



Alumni Spotlight

DR. TOYA BARNES-TEAMER & RODERIC F. TEAMER, SR.

Dr. Toya Barnes-Teamer currently serves as vice president for student success at Dillard University. She coordinates the planning, development, organization, and administration of the university's governing policies with the executive cabinet. She and her husband, Roderic F. Teamer, Sr., Director of Supplier Diversity Programs and Business Development for Blue Cross Blue Shield of Louisiana, are also alumni of the NDF Homebuyer Training program. Here, she talks about the impact the course made for her family.

When were you a participant in NDF's home buying education classes and what led you to participate?

In 1996, I was working with Loyola University, and my husband and I were in the process of looking to buy a home. The university offered a program to its employees that provided down payments for participants.

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LET'S GO 30 for 30!

I often tell our clients here at NDF that sometimes it makes more sense to pool your resources with family and friends to reach the ultimate goal of homeownership. This idea goes against everything we grow up understanding what being a responsible adult means. I'm certain mine weren't the only parents that emphasized "getting your own rent" as the gateway to freedom to do what you wanted. But I'll tell you this. We can get farther working together than we can working separately.

For nearly 30 years, the New Orleans Neighborhood Development Foundation (NDF) has shared lesson like this with families to help them understand the importance of homeownership to long-term legacy wealth building. Through our financial fitness classes, homebuyer trainings and mortgage lending courses, we help prepare our clients to not only buy a house, but to keep a home. We have served more than 3,000 families as we do this work and can proudly say the lessons they have learned and lives we have helped changed have strengthen the fabric of the Greater New Orleans community.

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Alumni Spotlight (cont'd.)

What was the most important thing you learned while participating in the classes?

One of the things we came to understand through the classes is the impact a home's location has on its cost. Also, the lessons we learned we have passed down to our daughter. We helped her understand that it doesn't make sense to invest in an apartment, because that is money that can pay toward a home. I think NDF has a really great opportunity to communicate some of things we learned with young people in college, particularly about lack of credit and savings.

What role has your participation played in your financial security today?

It has played a major role. We did not move out of our current home to buy another once our socioeconomic status changed. Also, we based how much we pay for a home on one person's salary to make sure that just in case one of us hits a rainy day, we're covered. Basically, we're not trying to keep up with the Joneses. I've shared what I learned with my family as well. My sister is a nurse, and just got the keys to her house. She went through the NDF program.

What role do you feel NDF played and continues to play in the City of New Orleans and the lives of its residents?

It has helped that they keep past participants engaged. Once you finish the program, that's not the end of your relationship with NDF. I think they should also consider a campaign to reach out to younger adults - particularly 2- and 4-year colleges and university - to start long-term planning for being a homeowner.

If there was one thing you could share with current and potential NDF clients, what would it be?

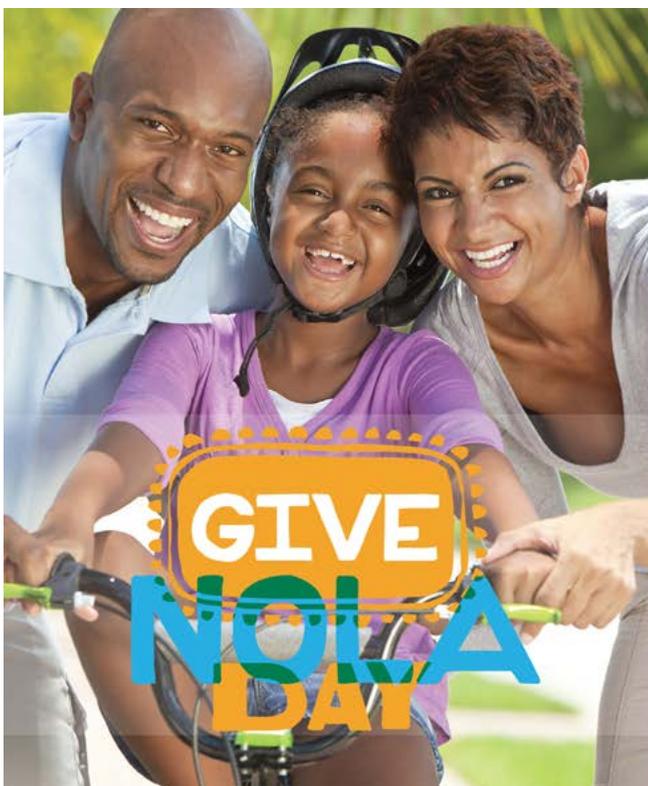
Be patient. Don't give up. You've been waiting this long to buy a home. Going through the process and working with Fred and the NDF staff is more than worth the time.

Fred Says ... (cont'd.)

As we look forward to the next 30 years, we see change in the future of homeownership and access to affordable housing in the city of New Orleans. However, NDF's commitment to this work and the people of New Orleans remains the same. You see, we understand that equal access to owning a home that you can afford is not only fair, but just makes good common sense. So we are committed to doing our part to prepare future homeowners to be in the best position to make that happen.

Another reality we face is that financial support for our work is all the more important now. We have been fortunate to count foundations and area lenders amongst our network of partners over the past 30 years, and we look forward to continuing to bring value to every dollar they provide. But we also need to look to our family and friends to help support our vision of making financial stability and security a reality for even more New Orleans homeowners.

Your first chance to help will come on GiveNOLA Day, Tuesday May 3rd. On this single day of giving we ask that you consider helping us celebrate 30 years of serving the families of New Orleans by giving a \$30 gift. Let's go 30 for 30 by continue a proud legacy of making real freedom through legacy wealth building in our communities a dream come true. Visit our website at www.ndf-neworleans.org or our GiveNOLA Day profile at givenoladay.org/npo/new-orleans-neighborhood-development-foundation for more details. Mark your calendars today!



Let's Go 30 for 30 for the Families of New Orleans.

For 30 years, the Neighborhood Development Foundation (NDF) has helped more than 3,000 New Orleans families achieve financial stability and security. And now we want you to help us celebrate how far the NDF family has come. A \$30 gift on GiveNOLA Day can help us do just that.

Make your donation on Tuesday, May 3rd by visiting givenola.org/npo/new-orleans-neighborhood-development-foundation.



NDF TRAINING CALENDAR

Second Quarter 2016

April 2016

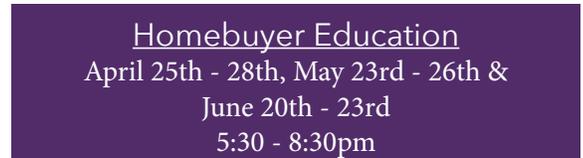
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	IRS Filing Deadline	16
17	18	19	20	21	22	23
	Financial Fitness					
24	25	26	27	28	29	30
	Homebuyer Education					



The 9-hour Financial Fitness Learning Course is designed to provide its participants with the necessary knowledge, skills, and abilities to examine their financial status, eradicate credit blemishes, build a good credit profile, & create asset building movements among persons who have low and moderate incomes.

May 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	Landlord Educ.	19	20	21
22	23	24	25	26	27	28
	Homebuyer Education					
29	30	31				



NDF provides 12 hours of classroom home ownership education and training. The classroom environment allows participants to receive valuable information, ask questions, and learn from the responses to the questions of others.

June 2016

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
	Financial Fitness					
19	20	21	22	23	24	25
	Homebuyer Education					
26	27	28	29	30		



The Neighborhood Development Foundation's Landlord Training class is designed to teach new homeowners how to manage a small business and increase their chances of success as a new homeowner. This class is sponsored in part by the Fannie Mae Foundation.

NDF TRAINING FAQ's

How do I participate?

There are a few things you will need to know in order to participate in the program.

There are fees associated with this program.

NDF only accepts the following forms of payment:

CHECK

MONEY ORDER

DEBIT OR CREDIT CARDS

What do I need to bring?

Prior to starting any NDF training session, you must schedule an appointment with our staff. Copies of the items listed below are required and should be made before your appointment:

- Copies of your last 4 recent check stubs and/or proof of other income sources (SSI, pension, retirement, disability, etc.)
- A copy of your last 2 bank statements from all checking or savings account(s).

- A copy of your last three (3) years income tax returns/W-2 form from employer. You can get copies by visiting www.irs.gov/Individuals/Order-a-Transcript or completing the form at www.irs.gov/pub/irs-pdf/f4506.pdf
- A copy of Louisiana identification.
- Proof of parent child relationship (FOR CHILDREN UNDER THE AGE OF 18). Acceptable documents include: birth certificates, baptism or other religious documentations, paternity acknowledgements, adoption papers

Once you have collected and made copies of these forms, you can contact us at 504.488.0155.

Classes are held at our offices on 1429 S. Rampart Street, New Orleans, LA 70113.

CONGRATULATIONS!



Congratulations go out to Koakaia Coates and her sister, Mulkina, NDF clients and new first-time homeowners through the Radiant Blossom program with HOPE Enterprise. They are proof that putting in the work WORKS! Koakaia and Mulkina recently joined NDF President and CEO Fred Johnson on WWL-TV Channel 4 to talk about the NDF program and the difference the program has made for them. Visit the NDF Facebook page at www.facebook.com/ndf.neworleans to see the clip.

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3619 Fourth Street

3626 Fourth Street
2420 Gravier Street
3614 Erato Street
1323 S. Derbigny Street

Call our offices at 504-488-0155 to learn more today!



The Neighborhood Development Foundation would like to say...

THANK YOU!

HOUSE PARTY 2016

21st Annual Fundraising Event!

To all of our 2016 SPONSORS, SUPPORTERS, AUCTION DONORS, STAFF, VOLUNTEERS for their contributions and work towards another successful year! Without your dedication and participation, this event would not be what it has become today!

NDF

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Fannie, Freddie to Cut Mortgage Balances for Thousands of Homeowners *Fewer than 50,000 homeowners likely will be eligible for the plan*

By Joe Light, Wall St. Journal

March 21, 2016

Thousands of homeowners will be eligible to have their mortgage balances cut under a plan approved by the federal regulator of mortgage-finance companies Fannie Mae and Freddie Mac, according to people familiar with the matter.

The plan approved by the Federal Housing Finance Agency marks the biggest step Fannie and Freddie will take to reduce mortgage balances for struggling homeowners since the housing crisis erupted. But it doesn't go as far as some housing advocates wanted.

Fewer than 50,000 homeowners likely will be eligible for the plan, which could be announced within the next few weeks, the people said. It likely will be limited to homeowners already behind in their mortgage payments who owe more than their homes are worth.

Fannie and Freddie also would forgive principal only in cases in which they determine they would lose less money with that option than with other foreclosure-prevention methods.

The plan reopens the door to a tactic prior policy makers explicitly have rejected, citing the moral hazard of forgiving debt for some so-called "underwater" homeowners but not others.

Homeowners who participate in the program probably will still owe more than their house is worth after they get a reduction in principal, people said. But the amount that they are underwater will be reduced, giving them the ability to keep making payments until they start accumulating equity in their homes.

Write to Joe Light at joe.light@wsj.com

LET'S GET READY FOR OUR...
30th Anniversary
Birthday Bash!

CELEBRATING
30 years
*Educating Homeowners
Since 1986!*

SATURDAY, OCTOBER 15th 2016
Neighborhood Development Foundation Homeownership Center
1429 S. Rampart Street, New Orleans, Louisiana

Join the Homeownership Celebration with a Purpose!
Call For Ticket Information & Sponsorship Opportunities: 504-488-0155
www.ndf-neworleans.org