

# NORTHEASTERN COMMUNITY DEVELOPMENT CORPORATION (NCDC) 2005 Annual Report

## Hispanic Outreach Program (HOP)

- NCDC served 949 Hispanic clients during 2005.
- Total case management services were provided as follows:
- 574 were provided interpretation/translation services; 89 received assistance with ITINs or Social Security issues; and 293 Latinos received health education/related translation services.
- Provided translation and support services for local law enforcement agencies, the judicial system, medical community and other businesses and agencies as requested.
- NCDC purchased La Casa de San Felipe in Elizabeth City and opened Nuestra Casa de la Comunidad Hispana, a Hispanic Outreach Center.
- Clients received multiple services in the center such as ESL classes, health programs, free tax preparation, assistance with IRS controversies, and assistance with W-7 applications.
- The organization hosted its 4<sup>th</sup> Annual “La Fiesta”, a cultural awareness event attracting over 400 attendees.

## Financial Literacy

- In 2005, NCDC launched a financial literacy program both in Spanish and English.
- 55 clients were served through this program.

## Affordable Housing Solutions

- The housing counselor provided services to over 398 clients during 2005. Of these, 11 purchased homes with 5 purchases pending.
- 59 individuals attended NCDC’s Homebuyer Educational Workshops, with 45 clients obtaining certificates of completion.
- 5 clients received mortgage delinquency counseling and assistance.

## After School/Summer Camp Program

- 25 children participated in the after school and summer camp programs.

## Northeastern Child Development Center

- In 2005, NCDC held a ribbon cutting for the newly constructed, 7200 square foot child care center.

- By the end of 2005, 93 children representing various cultures and ethnicities were enrolled.
- The Child Development Center received its Four Star Rating.
- 22 new jobs were created: 20 teachers, 1 cook, and 1 fiscal officer were hired.

## Lakeside Apartments

- NCDC provided supportive services to 50 families in the Lakeside community.
- The Lakeside Community Center was the host to a series of homebuyers education, financial literacy, health and nutrition workshops for the resident adults, along with several programs for the Lakeside youth.

## Filbert Creek Apartments

- NCDC and its partner, Mills Construction, received funding for a 2.8 million dollar Low Income Tax Credit project through the NC Housing Finance Agency.
- The 40 unit apartment complex, located in Edenton, NC, opened in October of 2005.
- 35 of the units were filled by December 2005.

## Micro-Enterprise Loans

- 3 clients were served during 2005, totaling \$12,900 in Micro Enterprise Loans.
- The total program represents 14 clients, and \$54,993.07 in the loan pool.

## Steps to Success

- 44 participants were enrolled in the employment and skills training program.
- 19 individuals were steadily employed.
- 9 who were unemployed found jobs utilizing the program’s services.
- 3 individuals worked towards their GEDs.
- 8 participants enrolled in college.
- 3 participants were promoted or received career advancement, increasing their annual income.
- 40 individuals attended a Business Development Workshop

## More at Four

- NCDC administered Camden County’s More at Four Program, a program designed to provide high-quality educational experiences to enhance

school readiness for four year olds who are at risk of school failure.

- Camden was allocated an additional 15 slots in the fall of 2005. A total of 33 children were served in the program.
- 2 full-time teacher's and 2 teacher's assistants were employed by the program.
- The More at Four and After School Programs received a Five Star Rating in 2005.

### **Capacity Building**

- In partnership with Pasquotank County, NCDC received a grant in the amount of \$75,000.00, from the Department of Commerce, Division of Community Assistance. Through this grant, NCDC formed a community focus group to discuss the economic development needs of Pasquotank County. An economic development project proposal will be submitted in 2006.

### **VITA - Volunteer Income Tax Assistance**

- NCDC served as a VITA site for a 4<sup>th</sup> year, providing free tax preparation services for the low wealth and non-English speaking populations.
- NCDC completed 196 returns in 2005.
- \$75,857 was recovered in the Earned Income Tax Credits (EITC); \$25,615 was recovered in Child Tax Credits; \$163,948 was returned to taxpayers in federal returns, and \$21,469 in state returns.

### **Individual Development Account (IDA) Program**

- In January 2005, NCDC launched the IDA Program, a matched-savings program which served 84 individuals in opening savings accounts for use in down payment assistance costs.
- Participants were required to complete 32 hours of financial literacy and 8 hours of home buyer education lessons. Once a participant completes the training, and the mortgage package is complete, the program will match his/her \$1,000 savings with an additional \$2,000-\$4,000.
- 55 clients completed the financial literacy training and 3 purchased homes.

### **Low Income TaxPayer Clinic (LITC)**

- Through a grant awarded by the IRS, NCDC provided taxpayer education and outreach to limited English proficient clients.

- The program provided clients with assistance as follows: W-4's (23), ITINS (76), Tax amendments (11), IRS controversies (26)
- Tax education workshops, financial literacy trainings and education material (4817)
- 6 clients opened bank accounts
- 11 clients were referred to legal aid, 14 referred to the IDA program and 12 referred to the VITA program.
- NCDC received funding to continue the program in 2006.

### **Misc.**

- NCDC is a participating United Way Agency member
- In June of 2005 NCDC celebrated its 10<sup>th</sup> anniversary with a festival drawing over 400 individuals.

### **Grants received**

- The NC Community Foundation \$1500.00
- The Z. Smith Reynolds Foundation \$30,000.00
- The Northern Albemarle Community Foundation \$2,000
- North Carolina Community Development Initiative, Inc. \$100,000.00
- Internal Revenue Service (IRS) \$20,000.00
- United Way \$5,000.00
- Wachovia \$10,000.00
- HUD \$95,578.00
- Pasquotank Arts Council \$400.00
- Department of Commerce, Division of Community Assistance 2005/2006 \$75,000.00
- Brighter Futures \$500.00 initial enrollment plus \$150.00 per month for each youth.