

Strengthening Communities

WE ARE GOOD NEIGHBORS AND GOOD PARTNERS




NeighborGood
Partners

2023
IMPACT REPORT

This impact report reflects the activity of NeighborGood Partners during the time period of October 1, 2022 – September 30, 2023.

A MESSAGE FROM THE PRESIDENT & EXECUTIVE DIRECTOR



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



2023 was a year of being NeighborGood Partners and has been one full of changes and opportunities: transitioning our brand from NCALL to NeighborGood Partners, offering new services, and growth in real estate developments. As NCALL, we built an incredible platform from which we launched NeighborGood Partners, and we have really leaned into being **Good Neighbors** and **Good Partners**.

This year brought about several opportunities as we wrestled with the affordable housing crisis, which has been exacerbated by inflation and increasing interest rates. The Delmarva Peninsula, like the rest of the country, is experiencing high housing costs and values, increasing rents, limited affordable housing stock, and more households seeking stable housing. We educated and spoke with our U.S. and Delaware Senators and Representatives about the housing crisis and the necessity for substantial funding to meet the demand for more attainable housing.

We added a **Rent Reporting Pilot**, where renters can build their credit by reporting their payments for rent, cell phone, and utilities to the credit bureaus. We also partnered with DSHA on the **Housing Outreach & Stability Services** program after the COVID-related rental housing financial assistance ended. Through this program, we provide community outreach, case management, and other wraparound support for those unstably housed.

Additionally, our five-year **Northeast Regional Self-Help Housing Technical and Management Assistance contract with USDA Rural Development** was awarded for another five years. Under this contract, we assist nonprofit organizations in operating a program where families work together to build or rehab houses with staff guidance and oversight. A new venture for us -- **The Scoop on Loockerman** -- an ice cream shop and social enterprise was opened in Dover.

Organizationally, we conducted a salary and benefits study, implemented a compensation philosophy, and a Board Assessment was performed. We also grew -- our staff increased from 40 to 45 employees and our **budget increased from \$5.4 million in 2022 to \$6.5 million for 2024**.

2024 holds much promise for NeighborGood Partners—Construction has begun on our new downtown Dover office building, which will house our community development team and a small business incubator/shared space for Dover area entrepreneurs operated by Delaware State University. For future affordable housing development, we will be purchasing sites and undertaking housing development with ARPA funds awarded by the Governor’s office. Our **Loan Fund and Real Estate Development Teams** are coordinating their efforts to emphasize the **Community Land Trust** model as a permanently affordable housing option for area home buyers. Furthermore, we will be constructing four passive houses, which is the leading standard in energy efficient construction, with the assistance of Energize Delaware and New Ecology.

Advocacy and education on our part will continue regarding affordable and attainable housing and equity. Being true to our past and present, we will continue to provide the excellent quality of housing counseling, financial coaching, lending, and housing development services for which we are known.

Karen B. Speakman,
Executive Director

Randy Kunkle,
Board President

Fiscal YEAR 2023 Impact



2,331

TOTAL
new number of units
developed/people assisted

TOTAL
Financing
Leveraged



\$104,852,917



42
HOUSES &
APARTMENTS
completed



224
HOMEOWNERSHIP
closings



712
FINANCIAL LITERACY
participants



589
NEW CLIENTS
COACHED
Stand By Me



67
FORECLOSURE
prevention outcomes



77%
HOUSEHOLDS
of color

“NeighborGood Partners shows strong alignment of its impact mission, strategies, activities, and data that guide its lending, programs, and planning.”

- Aeris® Rating Report

Do Good

Blog 



We are thrilled to share our DO GOOD blog, that launched in February of 2023. This blog is dedicated to sharing stories and resources that align with our mission of strengthening communities through affordable housing, lending, and financial education.

Through this platform, we aim to highlight the incredible journeys of our clients, showcase the impact of our programs, and provide valuable resources to those seeking assistance or information.

Follow along with our stories and join us in making a positive difference in our communities!



Scan the QR code with your smart device to visit our DO GOOD blog.

[Click](#)



Navigating the Future: Affordable Housing Trends in 2024

Addressing the longstanding challenge of providing sufficient affordable housing for lower-income households remains a pressing and...



A Year of Being NeighborGood Partners

Karen Speakman | Executive Director, NeighborGood Partners A year has passed since we started our journey of transitioning from NCALL to...



The Loan Fund's Expansion of its Lending Footprint

NeighborGood Partners is rolling out an expansion of an important new resource for self-help housing grantees.



From Homeless to Homeowner

Celebrating Homeownership Month | NeighborGood Partners Meet Tiera. Tiera's journey started over 10 years ago when she was attending...



Open for Business!

Launcher Program (Dover) | NeighborGood Partners May is recognized as Small Business Month—a time to celebrate and support entrepreneurs...



Never underestimate the power of a planted seed.

The 2023 theme for NeighborWorks Week, "Empowering Communities for Success," encapsulates our mission to enrich lives. With this theme, we aimed to cultivate strong, vibrant communities where every individual has the opportunity to thrive and succeed. Participants experienced a week long schedule of events that included a Youth Lead Prevention Workshop, Elder Lawn Care Day, Budgeting Workshop, Healthy Cooking and Gardening Demo, Movie in the Park, and a Building Wealth Workshop.

NeighborGood Partners is a proud Charter Member of NeighborWorks America.



[Click](#)

By using a smart device to scan QR Code, view our infographic from NeighborWorks America Network Organization.



Learn more:

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Click

Simply scan the QR code with your smart device to watch full coverage of our conversation.

CONSUMER SERVICES

A Homeownership Journey: Meet the Joneses

Together with Senator Tom Carper and USDA Rural Development partners, we visited and had a conversation at the home of George and Kelley Jones. Clients of NeighborGood Partners, they talked about the importance of homeownership and their USDA mortgage loan journey — going through the application process and never giving up!

“NeighborGood Partners - they make sure you have your ducks in a row...they tell you what ducks to put in a row, they show you how to do it, then the rest is up to you. Don't give up on the process — it will work out for you.” - George Jones, NeighborGood Partners client

PROVIDING GUIDANCE THROUGH YOUR JOURNEY.

In addition to our steadfast programs of homeownership counseling, foreclosure prevention, and StandByME financial coaching, this year saw the introduction of several impactful initiatives aimed at supporting families facing challenges. Among them, **The Rent Reporting Pilot Program**, in partnership with Delaware State Housing Authority and Self, offered a crucial tool for families to build their credit while paying their rental and utility expenses on time. **The HOSS Housing and Stability Service Program** launched to provide comprehensive support to ensure families have access to resources such as referrals to legal aid, employment or education resources, financial literacy, and housing counseling. Additionally, the revamped Financial Education Program, **L.I.F.T.: Learning and Investing for Tomorrow**, equips families with essential financial literacy skills to navigate our economy effectively. These programs collectively contribute to fostering stability and resilience within communities of need.



217
Rent Reporting
clients enrolled



48
AVERAGE POINT
increase
Rent Reporting on Credit Report



197
EMERGENCY &
RENTAL
Households Assisted



The Loan Fund's
Affordable Housing Funding:



10
borrowers
\$3 million
leveraging more
than \$20 million in
additional funding



12
FOR SALE
HOUSES
financed



156
RENTAL UNITS
financed

REAL ESTATE & COMMUNITY DEVELOPMENT THE LOAN FUND

Working Together as a Beacon of Hope in Delaware's Affordable Housing Landscape

Established in 2006 with a noble mission to provide affordable housing options, **Diamond State Community Land Trust (DSCLT)** embarked on a journey fraught with challenges.

In 2022, the **Real Estate & Community Development** line of services assumed management of DSCLT and together are determined to reignite its momentum as a viable option within Delaware's affordable housing continuum. At the heart of DSCLT's mission is its "forever affordable" land trust model where households purchase the house, and the land is held by the community land trust. This offers a shared equity option and a lifeline to lower-income families amidst Delaware's on-going affordable housing crisis.

With strategic support from the Loan Fund, transformative loans were extended to DSCLT in 2023. These loans fueled the acquisition and renovation of three single-family homes, marking a significant milestone as DSCLT's first acquisitions in several years. These three houses bolstered DSCLT's inventory, now standing at 42 homes. With the steadfast support of the Loan Fund and other facets of NeighborGood Partners, DSCLT is now on an upward trajectory, poised to expand its footprint in shared equity housing.

Through innovative approaches and unwavering dedication, Diamond State Community Land Trust emerges as a beacon of hope, providing tangible pathways to homeownership and fostering community resilience.



Diamond State Community Land Trust (CLT) helps families own homes at prices they can afford by investing funds in every transaction, buying down the purchase price of the homes.



Youth Workforce Development Social Enterprise

As a part of NeighborGood Partners' Restoring Central Dover initiative to build a strong community—our mission is to build community capital, increase public safety, engage youth in the community, and expand adult and family services. The Downtown Dover district was a prime location to provide this opportunity to meet the needs of the community that we are here to serve.

Launched in the spring of 2023, The Scoop On Lookerman Ice Cream Shop is a Social Enterprise built on giving back to the community by serving at-risk youth with an opportunity to develop workforce skills and business acumen in a safe, trusting environment that can also provide other social resources and tools to its neighbors.

This program is in partnership with Project Safe Neighborhood (PSN), a nationwide U.S. Department of Justice anti-violence initiative.

PUBLIC SERVICE DATA

A Community Impact Measure (CIM) Survey, conducted with the participation of Kent County high school students from Polytech High School, Dover High School, and local residents, provided valuable insights into community needs and perceptions. By engaging in survey gathering and data entry, students gained firsthand experience in community research and learned about the issues affecting their neighborhood, fostering a sense of civic engagement and empowerment.

COMMUNITY DEVELOPMENT



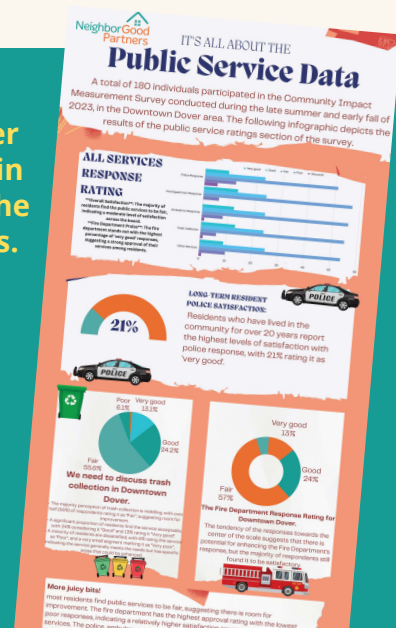
Restoring Central Dover has made significant strides in uplifting the community through a series of impactful events and initiatives during the year. Some of these highlights include:

- The inaugural **Men's Health Fair** served as a crucial platform for preventive healthcare, offering a wide range of resources including dental care, COVID testing, prostate screening, mental health services, and more. **With 28 vendors and over a 100 participants**, the fair successfully promoted health awareness and access to essential services.
- **Restoring Central Dover** and the **Uplifting Magnolia** initiative provided food boxes to over **560 individuals**, ensuring no one was left without a holiday meal.
- Additionally, the **Launcher graduated 23 students (181 TTD) in 2023**, offering educational opportunities and support for entrepreneurship and small business development.

A total of 180 Restoring Central Dover residents participated in the CIM Survey—scan the QR code to view results.



[Click](#)



WORKING TOGETHER, BUILDING A FUTURE



A FOUNDATION OF PARTNERSHIP: THRESHOLD HOUSING DEVELOPMENT

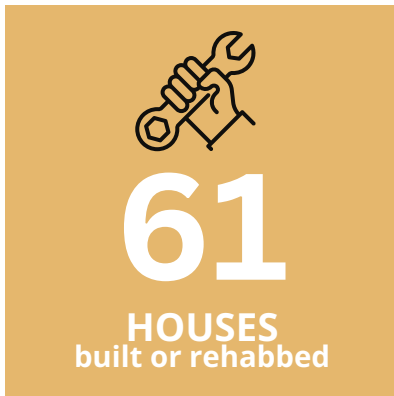
For the past 28 years NeighborGood Partners has partnered with Threshold Housing Development on the Self-Help Housing Program to build over 300 homes. Their Executive Director Dave Molchan explained that without this program their participants would not have become homeowners.

“The people that we help wouldn’t have been able to own their own homes any other way... There is no down payment requirement and even their closing costs can be financed. Plus, they are saving about \$80,000 by the lots we get donated and the labor they put into the project!”

In the new construction version of Self-Help Housing, families work together in groups to build their own homes. By buying in bulk and households providing 65% of labor, construction costs are lowered. In the rehab version of Self-Help Housing, families participate in repairing their own homes, leading to cost savings and the acquisition of valuable skills.

Threshold Housing operates both programs in Pennsylvania and NeighborGood Partners provides technical assistance to them.

“NeighborGood Partners has helped us immensely over the years, I really so appreciate the assistance and the partnership!” - Dave Molchan, Threshold Housing Executive Director



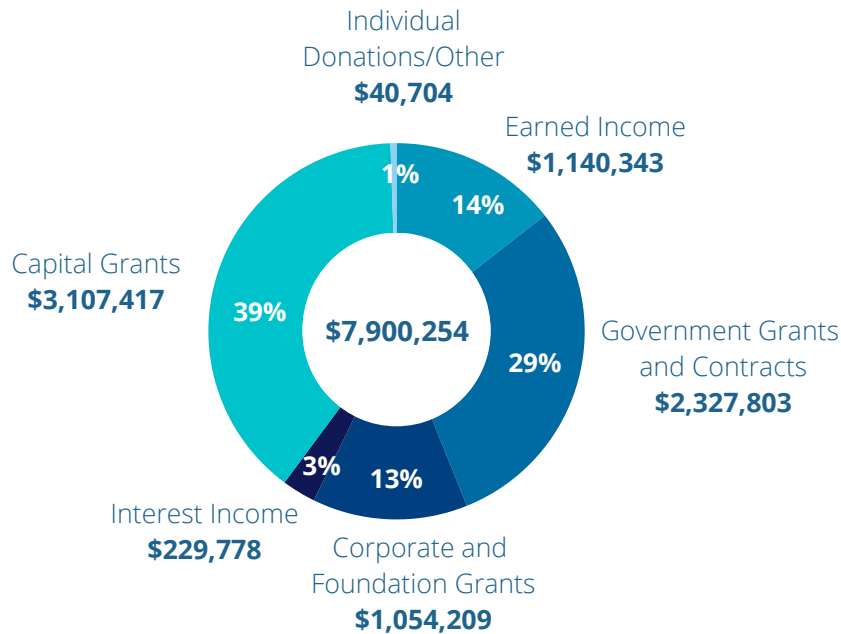
The communities Threshold builds in value Self-Help Housing. The quality of the homes is excellent and the families really take care of their homes and their neighborhoods long after the construction is over.

FINANCES AT A GLANCE

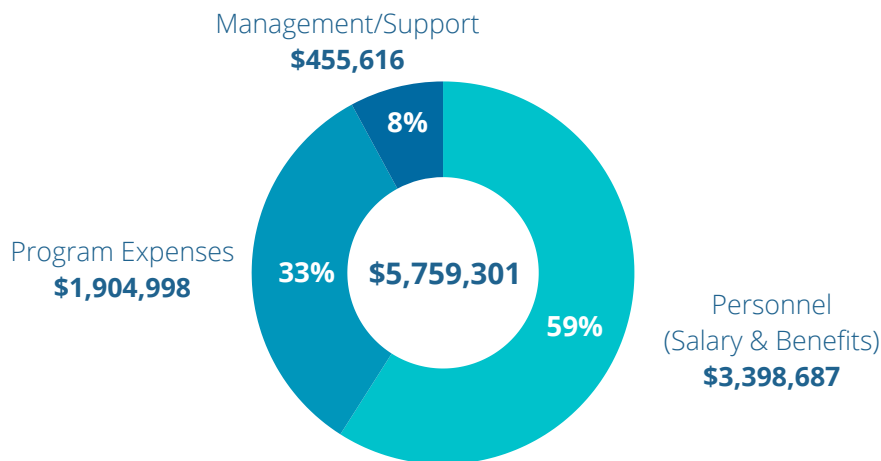
FISCAL YEAR 2023

October 1, 2022 – September 30, 2023

Revenue



Expenses



NeighborGood Partners' audit for FY 2023 is available on our website:
www.neighborgoodpartners.org

Who we are

MISSION

Strengthen communities through housing, lending, and education

VISION

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



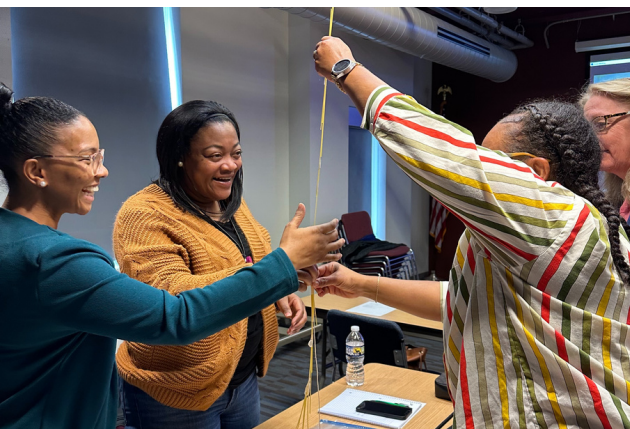
Our Commitment to Equity

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.





Board of Directors

“What you do has far greater impact than what you say.”

—Steven R. Covey

President, J. Randall Kunkle, M&T Bank

Vice President, John Moore, United Way of Delaware, Retired

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

Janaid Kareem, Janaid's Salon For Men

Jayce Lesniewski, Community Legal Aid Society

Carla Mannings, Partners for the Common Good

Nichole Piper, Bank of America

Sarah Rhine, Community Legal Aid Society

Christella St. Juste, Delaware State Senate

Amy Walls, Discover Bank



2023 Fundraising and Communication Excellence (F.A.C.E) Award—Branding

NeighborGood Partners is honored to accept the **2023 Branding award** for our transformative year! A heartfelt thank you to the **Association of Fundraising Professionals - Brandywine Chapter** for this acknowledgment.

A special shoutout to **NüPOINT Marketing** for kickstarting our rebranding journey with stakeholder surveys, and invaluable input—their expertise and collaboration were instrumental in shaping the new brand of NeighborGood Partners.

The success of our rebranding efforts is a testament to our commitment to maintaining a powerful mission while navigating the journey of change.

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

FRANK DATILLO
Self-Help Housing Specialist

LOWANN DAVIS
Client Information 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
Marketing & Communications Manager

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

AMY PRATT
Program Manager, DSCLT

PHYLLIS ROSICA
Self-Help Program Analyst

BESSIE SCOTT
USDA Packager

MIRIAM SOTO
Lending Manager

DERRICK SOUTHARD
Loan Officer

RON SUDLER
Financial Coach

KIMBERLY WESTON
Administrative Assistant

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 2023 have made a lasting IMPACT! Thank you for your partnership.

Government

Kent County Levy Court
State of Delaware

- Delaware Criminal Justice Council
- Delaware Grant-in-Aid
- Delaware State Housing Authority
- Office of the Bank Commissioner
- Office of the Governor

NeighborWorks® America
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
Bally's Dover
Bank of America
Capital One Bank
Discover Bank
Fannie Mae
Fulton Bank
M & T Bank Charitable Foundation
Peter Oldziej & Associates
PNC Bank Foundation
TD Bank Charitable Foundation
Wells Fargo Foundation
W. L. Gore & Associates
WSFS Bank

Campaigns

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

Foundations & Organizations

Better Homes of Seaford
Chichester duPont Foundation
Consumer Action Agency
Crestlea Foundation
Delaware Community Foundation
Delta Sigma Theta Sorority
Enterprise Community Partners
Florida Non-Profit Housing
Healthy Communities Delaware
HomeFree USA
Kent County Association of Realtors
Network Connect
Regional Foundation
Roy Klein Excellence in Education Fund
Rural LISC
Snow Hill Citizens for Decent Housing
Statewide Founders Day
Sussex County Health Coalition
West End Neighborhood House
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
USDA, Rural Housing Services
U.S. Bank
U.S. Dept. of Treasury, CDFI Fund
Welfare Foundation
Woodforest National Bank
WSFS Bank

Individual Gifts

Kim Adams
Anonymous
Tara Balfe-Clifford
Joe & Tamara Belden
Makia Benson
Thomas & Kim Brockenbrough
James Burke
Dave & Penny Callahan
Tina Dahmer
Anthony DePrima
Annette Fletcher
Denise R. Freeman
Marianne Gellman
Peggy Geisler
Hope Gillis
William Grimes
Nicole Harmon
Tracey Harvey
Christopher Helmers
C. Denise Hicks
Andrea Illig
Virginia Jackson
Susan Jouard
David Keach
Jeanine Kleimo
Daniel Kuennen
Randy Kunkle
Jayce Lesniewski
Jill Lordan
Kevin & Linda Malloy
Carla Mannings
Jose Martinez
James G. McGiffin, Jr.
Christine Meier
Rev. John G. Moore, Sr.
Joe L. Myer
Nichole Piper
Dawn Poczynek-Holdridge
Mary Reis
Sarah Spangler Rhine
Henry Ritzberger
Karen Speakman
Christella St. Juste
Amy Walls

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 _____

Check or money order (Payable to NeighborGood Partners)

Company _____

Credit Card: MasterCard / Visa (Please circle)

Address _____

City _____ State _____ Zip _____

Expiration Date _____ CV _____

Phone _____

Cardholder's name _____

Email _____

Signature _____

Please accept my donation of \$ _____ Date _____



Follow us on social media
[@neighborgoodpartners](#)

302.678.9400

DOVER
363 Saulsbury Road
Dover, DE 19904

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, Marketing &
Communications Manager



neighborgoodpartners.org