

# UPPER SHORE COMMUNITY DEVELOPMENT PARTNERS

## Growing Opportunity For All



STRATEGIC CONSULTING



# USCDP GROWING OPPORTUNITY FOR ALL

## Vision

A community where ALL residents, including Black and other people of color, have access to the funding, education, training, coaching and other resources necessary to have affordable homeownership opportunities, stable employment, and successful small businesses and entrepreneurship opportunities.

# USCDP GROWING OPPORTUNITY FOR ALL Leadership

## Board of Directors

- ▶ Sallie Findlay, USCDP Founder
- ▶ Nina Fleegle, Chestertown Main Street
- ▶ Norarene Hicks, Owner - Simply Delicious
- ▶ Dawson Hunter, Kent County Local Management Board
- ▶ Rebecca Murphy, RCM Strategic Consulting
- ▶ Sam Shoge, Rivers & Roads Consulting

# USCDP GROWING OPPORTUNITY FOR ALL

## Project Team – Lead Consultants



**Rebecca Murphy,**  
RCM Strategic Consulting  
Chestertown, MD

- ▶ Brings more than thirty years of experience – government, philanthropy, community development – working with diverse communities to achieve common objectives
- ▶ Co-developer of more than 60-units of affordable housing
- ▶ Closed economic development deal to bring movies back to Chestertown
- ▶ Expertise in organizational development & strategic planning



**Rebecca Flora,**  
ReMAKE group  
Chestertown, MD

- ▶ Co-developer of a 126-unit Agrihood in Centreville currently in public approvals stage
- ▶ Served as owner's rep for foundations leading mixed-use development of a 176-acre brownfield riverfront site.
- ▶ Expert in "Sustainable Community Development" and served as adjunct faculty for 10 years at Heinz College, CMU
- ▶ Former CDC Executive Director w/housing, business development & real estate development programs



**Sam Shoge,**  
Rivers & Roads Consulting  
Easton, MD

- ▶ Former economic development coordinator for Talbot County government.
- ▶ Well versed in community development funding programs from USDA Rural Development, Rural Maryland Council, and other sources.
- ▶ Coached numerous businesses through the startup process.

# USCDP GROWING OPPORTUNITY FOR ALL

## Presentation Outline

- ▶ Upper Shore Disparity Dashboard
- ▶ CDC Case Examples
- ▶ Growing Greater Resources
- ▶ American Rescue Plan Act (ARPA) & Equity
- ▶ USCDP Grows Opportunity for All

# UPPER SHORE DISPARITY DASHBOARD

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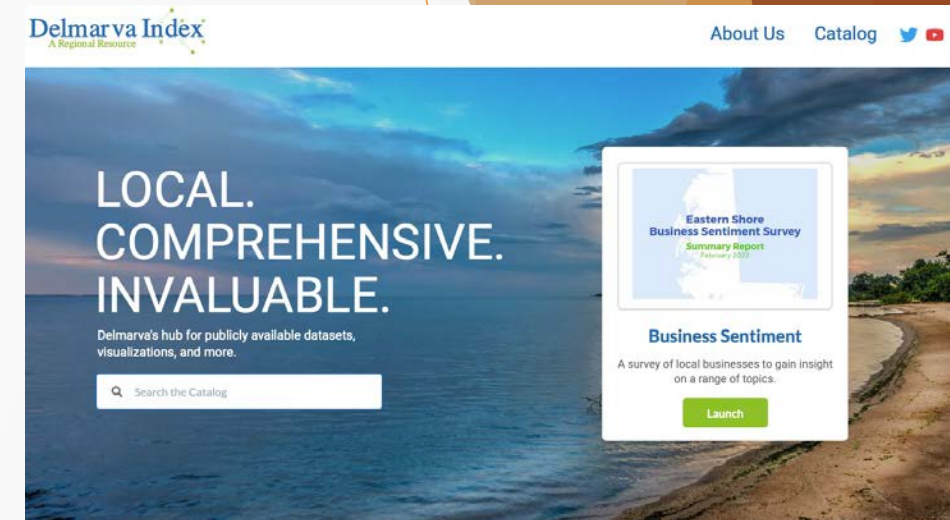
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# UPPER SHORE DISPARITY DASHBOARD

## Filling the Racial Data Gap

*Data Work Conducted to-date by USCDP:*

- ▶ Preliminary review of existing data sources – *data not broken down by race at the County level*
- ▶ U.S. Census Quick Facts by County – *imported and prioritized*
- ▶ Outreach to Chesapeake College – Director of Institutional Research - *contact with Maryland DOP and peer review*
- ▶ Maryland Department of Planning, Projections and State Data Center, Maryland Department of Planning – *reviewed Upper Shore Quick Facts and identified sources for data*
- ▶ Eastern Shore Regional GIS Cooperative (ESRGC) - Salisbury University – *expressed interest in working with USCDP as a part of the Delmarva Index*



# UPPER SHORE DISPARITY DASHBOARD

## Filling the Racial Data Gap

### DELMARVA Index Partners

- ▶ Eastern Shore Regional GIS Cooperative (ESRGC) - Salisbury University
- ▶ Mid-Shore Regional Council
- ▶ Tri-County Council for the Lower Eastern Shore of Maryland
- ▶ Rural Maryland Council
- ▶ Rural Maryland Prosperity Investment Fund
- ▶ Upper Shore Regional Council (pending)





# UPPER SHORE DISPARITY DASHBOARD

## Filling the Racial Data Gap

### Disparity Dashboard Creation – Process

- ▶ Determine Upper Shore Regional Council level of interest in Delmarva Index / Disparity Subsets
- ▶ Prepare Disparity Scope of Work (SOW) for Partner Review and ESRGC Response

### Upper Shore Disparity Dashboard - Phases

- ✓ Phase 1: Provide Data on Priority Metrics by Race & County: e.g., *housing, education, business, income*
- ✓ Phase 2: Expand Metrics for Upper Shore to address a range of Disparity Indicators
- ✓ Phase 3: Integrate into the Delmarva Index as pilot
- ✓ Phase 4: Create a Data Base to track trends and progress over time



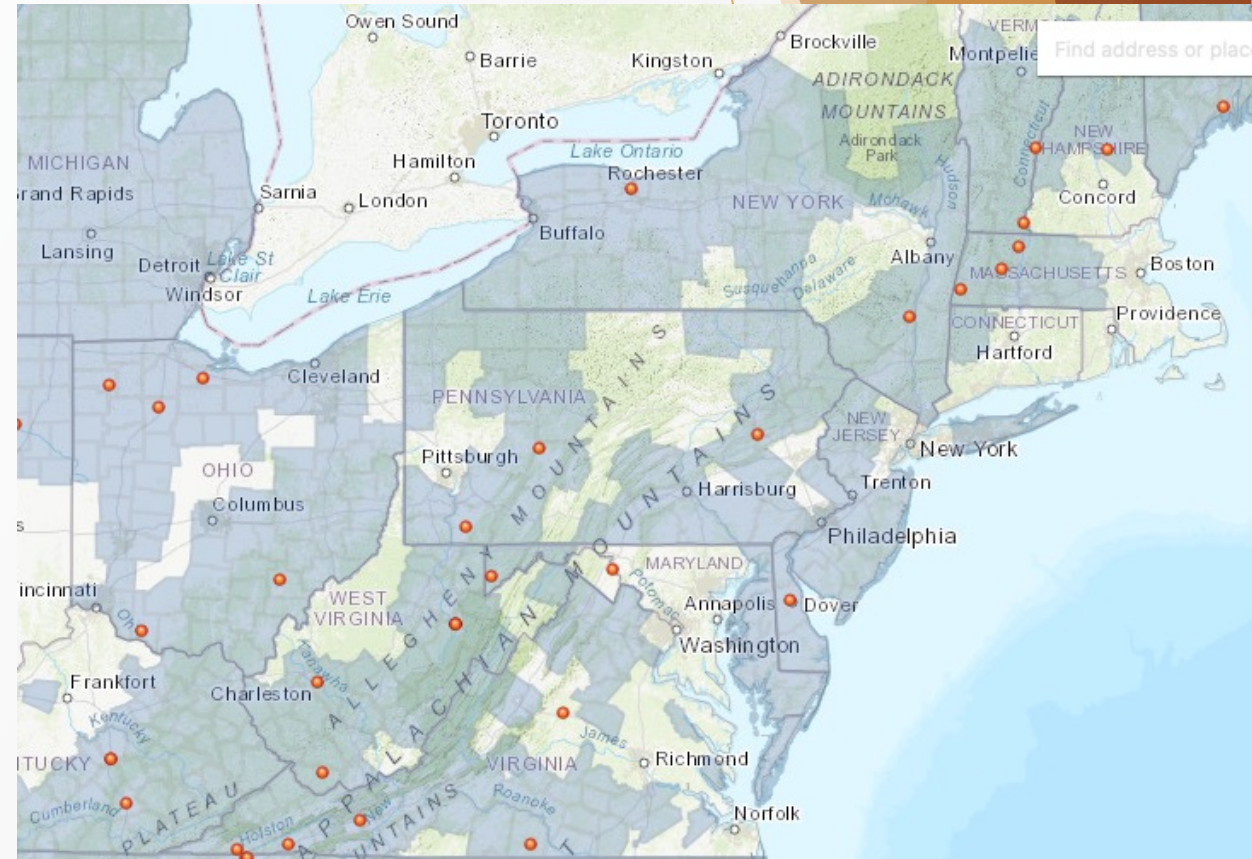
# CDC CASE EXAMPLES

# CDC CASE EXAMPLES

## Sources

- ▶ Rural Lisc
- ▶ Community Development Network of Maryland
- ▶ Economic Development Councils
- ▶ Main Street Programs
- ▶ Affordable Housing Agencies/NGOs

*Rural LISC supports the work of more than 140 rural nonprofit community-based organizations serving residents in more than 2,400 counties across 49 states and Puerto Rico. In the areas, we help residents identify priorities and opportunities – and deliver the most appropriate support to meet local needs.*



# CDC CASE EXAMPLES

## National Council on Agricultural Life & Labor Research Fund, Inc. (NCALL) - Dover, DE

### Overview

- ▶ Established 1976
- ▶ 4 Locations in DE
- ▶ \$5.4m - 2020 Expenses
- ▶ 40 Staff

### Programs/Services

- ▶ Homeownership Education
- ▶ Foreclosure Prevention
- ▶ Financial Education
- ▶ Real Estate Development
- ▶ Restoring Central Dover
- ▶ Self-Help Housing
- ▶ E-Home America (on-line)

### CDFI - Loan Fund (2004 certification)

- ▶ Predevelopment
- ▶ Acquisition
- ▶ Construction
- ▶ Bridge/gap financing
- ▶ Credit enhancements and guarantees



### Financial and Social Impact

- Loans made: 215 loans to 62 different borrowers
- Financing made: more than \$136 million
- Impact includes:
  - 850 affordable housing units
  - 400 rooms/beds with supportive services
  - 560,000 square feet of community facility space developed
  - 132,000 square feet of commercial/retail space developed

# CDC CASE EXAMPLES

## Tunica County Community Development Coalition (TCCDC) – Tunica, MS

### Overview

- ▶ \$680,000 Annual operating budget
- ▶ 4 Staff
- ▶ County population ~ 10,000 / 76% Black
- ▶ Incorporated in 1992

### Programs/Services

- ▶ Tunica County CDC Homebuyers Education Program
- ▶ Mississippi Home Saver Program
- ▶ Mississippi Foreclosure Prevention Consortium
- ▶ Youth Entrepreneurship Program
- ▶ Minority Business Award Programs
- ▶ Property Management Division
- ▶ Affordable Housing Program
- ▶ Cypress Manor Subdivision Phase I
- ▶ Alpha Creek Subdivision
- ▶ Jack's Subdivision
- ▶ Canal Park Subdivision
- ▶ Orchard Subdivision
- ▶ Rural LISC
- ▶ HOME Investment Partnership Funds
- ▶ Rural LISC Healthy Home Initiative
- ▶ Business Assistance Program
- ▶ Outreach Program

*Tunica County Community Development Coalition most recent needs assessment for Tunica County, Mississippi indicates that safe, energy efficient affordable housing remain a high priority among low- and very low-income residents.*

# CDC CASE EXAMPLES

## Neighborhood Allies - Pittsburgh, PA

*"...we believe the whole is greater than the sum of its parts."*

Our programs and initiatives connect people to the resources they need to create positive change in their neighborhoods. By deeply collaborating with community organizations on the ground, dedicated residents, and other amazing partners, we empower communities to be an active part of their own development, ensuring that the process is equitable and inclusive for all. Ultimately, we aim to support and encourage our partners' best work by bringing hope, fresh ideas, expertise, and resources to the table.



# GROWING GREATER RESOURCES

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# GROWING GREATER RESOURCES

## Fund Development

### Typical Approach

- ▶ Small- to mid-sized organizations depend solely on the executive director, program officers, Interns and volunteers with limited time and other core competencies
- ▶ Staff or board transition creates major upheaval due to singular personal relationships and knowledge
- ▶ Fund Development is re-active requirement that has starts and stops

### The Common Result

- ❖ The big get bigger, the small stay small; *or go out of business*
- ❖ Opportunities are missed for the community and impact is smaller
- ❖ Specialty areas requiring more effort are not pursued
- ❖ Collaboration is not fostered
- ❖ Lack of proactive larger strategy that is consistently and cooperatively pursued



# GROWING GREATER RESOURCES

## Fund Development

### Professional Fund Development Capacity Requirements

- ▶ Conduct research on available funds
- ▶ Identify localized needs/gaps, priorities, collaboration opportunities
- ▶ Foster funder relationships
- ▶ Write grant applications
- ▶ Develop budgets/cost estimates
- ▶ Collect and track data
- ▶ Establish professional credibility & continuity
- ▶ Prepare funding reports
- ▶ Document outcomes
- ▶ Ensure accountability

# GROWING GREATER RESOURCES

## Fund Development

### A Few Upcoming Community Funding Examples

#### Federal

- ▶ Rural Business Development Grants
- ▶ Rural Community Development Initiative Grants
- ▶ Rural Innovation Stronger Economy (RISE) Grant Program
- ▶ Community Economic Development Projects (CED)
- ▶ Build Back Better Regional Challenge

#### State

- ▶ Rural Maryland Economic Development Fund

#### Private

- ▶ Goldman Sachs Startup and Entrepreneur funding
- ▶ Mid-Shore Community Foundation

#### Typical Funding Sources

- ✓ Government Agencies: Federal, State, Local
- ✓ Philanthropic: national, state, local
- ✓ Memberships
- ✓ Donors
- ✓ Sponsorships

# AMERICAN RESCUE PLAN ACT (ARPA) & EQUITY

# ARPA & EQUITY

## Local Investment Decisions

### ARPA Funding Categories – Final Rule\*

1. Public Health & Negative Economic Impacts
2. Premium Pay *to essential workers*
3. Revenue Loss
4. Water, Sewer and Broadband Infrastructure

\*<https://home.treasury.gov/system/files/136/SLFRF-Final-Rule.pdf>

### Examples of ARPA categories funded elsewhere

- ▶ Broadband Infrastructure: Maryland Office of Statewide Broadband
- ▶ Water & Sewer Infrastructure: USDA, Chestertown Utilities Commission
- ▶ Public Health: CARES Act
- ▶ Small Business Assistance: PPP



# ARPA & EQUITY

## Local Investment Decisions

\*Further, the final rule provides a broader set of enumerated eligible uses available for these communities as part of COVID-19 public health and economic response, including making affordable housing, childcare, and early learning services eligible in all impacted communities and making certain community development and neighborhood revitalization activities eligible for disproportionately impacted communities.

\*<https://home.treasury.gov/system/files/136/SLFRF-Final-Rule.pdf>

# ARPA & EQUITY

## Local Investment Decisions

### ARPA Through an Equity Lens

- ▶ Engage the community, *especially those most in need*
- ▶ Understand economic disparities
- ▶ Meet the needs of underserved populations
- ▶ Use data to tell the real story



National League of Cities:  
<https://www.naco.org/resources/featured/arpa/equity>

# ARPA & EQUITY

## Local Investment Decisions

*What is Chestertown's Plan for Investment of ARPA Funds?*

- ▶ What is the criteria for use of the funds?
- ▶ How will Equity be integrated?
- ▶ What is the capacity to distribute and manage funds?
- ▶ What programs are needed that don't exist or have adequate capacity?
- ▶ Who will ensure federal compliance is met?
- ▶ This is an opportunity to create an action-oriented response to the Equity Commission's work.

*How will these once in a lifetime funds be invested to create lasting impact/value to the entire community?*



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# USCDP GROWS OPPORTUNITY FOR ALL

## A Community-based Approach

### *Benefits of a Collaborative (USCDP) Organization*

- ▶ Create a larger/united voice for advocacy
- ▶ Grow the pool of resources available
- ▶ Expand community outreach & opportunities to those most in need
- ▶ Increase the level of impact / outcomes
- ▶ Share capacity of qualified professionals across organizations for key skill areas

### ARPA Specific Example

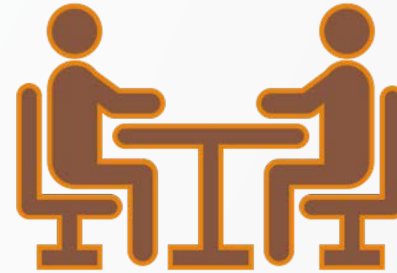
- ✓ Provide capacity to the Town, ARPA Task Force to manage & distribute ARPA funding.
- ✓ Perform community outreach
- ✓ Oversee and manage compliance
- ✓ Facilitate collaboration and coordination to achieve community objectives

# USCDP GROWS OPPORTUNITY FOR ALL

## A Community-based Approach

*Collaborative Relationships are already being formed*

- ▶ Town of Chestertown
- ▶ Upper Shore Regional Council
- ▶ Mid-Shore Community Foundation
- ▶ Main Street Chestertown
- ▶ State of Maryland
- ▶ Kent County Chamber of Commerce
- ▶ Chesapeake College
- ▶ Kent County Economic & Tourism Development
- ▶ Kent Attainable Housing
- ▶ Rebuilding Together Kent County
- ▶ Philanthropic and other funding sources



# USCDP GROWS OPPORTUNITY FOR ALL

## A Community-based Approach

*What does USCDP need from the Town to expand opportunities available to all within the Chestertown community?*

- ▶ Letters of Support for grant applications
- ▶ Participation in start-up funding
- ▶ Town Representative to serve on the USCDP Board of Directors as an ex-officio member
- ▶ Partner Agreement



# DISCUSSION

*Your input and dialog is valued.*