exploring expansion and the potential to grow into multiple locations.

Her advice for other entrepreneurs is simple. “You’ll never know until you try. Do your research, understand your numbers, and if it works on paper, what’s stopping you?”

Real Estate Development

Building the Future of Affordable Housing: Breaking Ground on Delaware's First Passive Homes

NeighborGood Partners advanced a major affordable-housing milestone in Central Dover with our North Kirkwood Street Passive House project; the first Passive House (Phius-certified) homes being built in Delaware.

In April 2025, NeighborGood Partners held an on-site groundbreaking at the corner of N. Kirkwood Street and Mary Street to launch construction of four highly energy-efficient, climate-ready homes designed to dramatically reduce household energy costs while supporting long-term, sustainable homeownership. This project was made possible through collaboration and investment from partners including Energize Delaware, the City of Dover, Delaware State Housing Authority, and Healthy Communities Delaware, along with a specialized design and construction team bringing high-performance building expertise to the heart of the Dover community. Affordable homes and low utility costs await four new homeowners.



Employees Leave an Impact at NGP

Over the past two years three influential women have retired from NeighborGood Partners. Connie Harrington as Finance Director, Denise Freeman as Consumer Service Director, and Maggie Cook-Pleasant as Housing Development Specialist. Each contributed greatly to the community impact that NeighborGood Partners has made whether it be managing our finances as we grew, overseeing our homeownership counseling and financial coaching as we assisted more and more households achieve their financial and housing dreams, or assisting nonprofit housing development corporations construct and provide much needed affordable rental housing. We could not be more grateful for their dedicated and lengthy service. With more than 80 years of work for NGP between them, these ladies left their mark and we wish them well in their retirement!

One Housing Development Specialist's Legacy

Maggie Cook-Pleasant retired after 25 years of dedicated service to NeighborGood Partners, which has resulted in improved housing conditions for many low-income households in Delaware. Like other housing development specialists on the Real Estate Development team, Maggie provided technical assistance to a number of nonprofit customers through the many steps in developing affordable housing. During her tenure, she worked on 16 projects with six nonprofit developers that generated 500 units of affordable rental housing and leveraged \$81 million in financing. This involved multiple applications to procure different sources of capital and financing for the various rental complexes as well as assisting with zoning approvals, design, development team coordination, and construction oversight. The majority of those projects were with Better Homes of Seaford (BHS) and Millsboro Housing for Progress (MHP). Maggie also provided important asset management oversight for many of the apartment complexes once they were completed and rented up.

Maggie always went the extra mile for her projects. When MHP's Millsboro Landing's rehabilitation endeavor was forced to cut funding for a playground due to COVID-19 related construction material cost increases, Maggie sought new sources of funding to ensure that the playground could be developed. In gratitude for her effort, MHP named the playground Pleasant Park.

Additionally, Bill Duffy, President of MHP acknowledged Maggie "for being the glue that unites us and enables us to reach new heights and provide more services to the people we house. Maggie used her skills, talent, knowledge, professionalism, and expertise." What a terrific housing impact Maggie has provided to Delaware!



74
units in
construction



Self-Help Housing

NeighborGood Partners provides self-help housing technical and management assistance to nonprofit organizations in the Northeast that receive a Self-Help Housing operating grant from USDA Rural Development. One such organization is Threshold Housing Development Corporation in Uniontown, Pennsylvania, where Nicholas Patricelli's path to homeownership began. Raised in a close-knit community, Nick always knew he wanted to build his future near the people who mattered most.

Like many first-time homebuyers, Nick found that traditional homeownership felt out of reach for him. Rising interest rates and sales prices, steep down payments, and overwhelming closing costs made the dream of owning a home seem unattainable. Everything changed when Nick reached out to Threshold Housing Development's Self-Help Housing Program. Through this program, families work together to build or repair their homes, contributing up to 65% of the labor to reduce construction costs. What once felt impossible quickly seemed achievable through the Self-Help Housing Program. Soon after, Nick and his family were breaking ground on their first home, one that he would help build himself with his seven neighbors. Reaching this milestone marked the beginning of a new chapter for him and his family.

During the home-building process, Nick married his fiancée, Richelle, and together they welcomed their first son, Leo. As their family grew, so did the significance of the home they were building -- a place designed not just as a house, but as a foundation for their future.

Nick shared, "Self-Help Housing was honestly a dream come true for our family." He added the entire process of working with Threshold Housing was "extremely easy and fulfilling," allowing his family to focus on what truly mattered – building a life together. Today, Nick and his family are living the American dream he once thought was out of reach in the community he has always called home.

According to Dave Molchan, Threshold Housing's President, "NeighborGood Partners has been instrumental in the continued success that Threshold has achieved. Their knowledge, experience, and steady guidance have made an immeasurable difference. I'm deeply grateful to everyone at NeighborGood Partners with whom I've had the privilege to work with. Their commitment and partnership have strengthened our organization and helped us better serve our community."



4,513

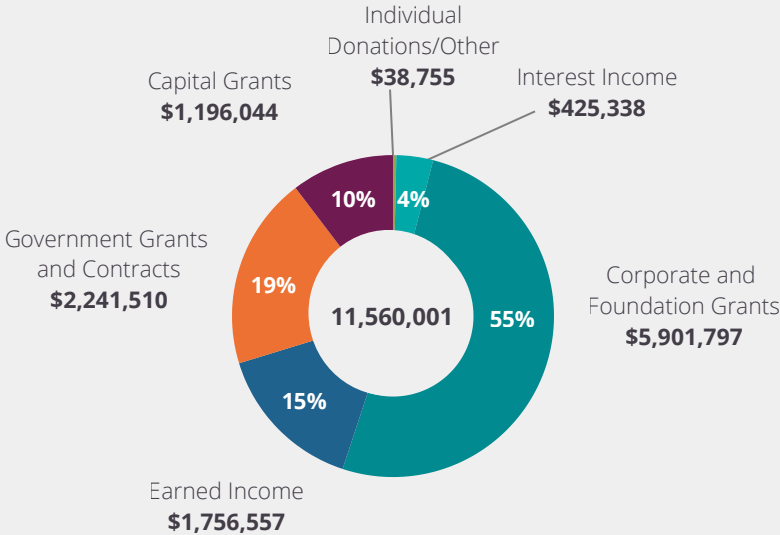
Homes Built Together

Finances at a Glance

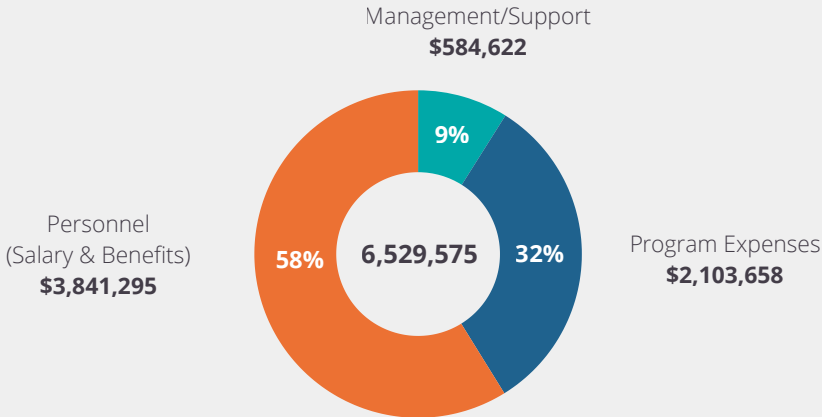
FISCAL YEAR 2025

October 1, 2024 – September 30, 2025

Revenue



Expenses



NeighborGood Partners' audit for FY 2025 is available on our website:
www.neighborgoodpartners.org

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We thank Tracey Harvey for her years of service as Board Secretary and her valued contributions to the organization. She concluded her board service in 2025.



The People Behind our Mission

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Financial Coach

SABRINA BRYANT
Home Preservation Counselor

JAMES BURKE
Home Preservation Coordinator

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Vice President, Loan Fund

SHARON Y. CEPHAS
Homeownership Counselor

TIEREA CHISHOLM
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Consumer Services Administrator

LA RONDA MOORE
Administrative Assistant

ESTHER NESBELLA
Administrative Assistant

MICHELLE POORE
Finance Assistant

AMY PRATT
Program Manager, DSCLT

PHYLLIS ROSICA
Self-Help Program Analyst

LAURA RUSSUM
Marketing & Communications Manager

BESSIE SCOTT
USDA Packager

MIRIAM SOTO
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DERRICK SOUTHARD
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RON SUDLER
Financial Coach

NNEKA TAYLOR
Program Coordinator

KIMBERLY WESTON
Intake Specialist

STEPHANIE E. WINDER
Homeownership Counselor

CEO
KAREN B. SPEAKMAN



GRATITUDE REPORT

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Sharon Cephas
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Foundations & Organizations

CenDel Foundation
Central DE Habitat for Humanity
Cornerstone West CDC
Crystal Trust
Delaware Community Foundation
Delaware State University
Delaware Volunteer Legal Services
Fulton Forward Foundation
Healthy Communities Delaware
HomeFree USA
Maple Glen HOA
NeighborWorks® America
Proctor and Gamble Fund
Regional Foundation
Rural LISC
Sussex County Health Coalition
United Way of Delaware
West End Neighborhood House
Yield Giving

Government

City of Dover
Delaware Criminal Justice Council
Delaware Grant-In-Aid
Delaware State Housing
Authority
Kent County Levy Court
Sussex County Council
U.S. Dept of Agriculture, Rural
Housing Services
U.S. Department of The Treasury

Campaigns

- Giving Tuesday Network for Good/Facebook
- State Employees Combined Campaign
- United Way of Delaware – DoMore24DE
- Raise the Roof

GRATITUDE REPORT

Business & Corporate

Architectural Alliance
Artisans' Bank
Bank of America
Barbacane, Thornton & Company
Central Delaware Chamber of Commerce
Contact Lifeline
Design Teams Inc.
Downtown Dover Partnership
Energize Delaware
First Citizens Community Bank
Fulton Bank
Green Street Housing, LLC
Hockessin Colored School #107C
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PMG Consulting LLC
PNC Bank
Rail Haus
Rapoza Associates
Shore United Bank
Shoestring Solutions
Sustainable Energy Utility
TD Bank
The Bernstein Companies
U.S. Bank
Wells Fargo Bank
WSFS Bank

Loan Fund Capital Investors

Artisans' Bank
Barclays Bank Delaware
Capital One, N.A.
Delaware Community Foundation
Delaware State Housing Authority
Discover Bank
First Citizens Community Bank
HSBC Bank USA, N.A.
Jessie Ball duPont Fund
JPMorgan Chase Foundation
Longwood Foundation
Maryland Department of Housing and
Community Development
NeighborWorks® America
Opportunity Finance Network
PNC Community Development Company
Regional Foundation
Shore United Bank, N.A.
TD Bank, N.A.
USDA, Rural Housing Services
U.S. Bank, N.A.
U.S. Dept. of Treasury, CDFI Fund
Welfare Foundation
Woodforest National Bank
Wilmington Savings Fund Society, FSB

Thank you to the individuals, businesses, foundations, and partners who made this work possible. Your support fuels affordable housing, financial education, and community investment throughout our region.

We are also grateful to those who gave through our campaigns and events, including Giving Tuesday, the State Employees Combined Campaign, United Way of Delaware, Do More 24 Delaware, and Raise the Roof.

A complete list of donors and supporters can be found on our website.





Be a Good Neighbor

Online donations are gratefully accepted.
Simply scan the QR code to access our donation portal.



Or Visit:
neighborgoodpartners.org/do-good

NeighborGood Partners is an IRS-designated 501(c)(3) nonprofit organization.

NeighborGood Partners relies on the support of donors, volunteers, and community partners to advance its mission and expand its impact.

Contributions of time, talent, and financial resources enable us to deliver housing counseling, community lending, educational programs, and housing that strengthen individuals, families, and neighborhoods throughout Delmarva.

With continued support, we are able to increase access to stable housing, provide pathways to homeownership, and invest in communities for long-term success.

To learn more about ways to give, contact Marianne Gellman, Resource Development Director.



YOUR GIFT OF ANY SIZE IS DEEPLY APPRECIATED

Please fill out this form and mail it to: **NeighborGood Partners, 363 Saulsbury Road Dover, DE 19904**

Name _____

Check or money order (Payable to NeighborGood Partners)

Company _____

Credit Card: MasterCard / Visa (Please circle)

Address _____

City _____ State _____ Zip _____

Expiration Date _____ CV _____

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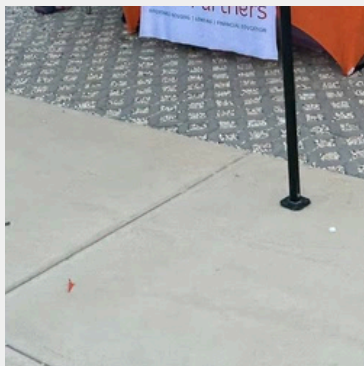
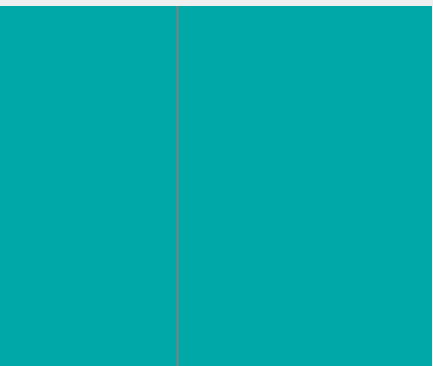
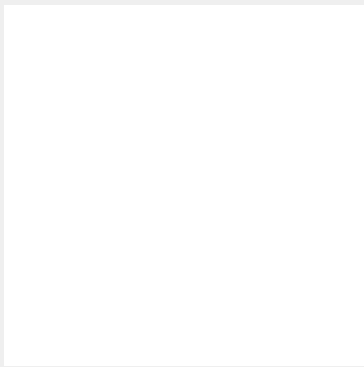
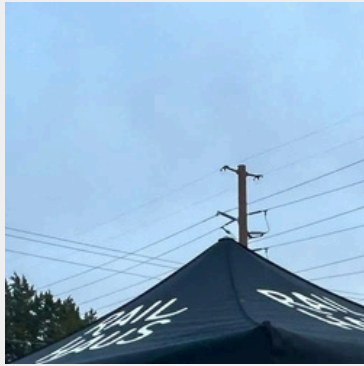
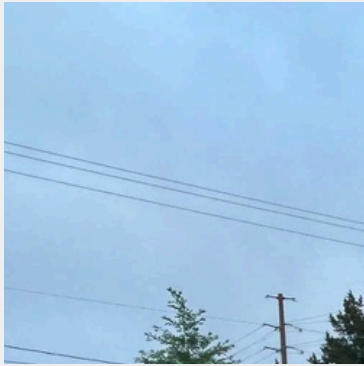
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