

Models of Surviving and Thriving – Adapting to Change

National Council on Agricultural
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NCALL - Intermediary & Direct Services for affordable housing

- Based in Dover, serve Delmarva Peninsula with a rural focus
- Direct services: homeownership counseling, foreclosure prevention, financial literacy
- Intermediary services: apartment development and preservation, self-help housing regional contractor, community development lender



Change is happening on all fronts

Are you seeing change that requires adaptation?

- Your operating environments
- Needs of your customers
- Services and lines of business
- Access to resources and capital
- Technology
- Stakeholders
- etc., etc., etc!



Influencing Decision Makers

- CDCs must identify ways to be represented at federal, state, local levels for resource and agenda purposes
- Doing so evens the playing field with other interests so our good work can be advanced
- Link with proven advocacy, lobbying skills and relationships, plugging in our knowledge
- Delaware Housing Coalition's Nonprofit Housing Agenda is a great model for purchasing the influence and skills together that we couldn't afford alone
- Who is your influence link? Federal? State? Local?
- Be intentional in your planning for this, budget for it, invest in it!



Strategic Collaborations

- Aligning ourselves strategically for the future
- Who are the natural organizations and how could the collaboration help your CDC?
- Chartered into NeighborWorks in 2003
- Provide homeownership counseling services to Habitat chapters
- Formalize your win-win collaborations with MOU's and see what they can lead to



Third Party Confirmation

- Third parties lend credibility and comfort to potential stakeholders
- Program reviews, assessments, audits—market them!
- For NCALL: NeighborWorks review and rating, CDFI certification by Treasury, CARs rating by OFN, HUD housing counseling review, audit
- 2010 Annual Report: Reviewed, Rated, Ready



Becoming Green

- Green audit
- Staff champion, Board advocate, training, simple steps
- Added green and energy conservation to homeownership curriculum
- Green goals for each line of business and operations
- Renewable energy project



Photovoltaic Panel Project

- Office
- 66 panels
- Savings/RECs





Owning your facility

- Benefits: freedom, hospitality, design it to work for you, have an asset, someday maybe equity, stability, investment
- Process: weigh pros & cons, assess resources-loans & grants, location, build new vs. acquire/remodel, estimate costs, secure property, design, assemble financing, settlement, construction, monitor, dedicate



Process for Starting a Loan Fund

Lending to NP's for affordable housing, community based facilities, etc.

- Questions: Compatible with mission and other lines? How sustainable? Capital and operations? Staffing? Need and market?, Initial investment? etc.
- Strategic Planning to answer questions
- Apply to CDFI Fund for certification, capital and TA
- Secure staff capacity, develop policies
- Commission a loan fund committee
- Raise capital, do loan participations, entrepreneurial

Technical Assistance challenges

Provide training, TA, and services, but that doesn't always guarantee that capacity will be built

- Results depend on org will, leadership, priority, time
- Currently doing a capacity assessment on Delmarva, looking at improving housing delivery system
- Struggling with what to suggest for lower capacity NP's in this limiting environment?
- Collaborations, acquisitions, mergers, niche, etc.
- May seem like common sense, but difficult to do