Love Your Neighbor

NCALL

Annual Report
2020

Message from the President and Executive Director

Love Your Neighbor seems very appropriate for NCALL's theme for 2020. It has been a challenging year for so many of us – our neighbors, our customers, our organization, and ourselves. During this year NCALL's Board approved our 5-Year Strategic Plan and adopted a new mission statement: *Strengthen Communities through Housing, Lending and Education*. A fitting mission given that we strengthen communities by providing essential services to our many neighbors.

As the pandemic wreaked havoc on the finances and well-being of countless lives, we loved our neighbors. NCALL staff rallied to assist over 200 Delaware households apply for rental assistance totaling more than $300,000 from the Delaware Housing Assistance Program. Our foreclosure prevention counselors aided families in applying for Delaware mortgage assistance and within two months, $135,000 was disbursed to 27 households. In addition, the Loan Fund offered 90-day payment deferrals of principal and/or interest to all borrowers and 12 borrowers utilized this assistance.

We are reminded to *Love Your Neighbor* as our country sees racial injustice occurring again and again. We are outraged and hear the call to help build a path to racial equity by advocating for social and policy changes and fighting racism. As Desmond Tutu said, "If you are neutral in situations of injustice, you have chosen the side of the oppressor."

First, I'd like to give a shout out to NCALL's dedicated employees who had to pivot from normal daily operations to providing services to our clients in a mainly virtual environment, and they did not miss a beat! NCALL's supporters have been responsive, generous, and extremely accommodating. Many offered special COVID-19 related funding for operating support and for laptops to enable remote work.

During the year we said farewell to retiring board members Vickie Bryant, Jim McGiffin and Bobbi Jo Wert and as 2021 begins, we welcome four new board members: Carlos Muralles, Christella St. Juste, Jayce Lesniewski, and Kim Adams. NCALL's Board of Directors continues to be inclusive and diverse in their demographics, location, life experiences and talents. It is a pleasure and a privilege to lead and serve alongside such a committed and exceptional group of fellow Board members.

At President Biden's inauguration ceremony, Amanda Gorman reminded us all to *Love Our Neighbor* as she recited her poem, "The Hill We Climb."

> *'We are striving to forge our union with purpose. To compose a country committed to all cultures, colors, characters, and conditions of man. And so we lift our gazes not to what stands between us, but what stands before us.'*

Randy Kunkle, Board President
Karen Speakman, Executive Director

She revealed to us a way forward by loving our neighbors - - to work on what stands before us and to resolve our differences so that racial, cultural, religious, gender, age and other attributes enrich our country.

> *'If we merge mercy with might and might with right, then love becomes our legacy and change our children's birthright…For there is always light. If only we're brave enough to see it. If only we're brave enough to be it.'*

So, be the light and Love Your Neighbor.

#LoveYourNeighbor

This annual report reflects the activity of the NCALL during the time period of October 1, 2019 - September 30, 2020.

Mission, Vision, Principles & Values

Mission

Strengthen Communities through Housing, Lending, and Education

Vision

Thriving neighborhoods and equitable housing for all on the Delmarva Peninsula

Guiding Principles

- Every person, whether they live in rural or urban communities, has the right to live in a safe, quality, affordable home.
- Every person has the right to live where they desire.
- Every person should be treated with respect and compassion without judgment.
- Every person has strengths to discover and cultivate.
- Every person can benefit from financial strength-building tools.
- Successful homeownership begins with a fair loan and professional guidance.
- The credibility and financial integrity that is essential to our success come from good judgment and consistent follow through.
- The collaboration of staff and the Board of Directors is the formula for our winning team.
- Every day a welcoming spirit and a hopeful attitude advance our mission.

Core Values

NCALL 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.

Real Estate Development Services

Every person has the right to live in a safe, quality, affordable home.

"From predevelopment to permanent closing, NCALL was ***fully*** *and cheerfully* ***committed*** *to assure that we were building quality housing and safe neighborhoods."*

Bill Roupp,
Executive Director, Better Homes of Seaford

In western Sussex County, Delaware there are high rates of poverty (24.7%), sub-standard housing, failing infrastructure, low paying jobs and soaring homeownership and rental costs. All of these issues exist despite - or more likely because of – the popularity of the eastern section of the county as a coastal resort. Demand for retirement and second homes has in turn led to the highest median home purchase price in the state of $339,900 (*compared to $259,900 in New Castle and $249,900 in Kent County, realtor.com*). The wage needed to rent a two-bedroom market rate apartment is $20.25/hr (*National Low Income Housing Coalition, 2020*), but many residents in western Sussex County earn the minimum wage of $9.25 working in retail, service, or agriculture, including poultry processing. Many others depend solely on Social Security of about $790 per month, including a growing portion of the elderly population. To live decently, they need housing assistance, either in the form of Housing Choice Vouchers or subsidized units, and both are unfortunately extremely difficult to acquire; the waiting list currently numbers more than 14,000 persons with a wait time of 18 months to five years.

Founded in 1969, Better Homes of Seaford (BHS) works to make a positive difference in the area. Over the years, BHS has built 284 units of affordable, attractive and well-maintained housing for both families and seniors. NCALL has provided technical assistance since 1991 to secure financing for all nine of its developments. By offering the opportunity to live in a comfortable home and to maintain a decent standard of living for low-income households, BHS provides a service of great importance that also eases strain on scarce public and nonprofit resources.

BHS's newest development, Herring Ridge, is a 34 unit, one-bedroom rental community for seniors. Each unit is accessible and has its own washer and dryer, private entry and front porch. The location is scenic and in close proximity to services and amenities. Herring Ridge was awarded Low Income Housing Tax Credits (LIHTC) in 2018 by

FY 2020 Activity

Lady of Grace Village (60 units) - Sponsored by the Felician Sisters, affordable rental units for single and family households was under construction and completed at the end of December 2019.

Herring Ridge (34 units) - Sponsored by Better Homes of Seaford, construction of new affordable apartments for seniors was completed in March 2020.

Millsboro Landing (38 units) - Sponsored by Millsboro Housing for Progress, a complete renovation of existing affordable family rental units moved towards construction loan closing. The USDA Rural Development Section 515 transfer application was completed and Low Income Housing Tax Credits reserved.

Delaware State Housing Authority, as well as Housing Development Funds and was completed in March 2020. Cinnaire was the equity provider and partner.

The residents can choose from a variety of services and resources including: financial and nutrition education, tax preparation, healthy foods distribution, culinary skills, housekeeping, wellness and physical activity, transportation, and social and cultural activities. The community center includes a kitchen, an exercise room, a computer lab and a library. There is an outdoor patio with a grill and picnic tables and raised garden beds for the residents' use and enjoyment. A walking trail provides opportunities for physical recreation and increased interaction with neighboring communities.

NCALL is proud to be part of the development team for the quality housing provided by BHS. Bill Roupp, BHS Executive Director says, "Working with NCALL for more than 20 years in housing development has produced six new housing projects and provided 231 apartment units. This has been a great partnership. NCALL took on the huge task of coordinating the funding applications, making sure all the details were not overlooked and resulting in winning applications. As soon as we had one project finished we were already working on the next. From predevelopment to permanent closing, the staff was fully and cheerfully committed to assure that we were building quality housing and safe neighborhoods. It has been an honor to have had the opportunity to work with NCALL."

Our Services

- Provides housing development expertise to nonprofit partners to address local needs for affordable housing
- Leverages state, federal and private resources to build family and elderly apartments
- Preserves affordable apartments and saves expiring rent subsidies through modernization and sustainable renovation
- Builds single family for-sale homes in Dover, DE

Self-Help Housing Technical Assistance

Every person has strengths to discover and cultivate.

> *"Meeting other **self-help grantees** and hearing their stories first-hand really **reenergized** me and **strengthened** my commitment to the self-help housing model."*
>
> *Jason Tickle,*
> *Executive Director for Habitat for Humanity of Caroline County*

In February of 2020, NCALL hosted the National Self-Help Housing Conference. The conference was a huge success! Approximately 400 attendees gathered in Albuquerque, New Mexico for training, networking and inspiration. Participants came from all over the country, with grantees and Rural Development (RD) personnel well represented. As lead technical assistance contractor, the conference carried out NCALL's mission of strengthening the capacity of other nonprofits and educating and empowering our customers. This was a major contract deliverable and undertaking for the self-help team.

Self-Help Housing is a nationwide program funded by USDA Rural Development, which offers low-income families the chance to either build or repair their own home with the assistance of a nonprofit. If they choose the building option, the participants put in 65% of the labor to construct their home and the homes of the other families in their group. None of the families move in until all homes are completed. All of this effort saves money, provides skills and strengthens communities. These programs are challenging to administer and participate in, but they are extremely worthwhile. Conferences are critical because they allow grantees to learn from others and to share their own experiences. It had been five years since the last national conference.

According to Jason Tickle, President and CEO, Habitat for Humanity of Caroline County, "The national self-help conference was extremely inspiring to me. I knew self-help housing was a powerful tool to create a more equitable society, I also knew it was possibly the best way to build affordable owner-occupied housing in rural communities, but I had no idea just how powerful it would turn out to be. Meeting other self-help grantees and hearing their stories first-hand really reenergized me and strengthened my commitment to the self-help housing model. After the conference, my vision for what a community can do was enlarged!"

FY 2020 Regional Activity

Self-Help Homes Built or Rehabbed:	55
502 & 504 Dollars Leveraged:	$8,634,898
Other Funds Leveraged:	$390,921
Average Sweat Equity Earned:	$19,198
Average Loan Amount:	$156,998
Very Low Income Served: (Below 50% of Median)	69%
Low Income Served: (Below 80% of Median)	31%
523 SH Grants Obligated:	$1,291,512

Rachel Gardner, Program and Grants Director, Interfaith Housing Alliance was also very pleased by the conference. "Having the dedicated time to think and talk about the finer points of our program, as well as the big picture impacts, was so valuable," she said. "It was an excellent investment in our staff's ongoing professional development." Some highlights of the conference included a look at the history of the program from author Tracey K'Meyer; a session on "Impact Without Burnout" from trainer Beth Kanter, as well as lots of updates from USDA RD. Forty-two training sessions were held on a variety of topics.

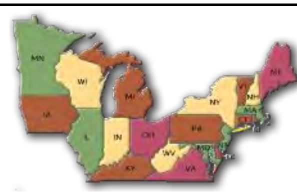
The grantees were not the only ones to benefit. USDA RD also sent personnel to Albuquerque. According to Jeanie Barbrow, Virginia's Single Family Housing Program Director, "It was beneficial to discuss the program with other states and learn about their process, expectations, and experiences. It was well organized and there was something for everyone!"

NCALL hosted the conference along with the three other regional technical assistance contractors, RCAC, Little Dixie CAA and Florida Nonprofit Housing. Support was provided by Rural Development, NeighborWorks America, Chase Bank, Housing Assistance Council, Fannie Mae and Rural LISC.

Convening a national conference is no easy task. It took a year of planning to pull off the event. According to Dick Kempke, Homeownership Options Manager, RCAC, "The T&MA contractors cooperated to plan the best ever National Self-Help Conference and the NCALL team provided powerful and really effective leadership in guiding the process. As usual it was a complete pleasure to work alongside our colleagues at NCALL!"

Our Services

- Provides important tools, best practices and increased capacity to nonprofit grantees
- Offers staff training for new and existing self-help housing employees
- Analyzes how well local self-help housing goals are being met
- Reviews and assists grantees in packaging 523 grant applications
- Provides problem solving and consistency within the 21 state northeast region for this federal program



NCALL's 21 State Region

Restoring Central Dover

Every person should be treated with respect and compassion without judgement.

"Thanks to ***technology*** *and a little* ***creativity****, it's still possible to continue the great work RCD does for the* ***community****. We are all in this* ***together!****"*

Sierra Green,
AmeriCorps VISTA

Restoring Central Dover (RCD) is a comprehensive community development effort led by NCALL and a Steering Committee comprised of over 20 different stakeholders, including non-profits, churches, government agencies, businesses, and residents.

2020 was an unprecedented year with the Coronavirus pandemic and the ongoing social injustice occurring throughout the country. RCD was able to pivot to remote programing and offer opportunities for engagement through several projects and events. Before the pandemic, RCD hosted a Back-to-School book bag drive and Open Streets event. Such events temporarily close streets to cars to allow people to gather. By doing this, the streets become places where people of all ages, abilities and backgrounds can come out and improve their health by participating in recreational activities. We were proud to feature Rapping About Prevention at an Open Streets event. The Philadelphia based group's highly entertaining performances target young people with catchy raps and routines about the dangers of smoking and drugs.

As an opportunity to showcase how the organization strengthens communities, NCALL participates annually in NeighborWorks Week. Held during the first full week of June, NeighborWorks Week is a time not only to give back to the community, but also to acknowledge the hundreds of volunteers and partners who support NCALL and RCD's work.

This year due to COVID-19, rather than the usual in-person activities, we hosted several virtual events. "Adjusting to holding events virtually was difficult but exciting," said Camille Moman, NCALL Consumer Services Administrator. "We had to really think outside the box when it came to creating the process to make sure everything ran smoothly."

FY 2020 Activity

- Awarded $500,000 by the Wells Fargo Regional Foundation for the next five years of the Restoring Central Dover Plan.
- Provided rent, mortgage, and utility assistance to 33 Central Dover residents.
- Provided over 100 students with backpacks filled with school supplies at our Back-to-School Fair.
- Held three Launcher Entrepreneur Classes and 59 students graduated the 12-week course.
- Held 4 food distribution events with Solid Rock Baptist Church and Delaware Food Bank.
- Hired an Opiod Outreach Specialist and coordinated a NARCAN/NOXOLONE virtual training and certification for 10 residents.
- Held a virtual 6-week fitness challenge called Healthy Wealthy Wise.
- Delivered care packages consisting of school supplies, baby items, food, masks and personal hygiene items to 60 residents.
- Held two community clean-ups with residents and Omega Psi Phi fraternity volunteers.
- Collaborated with Bayhealth for their 14th Annual Go Pink Health Fair.
- Two new murals were installed by a local artist along with Downtown Dover Partnership.

The online interactive events included art projects for kids, adult paint night, cooking demonstrations, virtual game night, and financial education seminars. "NeighborWorks Week this year allowed us to connect with people in a different way and taught us the importance of having multiple ways of engaging the community," said Sierra Green, AmeriCorps VISTA. "It also allowed us to give residents an opportunity to participate who even regardless of a pandemic might not have been able to do in-person activities for various reasons."

According to Chanda Jackson, NCALL's Community Engagement Specialist, the pandemic didn't slow down the annual celebration. "It was nice seeing the kids enjoy making their crafts and showing us at the end," she said. "We also received positive feedback from parents about how much their child enjoyed the event. The cooking demonstrations were also a hit and allowed us to share some unusual dishes and food with a healthy twist."

Following the success of NeighborWorks Week, RCD continued hosting virtual events, including a holiday decorating contest, a canvas decorating event, and a virtual escape room game night. "Thanks to technology and a little creativity, it's still possible to continue the great work RCD does for the community," Sierra said. "We are all in this together!"

Our Services

Engaging community residents and organizations for:

- A Strong Community –building community capital, increasing public safety, engaging youth, and expanding adult and family services.
- Positive Development – supporting the strengthening of existing housing, new housing development, reinvestment in the commercial corridors, building community facilities, improving infrastructure, and advancing economic and workforce development.
- Quality of Life – integrating the arts, improving health outcomes, offering recreational options, fostering open, green space, and engaging in public policy.

The Loan Fund

The credibility and financial integrity comes from good judgement and consistent follow through.

"My NCALL loan officer is very ***thorough*** *with details,* ***dedicated****, and* ***compassionate*** *about his work. NCALL* ***cares*** *about my project and carefully responds to any concerns I have and is on my side!"*

Dr. Rosie Tolley,
Director, LESI

The NCALL Loan Fund is proud to be a part of Equitable Wilmington, a collaborative of community development financial institutions (CDFIs) that also includes Cinnaire and True Access Capital. All three CDFIs are committed to the equitable development of Wilmington's neighborhoods. The collaborative's goal is to promote inclusive growth in Wilmington's West, West Center City, East, and Northeast neighborhoods. Equitable Wilmington is funded by a $4 million, three-year investment from JPMorgan Chase & Co. through its annual Partnerships for Raising Opportunity in Neighborhoods (PRO Neighborhoods) competition. The nationally recognized competition aims to spark collaboration among CDFIs to foster healthy neighborhoods, promote equitable development, and expand opportunities for city residents. The collaborative is using the investment to provide loans for small business lending, the development of affordable housing and community facilities, and to provide training and capacity building through workshops and technical assistance.

The NCALL Loan Fund's primary role in the collaborative is financing community facilities. To date, the Loan Fund has provided funding of $3.5 million for eight projects in the Equitable Wilmington target area, during the first 18 months of the initiative. This made NCALL a perfect solution for Lazarus Educational Services, Inc. (LESI). LESI's goal is to open a Training Center that provides entrepreneurial and financial training to those in reentry (formerly incarcerated) and veterans. Those who complete the training will receive a microloan as seed money to help them start or strengthen their businesses. The LESI Training Center will bring more commerce into this area.

"My NCALL loan officer is very thorough with details, dedicated, and compassionate about his work. NCALL cares about my project and carefully responds to any concerns I have. NCALL is on my side!", shared Dr. Rosie Tolley, the Director of LESI. "Our property is in an underserved section of East Wilmington. A drive through the area would reveal blocks of boarded up buildings and

Our Services

- Brings important financial resources to the Delmarva Peninsula
- Addresses credit needs and fills financial gaps for the community development sector
- Facilitates predevelopment, acquisition, construction, community facility and revitalization lending
- Provides important financial services and consultation

evidence of drug abuse. This location is precisely where the need for LESI services is greatest. With NCALL's support, LESI's plans are becoming a reality." They plan to open by late Spring, 2021.

Rosie is so excited and grateful that her vision is becoming a reality. "Thank you, NCALL, for your commitment and support for LESI and for the people of East Wilmington!"

Other Equitable Wilmington projects financed by NCALL include :

- *Financial World Association, Inc.* will provide educational classes such as entrepreneurial training and life skills, and will provide office space rental for small startup businesses.
- *Faith Builders Churches of Jesus Christ, Inc.* will offer social, health, economic, educational, employment, and youth development services.
- *Be Ready Community Development Corporation* will provide six units of affordable housing with supportive services for residents with cerebral palsy and/or other special needs at Solomon's Court.
- *Cornerstone West Community Development Corporation* will provide permanent supportive housing services to ten youths that are experiencing homelessness or are aging out of foster care at their Life Lines III project .
- *The Choir School of Delaware* is expanding their comprehensive, after-school program that uses music as a tool to engage Wilmington's youth in preparing for their futures, enriching them academically, and providing one-on-one mentoring.
- *Latin American Community Center* is expanding their Wilmington bi-lingual infant and toddler center.

NCALL is proud to support all of the Equitable Wilmington projects!

FY 2020 Activity

Financed 14 loans to 12 borrowers, of which 4 were first-time borrowers:

- $6,785,000 of loans closed — $4,350,000 was Loan Fund capital and $2,435,000 was from 3 different participating lenders (1 bank and 2 CDFIs)
- 6,607 square feet of community facility space
- 3,160 square feet of commercial and retail space
- 30 rooms/beds of supportive housing
- 12 units of affordable housing
- 7 units of market-rate rental housing
- Maintained an Aeris Rating of ★★★+AA

Homeownership Education

Successful homeownership begins with professional guidance and a fair loan.

*"When our daughters first saw their **home** they said, 'The house is like **diamonds**! So **new** and shiny!'"*

Claudia,
First-Time Homeowner

Claudia's co-worker gave her some helpful advice. Contact NCALL, her friend suggested, based on her own great experience with our housing counseling team. Claudia and her husband Denmarkus were living in a small two-bedroom apartment with their two children and desperately needed more space.

A quick call was all it took for the couple to enroll in NCALL's Homeownership Program in the summer of 2019. Claudia and Denmarkus were immediately assigned a Homeownership Specialist to assist them with the complicated process of purchasing a new home. Claudia praised their counselor as perfectly wonderful. "She was one of the kindest people we ever met and we enjoyed our meetings with her," Claudia raved. "Two days after our first meeting, we found out we were expecting a baby. Our counselor helped us through every step of the way and made the process much less stressful."

With a third child on the way, the couple was more determined than ever to find a nice spacious home for their family to live in comfortably. The pair attended NCALL's Homeownership Orientation and the full day workshop. They met with their counselor several times over the course of the year to discuss their credit, savings, down payment and settlement assistance programs, and the preparation steps towards their goal of homeownership.

"We were well informed by our counselor. She was so helpful and we got answers to questions we may not have thought to ask," Claudia said. "We felt confident about our decisions because we were prepared to expect the unexpected."

FY 2020 Activity

New Clients this Year:	463
Clients Assisted this Year:	617
Mortgage Loans Closed:	347
Mortgage Dollars Leveraged:	$71,387,071
Average Mortgage:	$205,726
Clients Who Used DPSA*:	211
Minority Households:	55%

**DPSA is Down Payment & Settlement Assistance Programs.*

Claudia and Denmarkus purchased a new construction 3-story townhome in Dover. They closed on their home prior to the Coronavirus pandemic. Claudia is particularly delighted that her new home has four bedrooms, a big backyard, plus the family no longer has to share a bathroom. She said when their daughters first saw the home they said, "The house is like diamonds! So new and shiny!"

Claudia said it's a huge change for her family from the apartment and she especially enjoys seeing her kids playing in the backyard. "I love our new home, there is plenty of space inside and out, but most of all we are together and safe," she notes with a great deal of emotion. "We are so happy!" The couple are thrilled they took that first step and contacted NCALL. "I tell everyone thinking of buying a home to call NCALL. It is one of the best decisions we ever made. Walking into our own home every day is the best!"

NCALL is proud to have been able to help them and the 346 other families that purchased a home after receiving our assistance last year.

Our Services

- Assists families in becoming financially ready for homeownership
- Offers access to sound and attractive mortgage products and housing assistance
- Aids families in learning the complicated mortgage and home buying process inside and out

Financial Coaching

Every person can benefit from financial strength-building.

"You have to take that ***first step****. It might feel overwhelming at first, but you will be* ***grateful*** *you did, and NCALL will* ***guide*** *you every step of the way."*

Jessica,
Client

Now that was FAST, Jessica thought! She was living in a small apartment in Sussex County with her two school age children when she heard about Delaware State Housing Authority's (DSHA) Move to Work (MTW) program.

She applied and the MTW program allowed Jessica to place a portion of her rent into an interest-bearing savings account. When she completed the MTW program, she utilized 60% of her savings account towards buying a house and 40% for discretionary expenses.

A component of MTW is taking part in a financial literacy program and DSHA referred Jessica to NCALL's Stand By Me program for financial coaching. NCALL assigns clients a coach that guides them in improving their money management skills, such as building credit and budgeting. *(Some of NCALL's coaches are shown above.)* The program is free to all Delaware residents of any age or income.

The coaching process could have been much more complicated for Jessica because of the Coronavirus pandemic. NCALL acted quickly to adjust to allow employees and clients to safely conduct business virtually. Jessica was relieved that technology allowed her to safely meet with her coach online and via frequent phone calls.

"My coach was wonderful! She helped me put my finances in order," a relieved Jessica said. "She showed me how to cut unnecessary costs, how to save, and how to build my credit. I am now in the driver's seat for my finances."

Financial coaching empowers people to take control of their finances rather than being overcome by them. Goal setting is the center piece of the Stand By Me program. Participants set specific goals and work towards them, tapping resources presented by their coach. Jessica set a big goal, she wanted to buy a home.

FY 2020 Activity

Coaching appointments held	3,228
New clients coached	717
Female customers	22%
Minority customers	70%
Clients with incomes below $35,000	69%
Mind Over Money workshop attendees	313

It turned out to be a thorough learning experience. "I was fully informed in credit, banking, and budgeting, and ready to take the next step of purchasing a home," she said. Her coach referred her to an NCALL Homeownership Specialist. "Thanks to the guidance from my coach, I improved my credit, grew my savings, and was in a place where I was able to afford a home and was eligible for a mortgage. Finding a home virtually was challenging, but we made it happen!"

Now Jessica understands money management, is overseeing her finances and is living in a four-bedroom home on 1.75 acres in a safe neighborhood that she purchased in June 2020.

Jessica is relieved by the change. "It's a huge difference from apartment conditions. It's a remote location away from traffic, so it's safe for my children to take their puppy outside and play without me worrying about their health or safety. The kids love it, they are so happy, and it's a great feeling to have a place that is ours."

Jessica takes a lot of pride in her new life and the challenging goal she was able to achieve with the help of financial coaching at NCALL. "You have to take that first step. It might feel overwhelming, but you will be glad you did."

STAND BY ME

Powered by the State of Delaware & United Way of Delaware

Our Services

- NCALL provides training, coaching and peer interaction to empower families to shape their housing and financial futures
- Stand By Me financial coaching services at venues throughout Kent and Sussex Counties
- Assistance with budgeting, savings, and credit are available free of charge
- Mind Over Money and Financial Education Classes

Foreclosure Prevention

Every day a welcoming spirit and helpful attitude advance our mission.

> *"My counselor was absolutely* **great.** *She was very* **responsive** *and helped me during a very stressful time."*
>
> *Margaret, Homeowner*

Life can take many turns with serious bumps in the road. Twenty-three years ago, Margaret and her husband reached out to NCALL for assistance in purchasing their first home in Felton. Life was good.

Fast forward 15 years. Margaret's husband suddenly became ill and bills started to pile up. "I contacted NCALL again for credit counseling," Margaret said. Sadly, Margaret's husband passed away and times became even harder. She struggled making the mortgage payments and knew ignoring the problem would only make it worse.

"I love my home, and my neighbors, and never had any interest in moving," Margaret said. "I knew I needed to do something before it was too late."

"Since we always had a great experience with NCALL, I hoped their financial advice would help me stay in my home," Margaret recalled. "Once again, they were there to help! My foreclosure prevention counselor and I worked it out together."

Families caught in this country's foreclosure crisis need a lifeline or they are in danger of losing everything. NCALL assists households by reviewing the family's financial situation and what

FY 2020 Activity

Inquiries:	274
New Clients:	106
Clients Seen in FY 20:	395
Positive Resolutions:	67
Households at 80% or below Median Income	77%
Minority Clients:	51%
Mortgages Saved:	$12,541,553
Average Mortgage Saved:	$187,187
Average Income of New Clients:	$41,239

options are available. Margaret was able to resolve her situation before the COVID-19 crisis.

There is not a one-size-fits-all solution to preventing foreclosure. In Margaret's case, she worked closely with her foreclosure prevention counselor on a mortgage modification. She said all her questions were answered and her counselor provided guidance throughout the entire process.

"My counselor was absolutely great and helped me during a very stressful time," Margaret said. "I was so relieved to be able to stay in the home I love."

She urges anyone falling behind on their mortgage to seek NCALL's help. "Don't wait until it's too late, or the problem may not be able to be resolved," Margaret said. "I learned so much in so many ways over the years from many people at NCALL."

She said the best part about her home is the memories, past ones and the new ones she is creating. Her home is where she and her husband raised their sons and now it provides plenty of outside, open space for her four grandchildren to play.

NCALL has years of experience in preventing foreclosure. We are currently operating remotely. Clients meet with their counselors safely over the phone or computer.

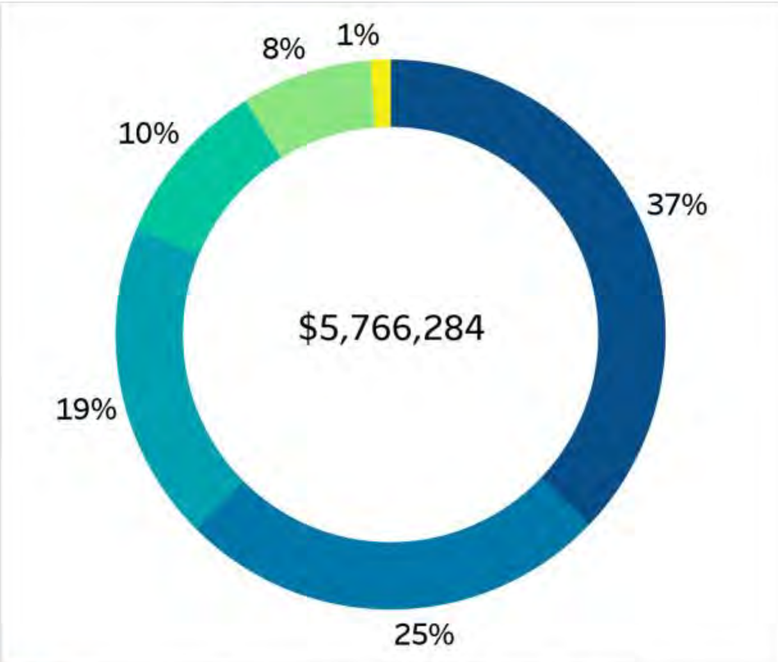
Our Services

- Provides support and information to families in crisis
- Analyzes family finances to identify available resources
- Assists families in negotiating remedies with lenders
- Assists families participating in Delaware's foreclosure mediation program

Finances At A Glance

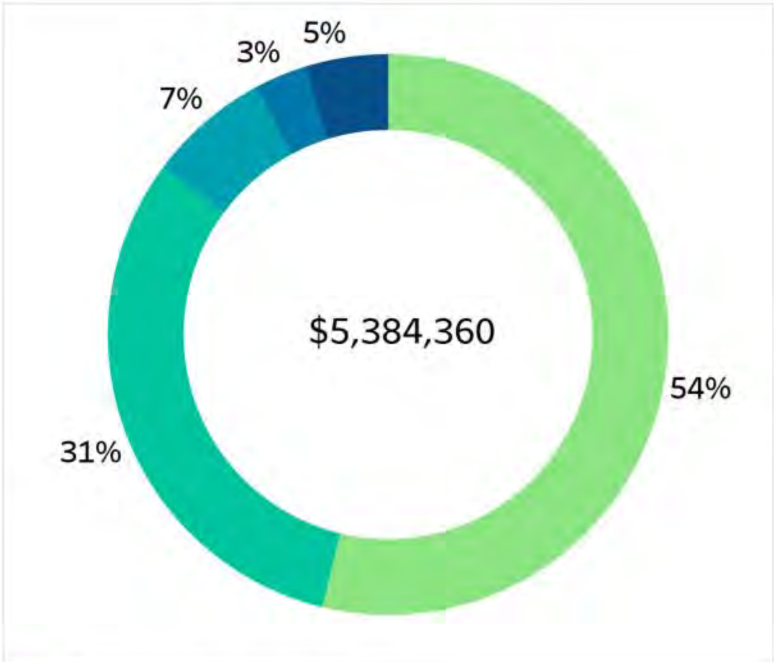
October 1, 2019 - September 30, 2020

Revenue



- Government Grants and Contracts - $2,144,369
- Corporate and Foundation - $1,462,117
- Interest Income/Loan Fund - $1,079,410
- NeighborWorks America - $571,400
- Earned Income - $442,530
- Individual Donations/Other - $66,458

Expenses



- Personnel - $2,895,669
- Interest/Reserves - $1,691,250
- Consultants/Contract Services - $376,900
- Programs - $250,778
- Operations - $169,763

NCALL's audit for FY 2020 is available on our website. www.ncall.org

Gratitude Report

***YOU** are the heart of our organization and make a lasting impact through your dedication and community commitment. Throughout the year, institutional and individual contributors respond to engaging stories, projects, events, and fundraising campaigns to support NCALL's clients and programs.* **Thank you!**

Government

City of Dover
HomeFree USA
Kent County Levy Court
Sussex County Council
State of Delaware
Delaware Grant-in-Aid
Delaware State Housing Authority
Office of the DE State Bank Commissioner
NeighborWorks® America
U.S. Department of Agriculture, Rural Housing Services
U.S. Department of Housing & Urban Development (HUD)
U.S. Department of Labor

Corporations & Businesses

Artisans' Bank
Bank of America
Barclays Bank
Capital One
County Bank
Deutsche Bank
Discover Bank
Dover Downs
eHome America
Fannie Mae
Fidelity Investments
Fulton Bank
Hicks Essentials
Highmark Blue Cross/Blue Shield
HSBC Bank
JPMorgan Chase
M & T Bank Charitable Foundation
Peter Oldziey & Associates
PNC Bank Foundation
Reliable Home Inspection Services, Inc.
Sol Systems
TD Bank Charitable Foundation
Ward & Taylor, LLC
W.L. Gore & Associates
Wells Fargo Foundation
Wells Fargo Regional Foundation
West End Neighborhood House

Foundations & Organizations

Benjamin Potter Charity Trust
Better Homes of Seaford
Borkee-Hagley Foundation
CenDel Foundation
Crystal Trust
Delaware Community Foundation
Hardy Plant Society
Laffey-McHugh Foundation
Millsboro Housing for Progress
United Way of Delaware
UPLIFT America Fund

Individuals

Anonymous
Joe & Tamara Belden
Thomas Belden
Carrie Braxdale
James Burke
Vickie Bryant
Maria Bynum
Dave & Penny Callahan
Anthony DePrima
Thomas Donovan
Denise R. Freeman
Marianne Gellman
Cathy L. Harrington
Connie S. Harrington
Tracey Harvey
Christopher Helmers
Nora Hertel
Denise Hicks
Virginia Jackson
David Keach
Patricia Kelleher
Jeanine Kleimo
Daniel Kuennen
Randy Kunkle
Jill Lordan
James G. McGiffin, Jr.
Rev. John G. Moore, Sr.
Joe L. Myer
Amanda O'Connor
Dawn Poczynek-Holdridge
Susan Salkin
Karen Speakman
Lisa Spellman
Enita Taylor
Amy Walls
Holland P. Woodall, III

Loan Fund Capital Investors

Artisans' Bank
Barclays Bank Delaware
Capital One Bank
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
Shore United Bank
TD Bank
The Protestant Episcopal Church
USDA, Rural Housing Services
U.S. Dept. of Treasury, CDFI Fund
Welfare Foundation
Wells Fargo Community Lending and Investment
Wells Fargo Regional Community Development Corporation
Woodforest National Bank
WSFS Bank

Campaigns

#Giving Tuesday
MOD Pizza/ Restoring Central Dover
Network for Good / Facebook
State Employees Combined Campaign
United Way of Delaware DoMore24DE

#LoveYourNeighbor

Board of Directors

The collaboration of our Board of Directors and Staff is the formula for our winning team.

J. Randall Kunkle, President

John Moore, Vice President

Tracey Harvey, Secretary

Daniel Kuennen, Treasurer

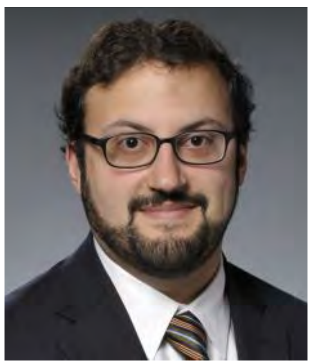
Kim Adams

Joe Belden

Anthony J. DePrima

C. Denise Hicks

Jeanine Kleimo



Jayce Lesniewski

Carlos Muralles

Jeremiah Spruance

Christella St. Juste

Amy Walls

Staff


Karen Speakman
Executive Director


Dalila Blanchard
Financial Coach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Home Preservation Specialist


James Burke
Home Preservation Coordinator


Dave Callahan
Loan Fund Manager


Sharon Cephas
Homeownership Specialist


Tierea Chisholm
Americorp VISTA


Jennifer Cholewa
Financial Coach


Tomeka Crawford
Homeownership Specialist


Tina Dahmer
Self-Help Housing Specialist


Frank Datillo
Self-Help Housing Specialist


Rebeca Dennis
Self-Help Housing Specialist


Sterling Doughty
Loan Fund Servicer


Vincent Episcopo
Loan Officer


Chris Fernandez
Homeownership Specialist


Denise Freeman
Consumer Services Director


Marianne Gellman
Resource Develop. Director


Will Grimes
Neighborhood Re-vitalization Coordinator


Connie Harrington
Finance Director


Rona Harris
Opioid Outreach Specialist


Phil Hoffert
Housing Development Specialist


Nathaniel Horsey
Financial Coach


Chanda Jackson
Community Engagement Specialist


Andrea Johnson
Intake Specialist


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Real Estate Develop. Director


Karen Kollias
Loan Fund Director


Jill Lordan
Self-Help Housing Director


Jose Martinez
SBM Coordinator


Camille Moman
Consumer Services Administrator


Ulla Moore
Financial Assistant


Maggie Pleasant
Housing Development Specialist


Esther Nesbella
Administrative Assistant


Phyllis Rosica
Program Analyst


Norissa Sears
Administrative Assistant


Dorothy Sharpe
Homeownership Specialist


Derrick Southard
Loan Officer


Kim Weston
Administrative Assistant


Lynn Wiley
Home Preservation Specialist


Stephanie Winder
Homeownership Specialist

FY 2020 Impact

- **Units Developed/ Households Assisted— 2,213**
  This includes:
  * 617 homeownership clients counseled with 347 loan closings
  * 717 new financial literacy clients coached
  * 313 clients attended Growing Your Money workshops
  * 106 new foreclosure prevention clients counseled with 67 positive resolutions
  * 55 self-help housing closings
  * 12 homes, 7 rental units, 30 rooms/beds for supportive housing, 6,607 sq. ft. of community facility space and 3,160 sq. ft. of commercial and retail space was financed by the Loan Fund
  * 94 rental units developed
  * 33 Central Dover families received emergency housing assistance
  * 202 Kent and Sussex County renters received COVID-19-related emergency rental assistance through the DE Housing Assistance Program
  * 27 Kent and Sussex County homeowners received COVID-19-related emergency mortgage assistance through the DE Mortgage Assistance Program

- **Total Financing Leveraged— $124,610,957***
  This includes:
  * $80,021,969 in conventional and RD mortgages
  * $12,541,553 by foreclosure prevention (mortgages saved)
  * $6,785,000 in total loans and participations originated by the Loan Fund
  * $23,501,319 in housing development financing
  * $1,291,512 in self-help housing grants obligated
  * $469,604 in emergency assistance grants

** Using the accepted economic ratio of 7 to 1, NCALL's economic impact for FY '20 would be $872,276,699*

"NCALL Current Rating: EXEMPLARY"

Off-Site Assessment Report, NeighborWorks America, September 3, 2020

#LoveYourNeighbor

RESTORING CENTRAL DOVER

OUR VISION FOR VITALITY

"How wonderful it is that nobody need wait a single moment before starting to improve the world." - Anne Frank

2020

NCALL

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