

National Council of Agricultural Life & Labor Research Fund, Inc.

Dover, DE

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ABOUT

IMPACT (FY 2020)

- 2,213 households/families assisted
- 94 housing units developed for low-and-moderate-income households.
- 25 community development organizations assisted
- \$124 million in total financing secured
- ncall.org

The National Council of Agricultural Life and Labor Research Fund, Inc. (NCALL) was founded in 1955 as an advocacy agency and opened its first office in 1976 with the goal of improving living and working conditions for farmworkers on the Delmarva Peninsula. Our current mission is to “Strengthen Communities through Housing, Lending, and Education.” In order to carry out this mission, NCALL operates seven lines of business including: Homeownership Education, Financial Coaching, Foreclosure Prevention, Real Estate Development, Self-Help Housing Technical Assistance, Neighborhood Revitalization and the NCALL Loan Fund.

All participants in NCALL’s programs have housing needs and financial challenges, and have long been underserved and/or are considered vulnerable in their housing situations. For rural families, obstacles of low income or low credit scores deeply affect their ability to obtain a conventional mortgage, and not enough affordable rental housing exists to serve the needs of very low income households.

In its 44 year housing history, NCALL has helped 9,423 new homebuyers purchase their first home; 60 affordable apartment communities have been built or preserved; NCALL’s Loan Fund has originated 293 loans for a total of \$145,512,398 in Loan Fund capital and participation loans resulting in 1,843 affordable housing units and 631,033 sq. ft. in community-based facilities; NCALL’s one-on-one financial coaching served 9,051 people; 1,636 homes have been saved from foreclosure; and NCALL provides technical and management services to Self-Help Housing grantees throughout the 21-state Northeast/Midwest region.

Without USDA’s rural housing program, many low income residents would still live in dilapidated, unsafe housing. These programs provide real housing options for poor households. Last year, NCALL assisted 36 families obtain a USDA Section 502 direct loan and 37 families with a 502 Guaranteed loan. NCALL provided technical assistance to 10 non-profits operating a USDA Self-Help Housing program, resulting in the construction of 54 homes. We also worked with organizations to help them obtain Section 515 loans. That loan program and its rental assistance are the only rural products available and result in affordable rents for very low income residents.

SUCCESS STORY



FINALLY HOME: THE CHARLES FAMILY

Vilson Charles heard about NCALL through the Delaware State Housing Authority (DSHA). At the time he was a Moving to Work (MTW) participant in Selbyville, DE, living in public housing. Vilson started working with NCALL's financial coaching program with the plan of improving his credit score and reducing debt. "I learned so much from NCALL! The counseling really helped me with my understanding of credit. I learned about my credit score and how to use credit wisely. NCALL taught me how to improve my score and get a great credit card that was appropriate for me," shared Vilson. He was also able to save \$7,000 through the MTW program and another almost \$2,000 on his own.

As a Haitian speaker, his financial coach also served as a translator once he moved onto NCALL's Homeownership Education services. This helped him more effectively communicate with his counselor. According to Vilson, that helped a lot and he and his family got a better understanding of the responsibilities of homeownership. With NCALL's help he applied for a USDA Rural Development 502 direct loan. His application was approved, and he began looking for a home for his family.

In August he and his wife, along with their four children moved into a newly constructed home in Dagsboro, DE. Vilson was able to make this happen due to his hard work and saving. He also credits NCALL.

"NCALL is absolutely wonderful! I learned so much and loved working with you. You guys have great coaches and counselors!"

HIGHLIGHTS

- Location: Dagsboro, DE
- Newly constructed home
- \$7,000 in individual savings through the Moving to Work program.
- USDA 502 Direct Loan



"I always thought I could own a home, but not at this point in my life. I thought it would take a lot longer!"

-Vilson Charles, new homeowner