

Strengthening Communities

WE ARE GOOD NEIGHBORS AND GOOD PARTNERS



New Name. New Look. Same Mission.

NCALL is now—

NeighborGood
Partners

AFFORDABLE HOUSING | LENDING | FINANCIAL EDUCATION



2022
IMPACT REPORT



Karen Speakman, Executive Director (above) and Randy Kunkle, Board President (below)



A MESSAGE FROM THE PRESIDENT & EXECUTIVE DIRECTOR

We are experiencing a Housing Crisis at all levels but particularly for low- and moderate-income households. Renters are confronted by increasing rents coupled with an insufficient supply of available apartments. The present median rent for all bedroom and property types in Dover is \$1,636 with 41 available units.¹ The median home price in Delaware as of September 2022 was \$359,000, a 10.2% year over year increase.²

Nevertheless, NeighborGood Partners continues to strengthen communities by being **a good neighbor**:

- **Consumer Services** meets clients where they are to help them start a journey to improve their financial education and develop a road map to homeownership. During 2022, we assisted Delawareans avoid eviction or utilities being turned off by assisting them in applying for housing assistance.
- **Restoring Central Dover** provided holistic community development to the residents and expanded our reach outside of the Dover target area by partnering with several organizations such as the Delaware Food Bank to deliver food and provide resource events to areas that are food deserts.

And by being **a good partner**:

- **Real Estate Development** assisted Millsboro Housing for Progress reconstruct 38 rental units to be more energy efficient and continue to be affordable.
- **Loan Fund** provided new customers with expert guidance that resulted in 18 new loans: 10 affordable housing loans, 5 community facilities loans, and 3 neighborhood revitalization loans to serve the Delmarva Peninsula.

2022 was also a time of change as we launched a new brand transforming from NCALL to **NeighborGood Partners**. We are good neighbors and good partners. This brand truly embodies the work and relationships that we have with our many customers and friends.

Despite our impactful work, the demand for affordable housing is increasing. Advocacy by us all for more funding as well as inclusionary zoning needs to occur. Just imagine what the impact would be if everyone had a safe and affordable place to live – less health issues and costs, less crime and increased safety, stable families, as well as children who are better able to learn to their full potential. Affordable housing is the major issue that many households face.

Let's make affordable housing a priority!

Karen B. Speakman,
Executive Director

Randy Kunkle,
Board President

Fiscal YEAR **2022** *Impact*



1,594

TOTAL
new number of units
developed/people assisted

TOTAL
Financing
Leveraged



\$117,270,950



4

HOUSES
completed



237

HOMEOWNERSHIP
closings



453

FINANCIAL LITERACY
participants



614

NEW CLIENTS
Stand By Me



48

FORECLOSURE
prevention outcomes



146

COVID/DEHAP
housing assistance

**"NeighborGood Partners' management and board are strong
relative to the organization's size, complexity, and risk profile."**

- Aeris[®] Rating Report

Welcome to



NeighborGood Partners

Watch full coverage of launching event, by using a smart device to scan QR Code.



New Name. New Look. Same Mission.

Since our services and programs have expanded over four decades, we engaged NÜPOINT Marketing to survey our partners, funders, and communities to get a better understanding of the perception of the organization and the work we now do.

Survey findings revealed that it was the right time to develop a name and brand that better reflected the organization's mission and values as well as the many services we provide. It was important to acknowledge our strong partnerships and to being a dedicated neighbor in the communities we serve.

We are Good Neighbors. Good Partners. NeighborGood Partners.

It's been a few months since our new name, brand, and website were launched at a public event in October 2022 with friends, partners, community members, and supporters, including our Congresswoman Lisa Blunt Rochester in attendance. The feedback has been positive, our network is embracing our new name, and overall, the new brand has been well received.





Watch full coverage of event, by using a smart device to scan QR Code.

Good Partners + Real Conversations. The Kent County Committee of the Delaware Affordable Housing Coalition, together with Housing Alliance Delaware, invited legislators to hear true life housing experiences, along with breakfast and conversation with constituents about the realities of our housing crisis.

NeighborGood Partners was onsite to join in the advocacy towards solutions.

"Credit building—I had no idea. We learned so much going through the process..."

— Stephanie Payton

When Stephanie's landlord decided to sell the house she was renting for eight years with just a 60 day notice, impacting her family and in danger of becoming homeless, she reached out to NeighborGood Partners for assistance.

As good partners, we connected her to resources that could help—access to our financial education program, a network for legal aid, and support during her struggle. Now, settled into stable housing, she speaks on behalf of families like hers — advocating for better tenant rights, affordable housing, financial education programs, and the importance of understanding credit.

Watch her testimony by scanning QR code above - or - visit our YouTube channel @neighborgoodpartners.

Learn more:

CONSUMER SERVICES
PG. 6

SELF-HELP HOUSING TECHNICAL ASSISTANCE
PG. 7

REAL ESTATE DEVELOPMENT
PG. 8

RESTORING CENTRAL DOVER
PG. 9

THE LOAN FUND
PG. 10

BOARD OF DIRECTORS AND STAFF
PG. 13

GRATITUDE REPORT
PG. 14

BE A GOOD NEIGHBOR
PG. 15



"I call it a good partnership.
A good partnership means one that's going to
make a difference in peoples lives, in families lives,"
U.S. Senator Tom Carper said.

Senator Tom Carper visited our Sussex County office to celebrate the partnership of counselors and Sussex County that provide home buyer's assistance due to American Rescue Plan Act dollars that established the **Sussex County Housing Trust Fund**.

Denise Freeman, Director of Consumer Services says buyers are striving to set themselves up for success. Buyers are seeking guidance to increase their credit scores, reduce their debt, or increase their savings. These are all important factors when it comes to being mortgage ready. The Sussex County Housing Trust Fund provided much needed down payment and settlement funding.

NeighborGood Partners was one of the non-profits partners helping families with housing counseling, financial literacy, and more.

CONSUMER SERVICES

We are here to help.

NeighborGood Partners has the people in place to guide families and individuals during their journey—and everyone's path is different.

Anthony and Wanda Coleman rented all their lives, but with the current economy and a rising rental rate, they felt forced to look into other options.

Nervous and a little overwhelmed with the thought of buying a home, intimidated by a 30-year mortgage at their age, and not having a lot of savings available, they felt deflated— until Wanda found NeighborGood Partners.

Paired with one of our housing counselors, they were guided through the homebuying process and the available resources. In need of assistance, the Colemans were eligible to receive a **\$20,000 down payment grant from the Sussex County Housing Fund**, and within one year, they became proud homeowners in Seaford, DE.

A family selfie submitted by their son, Kheir, together with new homeowners, Anthony and Wanda Coleman.



2,596
CLIENTS
served



85%
HOUSEHOLDS
of color

"As a low-income family, we were surprised that there was a program to help us become homeowners. We are so happy and grateful."

— Wanda Coleman

WORKING TOGETHER, BUILDING A FUTURE

THREE DECADES OF PARTNERSHIP: COMMUNITY CONCEPTS INC.

Community Concepts Inc. (CCI) is celebrating its 30th anniversary this summer. Over the past three decades, **NeighborGood Partners' Self-Help Housing Team has provided technical and management assistance to CCI to operate the self-help housing program** in their community which has led to 267 Maine families building their own homes. CCI also has a purchase-and-rehab program through which they have assisted 114 families with fixer-upper opportunities. Their program covers multiple counties but only in the areas that are designated as "rural."



The self-help housing concept is simple: For CCI, they scout for land that will interest a potential homeowner and assist the potential homeowner in becoming approved for a Rural Development Loan. Then the homeowner meets five other families ready for the same life-changing experience and they form a group. The site supervisor shares with them how the next 12 or more months will go. The clients then mutually build the six homes as a group — no one moves in until the whole "build" is completed and all houses pass inspection.



61

HOUSES
built or rehabbed



\$30,304

Average
SWEAT EQUITY
Earned for New
Construction



**RURAL
DEVELOPMENT
MORTGAGE**
dollars leveraged

\$11,507,355



Due to their labor, putting in 65% of the tasks necessary to build their homes, participants have significant equity in the house by move-in day. During the last CCI build, the homes appraised at about \$235,000 with mortgages averaging \$165,000. That's an average of \$70,000 in equity for one (very long, hard) year of sweat equity labor.

Congratulations to CCI and their participants! We appreciate partnering with you for the past 30 years!



MILLSBORO LANDING OF SUSSEX COUNTY A MULTI-YEAR PROJECT

REAL ESTATE & COMMUNITY DEVELOPMENT



4

NEW HOUSES
Under Construction
in Dover



38

RENTAL UNITS
under construction

Millsboro Housing for Progress, a nonprofit affordable housing organization, saw the need to rebuild two of their affordable rental housing complexes totaling 38 units. They sought **housing development technical assistance from NeighborGood Partners** as we all recognized the importance of preserving these affordable rental units. However, this combined project called Millsboro Landing turned out to be a challenging project.

The big difficulties were the time it took to get the project completed and the increase in construction costs. In 2018, Low-Income Housing Tax Credits were awarded to the project and the development team began the process of merging the two separate Rural Development loans to maintain that financing as well as the allocation of rental assistance, which enables the rents to be affordable for lower income households. The merging process, unfortunately, caused a serious time delay and then the pandemic struck. Construction costs soared, and additional funding was needed to meet the escalating development costs. While the general contractor, U & I Builders, Inc., tried to hold costs, the increases were primarily due to the construction supply chain and shortages. Overall, the total development costs increased from \$9.7 million to \$14.2 million, a 45% increase. The Delaware State Housing Authority reissued the tax credits and provided additional funding and The Richmond Group is providing the equity in exchange for the tax credits to preserve these apartments. All the units are now occupied and will remain affordable.

The future home of **THE CENTER**, conceptualized by NeighborGood Partners as the **headquarters for our Restoring Central Dover** initiative, will serve as a community development hub and offer a small business incubator and a collaborative business space operated by Delaware State University (DSU). This community resource will be built on an empty lot at 225 W. Division St. near to the DSU Downtown Campus.





BUILDING A STRONG COMMUNITY



Community + Neighbors + Entrepreneurs + Partners

This is Restoring Central Dover. Together, our goal is to unify our neighborhoods by bringing a sense of safety, prosperity, and engagement. And in 2022, we developed new programs and community outreach initiatives to do just that:

- In partnership with **Project Safe Neighborhoods**, we opened a **Community Resource Hub**, a public center offering help to navigate life's challenges.
- **Youth partnership programs** were established for young adults to find a safe haven to learn about life skills through mentorship —Young Ladies of Virtue and Young Men of Valor.
- Together with the Dover Housing Authority, we hosted multiple events for the Manchester, Derby Estates, and Willis Road communities, such as a **Back-to-School event, community pop-ups, plus a youth cycling event** where local children were taught about bike safety and the healthy benefits of staying active—plus bikes and helmets were distributed, too!
- **The Launcher program**—a 12-week business education program that is offered twice a year, helped 28 entrepreneurs start or expand their business in the Dover area.

We are stronger together.



Expanding our outreach. With the support of Healthy Communities Delaware, we were able to share our resources with the residents of Delaware's Magnolia area.

A time to REIMAGINE



COMMUNITY DEVELOPMENT LENDING

NeighborGood Partners is a Community Development Financial Institution (CDFI). Also known as **The Loan Fund**, we finance projects for the development of affordable housing, community facilities, and neighborhood revitalization.

A 2022 LOAN FUND PROJECT: **HOCKESSIN COLORED SCHOOL #107**

The Hockessin Colored School #107 was built in 1920 and played a monumental role in the 1954 U.S. Supreme Court ruling, *Brown v. Board of Education*, which desegregated schools nationwide.

A \$560,000 loan was provided for the purpose of reimagining and transforming the historic school that ended segregation into a Center for Diversity, Inclusion, and Social Equity.



Plans to repurpose the school & surrounding lands include:

- Meeting & Conference Space
- Multimedia Exhibits
- Coworking Space
- Broadcast Studio
- Walking Trails & Picnic Areas
- Ample Parking
- Community Garden
- Outdoor Amphitheater
- Underground Railroad Commemorative
- And more!



Learn more about this special project, visit:
hockessincoloredschool107.org.



18

borrowers

\$45,752,214

Financing Leveraged

“We could no more let HCS #107 be torn down or lost to commercial development, than we could allow another promising student of color to drop out of high school based on some artificial barrier of geography, income or perceived cultural deficiency.”

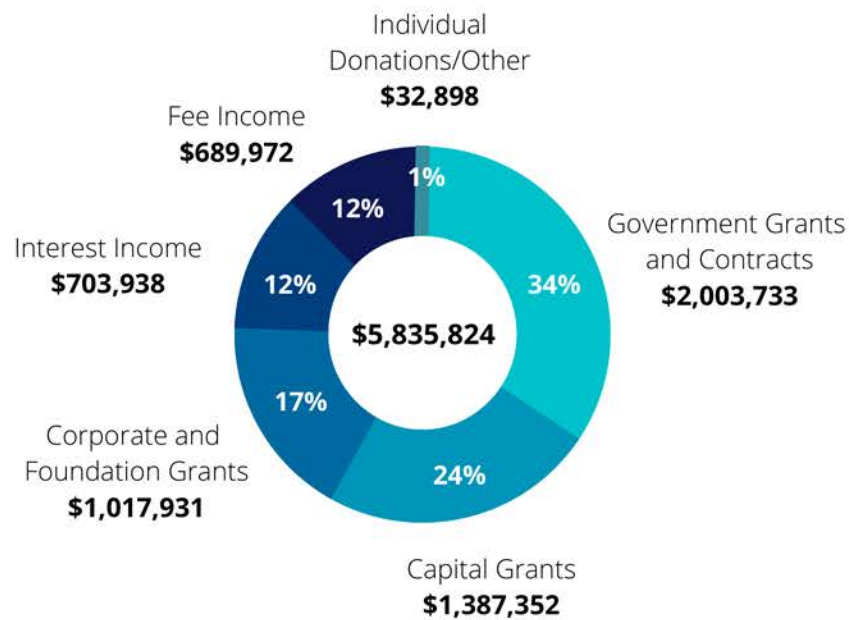
– Judge Leonard Williams,
Founding Chairman of The Friends
of the Hockessin Colored School

FINANCES AT A GLANCE

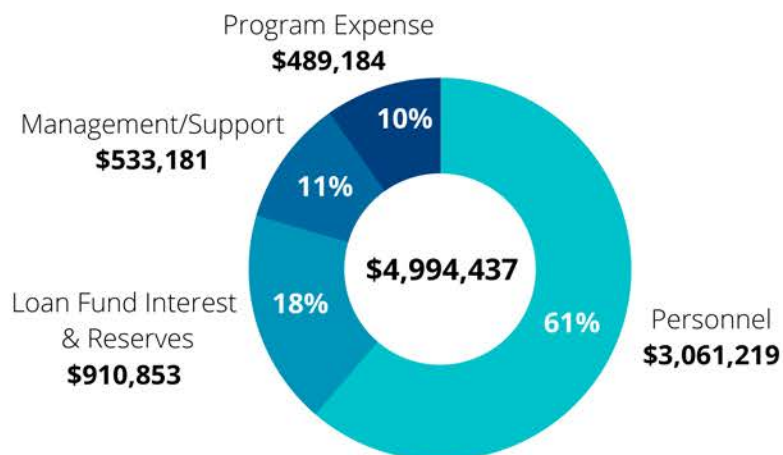
FISCAL YEAR 2022

October 1, 2021 – September 30, 2022

Revenue



Expenses



NeighborGood Partners' audit for FY 2022 is available on our website:
www.neighborgoodpartners.org



Board of Directors

“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.”

—Margaret Mead

President, J. Randall Kunkle, [M&T Bank](#)

Vice President, John Moore, [United Way of Delaware](#)

Secretary, Tracey Harvey, [City of Dover](#)

Treasurer, Anthony J. DePrima, [Delaware Sustainable Energy, Retired](#)

Kim Adams, [Mountain Consulting Inc.](#)

Peggy M. Geisler, [PMG Consulting LLC.](#)

C. Denise Hicks, [Former Client, Retired](#)

Jeanine Kleimo, [Consulting Economist](#)

Daniel Kuennen, [Retired](#)

Jayce Lesniewski, [Community Legal Aid Society](#)

Sarah Rhine, [Community Legal Aid Society](#)

Christella St. Juste, [Delaware State Senate](#)

Amy Walls, [Discover Bank](#)



A special spotlight

NeighborGood Partners was LIVE on Good Morning, Wilmington with Delaware's news network, DETV, for a segment to talk about the newly launched name, the services we provide, and a special testimony from a long-term client.

Watch full DETV's Good Morning Wilmington spotlight by using a smart device to scan QR Code.

(L-R) John Waters, client, Karen Speakman, Executive Director, and John Moore, Vice President of the Board



The people behind our mission

NANCY ARAGON
Rent Reporting Specialist

DALILA BLANCHARD
Financial Coach

SABRINA BRYANT
Rental Housing Assistance Manager

JAMES BURKE
Home Preservation Coordinator

DAVIDSON F. CALLAHAN
Loan Fund Director

SHARON Y. CEPHAS
Homeownership Counselor

TIEREA CHISHOLM
Community Engagement Specialist

JENNIFER CHOLEWA
Financial Coach

MAGGIE COOK-PLEASANT
Housing Development Specialist

TINA DAHMER
Self-Help Housing Specialist

REGINALD B. DANIEL II
Community Engagement Specialist

HANNAH DANIELS
Client Information Specialist

FRANK DATILLO
Self-Help Housing Specialist

REBECA DENNIS
Self-Help Housing Specialist

DARLA DIXON
Loan Fund Servicer

STERLING DOUGHTY
Loan Fund Associate

CHRIS FERNANDEZ
Homeownership Counselor

DENISE R. FREEMAN
Consumer Services Director

MARIANNE GELLMAN
Resource Development Director

WILL GRIMES
Operations Director

CONNIE HARRINGTON
Finance Director

RONA HARRIS
Community Development Manager

PHILIP HOFFERT
Housing Development Specialist

ANDREA JOHNSON
Consumer Services Processor

ALCYONE KING
Intake Specialist

PATRICIA KELLEHER
Community Development Director

JENNIFER LAWSON
Communications & Marketing Specialist

JILL E. LORDAN
Self-Help Housing Director

JOSE MARTINEZ
Financial Coaching Coordinator

WINSOME MONTAGUE
Rental Housing Assistant

CAMILLE MOMAN
Consumer Services Administrator

ULLA M. MOORE
Finance Assistant

ESTHER NESBELLA
Administrative Assistant

PHYLLIS ROSICA
Self-Help Program Analyst

BESSIE SCOTT
USDA Packager

NORISSA SEARS
Administrative Assistant

DOROTHY SHARPE
Homeownership Counseling Coordinator

MIRIAM SOTO
Lending Manager

DERRICK SOUTHARD
Loan Officer

RON SUDLER
Financial Coach

KIMBERLY WESTON
Administrative Assistant

LYNN WILEY
Home Preservation Counselor

STEPHANIE E. WINDER
Homeownership Counselor



EXECUTIVE DIRECTOR
KAREN B. SPEAKMAN


NeighborGood
Partners

GRATITUDE REPORT

New homes and homeownership, financial stability, safe and welcoming communities, important construction and renovation projects – making all these dreams come true is a journey we take together.

Your generous gifts in 2022 have made a lasting IMPACT!

Thank you for your partnership.

Government

Kent County Levy Court
State of Delaware

- Delaware Grant-in-Aid
- Delaware State Housing Authority
- Office of the Governor

U.S. Department of Agriculture, Rural Housing Services
U.S. Department of the Treasury
U.S. Department of Housing & Urban Development (HUD)
U.S. Department of Labor

Business & Corporate

Artisans' Bank
Bank of America
Discover Bank
Dover Downs
Fannie Mae
Fulton Bank
HSBC Bank
Metropolitan Revenue Associates
M & T Bank Charitable Foundation
Peter Oldziej & Associates
PNC Bank Foundation
Reliable Home Inspections
TD Bank Charitable Foundation
Ward & Taylor, LLC
W. L. Gore & Associates
Wells Fargo Foundation
WSFS Bank

Campaigns

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

Foundations & Organizations

CenDel Foundation
Delaware Community Foundation
Delta Sigma Theta Sorority
Excellence in Education Fund
Healthy Communities Delaware
HomeFree USA
Laffey-McHugh Foundation
NeighborWorks® America
Next Gen South
Psi Iota Omega Psi Phi
Rural LISC
Welfare Foundation
United Way of Delaware

Loan Fund Capital Investors

Artisans' Bank
Barclays Bank Delaware
Capital One Bank
Delaware Community Foundation
Delaware State Housing Authority
Discover Bank
HSBC Bank USA, NA
Jessie Ball DuPont Fund
JPMorgan Chase Foundation
Longwood Foundation
NeighborWorks® America
Opportunity Finance Network
PNC Bank
Regional Foundation
Shore United Bank
TD Bank
The Protestant Episcopal Church
USDA, Rural Housing Services
U.S. Bank
U.S. Dept. of Treasury, CDFI Fund
Welfare Foundation
Wells Fargo Community Lending and Investment
Woodforest National Bank
WSFS Bank

Individual Gifts

Kim Adams
Anonymous
Patricia Batchelor
Joe & Tamara Belden
Paul & Jane Berge
Maria Bynum
Dave & Penny Callahan
Ciara Carlton
Anthony DePrima
Bronte Garnett
Jean Francis
Denise R. Freeman
Marianne Gellman
William Grimes
Cathy L. Harrington
Connie S. Harrington
Tracey Harvey
Christopher Helmers
Denise Hicks
Andrea Illig
Patricia Kelleher
Jeanine Kleimo
Daniel Kuennen
Randy Kunkle
Jayce Lesniewski
Jill Lordan
Kevin & Linda Malloy
James G. McGiffin, Jr.
Carlos Muralles
Rev. John G. Moore, Sr.
Joe L. Myer
Dawn Poczynek-Holdridge
Andres Saavedra
Susan Salkin
Susan Cruey Schold
Jan Slattery
Karen Speakman
Christella St. Juste
Ron Sudler
Lisa Sweeney
Ann Marie Townshend
Amy Walls
William Ward
Cheryl Wickes

Be a Good NEIGHBOR

We're asking you to be a good neighbor. By sharing your love, your gift of **TIME**, **TALENT**, or **TREASURE** will strengthen and sustain our efforts to connect, guide, and provide resources to families throughout many communities.

When you love your neighbor, it means "people helping people"—which is the core of being a good neighbor and a good partner.

You uplift a single mom's dream by guiding her through **financial education**; restore stability to a struggling family by connecting them to the programs available to **prevent foreclosure**; unlock the door of a new home by providing the tools to **homeownership**; and teach an aspiring entrepreneur the **fundamentals of business** through our Launcher program.

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

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



Or Visit:
neighborgoodpartners.org/do-good

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



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 _____

Company _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email _____

Check or money order (Payable to NeighborGood Partners)

Credit Card: MasterCard / Visa (Please circle)

Expiration Date _____ CV _____

Cardholder's name _____

Signature _____

Please accept my donation of \$ _____ Date _____

Who we are

MISSION

Strengthen communities through housing, lending, and education

VISION

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

Our Commitment to Equity

Thriving neighborhoods where all residents have decent housing, employment opportunities, healthy living conditions, and access to resources embody the work we do at NeighborGood Partners.

We believe that diversity and inclusivity are the bedrock of healthy, sustainable communities. We recognize the history of underserved peoples and the impact that history has had on representative voice, homeownership, opportunity, and participation in an ever-growing economy.

We prioritize the advancement of equity in all its forms and are committed to ensuring a better and brighter future for marginalized people. Every member of our organization has visible and invisible qualities that make them unique; they matter, they are valued, and they belong.

As we learn and grow as an organization, serving communities across the Delmarva Peninsula, we are committed to leading with integrity while we journey through our own understanding and push the limits of what is possible to prioritize the advancement of equity in all forms.



Follow us on social media
[@neighborgoodpartners](https://www.instagram.com/neighborgoodpartners)

DOVER
363 Saulsbury Road
Dover, DE 19904
302.678.9400

GEORGETOWN
110 S. Bedford Street
Georgetown, DE 19947

NEWARK
Hudson State Service Center
501 Ogletown Road
Newark, DE 19711

WILMINGTON
1007 North Orange Street
Wilmington, DE 19801

RESPONDING TO COMMUNITY NEEDS

J. Randall Kunkle, Board President
Karen Speakman, Executive Director
Jennifer Lawson, Editor

