UPPER SHORE COMMUNITY DEVELOPMENT PARTNERS

Organizational Overview

CDP OVERVIEW
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, successful small businesses and entrepreneurship opportunities.

CDP OVERVIEW
Leadership

Founding Board of Directors

► Sallie Findlay

► Rebecca Murphy

► Sam Shoge

Start-up Consultants & Interim Staff

► Rebecca Murphy, RCM Strategic Consulting (Chestertown, MD)

► Rebecca Flora, ReMAKE group (Chestertown, MD)

► David Hill, D Hill Professional Services (Silver Spring, MD)

► Sam Shoge, Rivers & Roads Consulting (Easton, MD)

CDP OVERVIEW
The Problem

A lack of access to housing and business development capital for Black and Brown, and other disadvantaged populations that perpetuates economic disparity in Maryland's Upper Shore Region
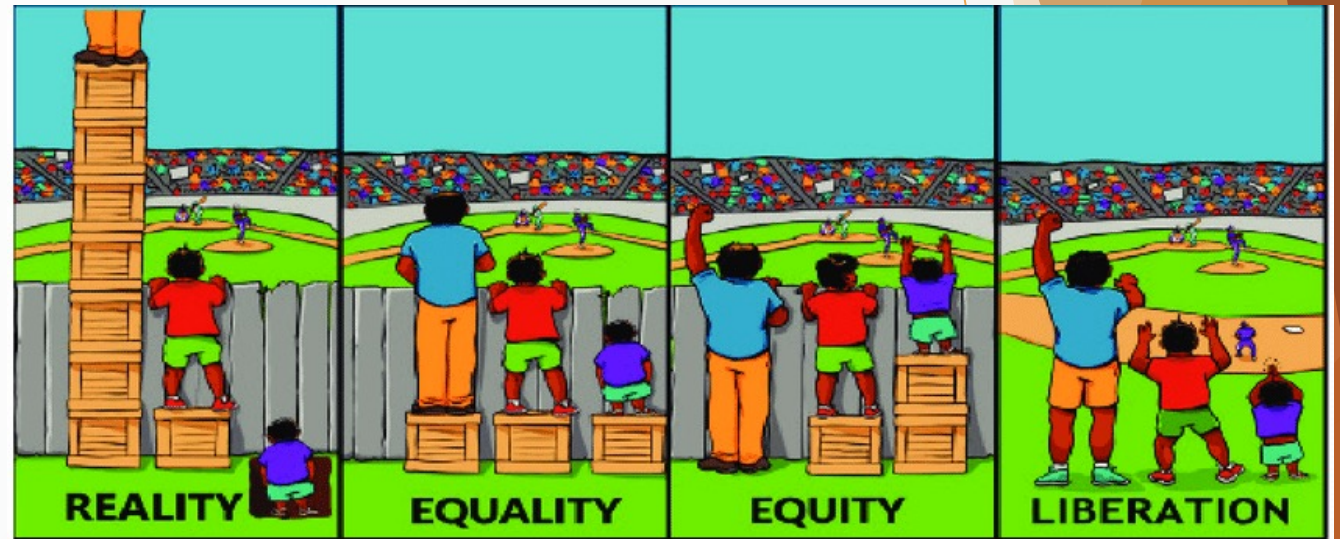
The difference between the terms equality, equity, and liberation, illustrated; © Interaction Institute for Social Change | Artist: Angus Maguire

CDP OVERVIEW
The Proposed Solution

- <u>Community Development Corporations</u> (CDCs) are 501(c)(3) non-profit organizations

- CDCs support and revitalize communities, especially those that lack resources for disadvantaged populations

- CDCs can also be involved in a wide range of community services that meet local needs such as affordable housing, education, job training, healthcare, commercial development, and other social programs

- CDCs typically work closely with local government to add capacity; however, they are not government entities

Entrepreneurship

Home Ownership

Resource Center

Real Estate Development

CDP OVERVIEW
CDCs in Rural Areas – Challenges

- High concentrations of poverty
- Geographic isolation
- Poor infrastructure & housing stock
- Less housing stock is available
  - Rental housing stock tends to be older and in poor condition, and more expensive relative to incomes

- While land costs are low, public approvals are challenging and infrastructure for new residential construction is expensive making it difficult to undertake multiple units
- The geographic isolation of rural communities is a major hurdle to improving residents' employment and incomes

RURAL LISC

Source: https://www.lisc.org/our-resources/resource/community-development-through-rural-lens/

CDP OVERVIEW
Upper Shore Service Area

- Establish Pilot Programs in Greater Chestertown, followed by Kent County, to focus efforts during start-up and generate early success through measurable outcomes/proofs of impact

- Incorporate as "Upper Shore" of Maryland to:
  - Create higher potential for economies of scale and larger impact over time
  - Regionalism is typically more attractive to a broader set of funders
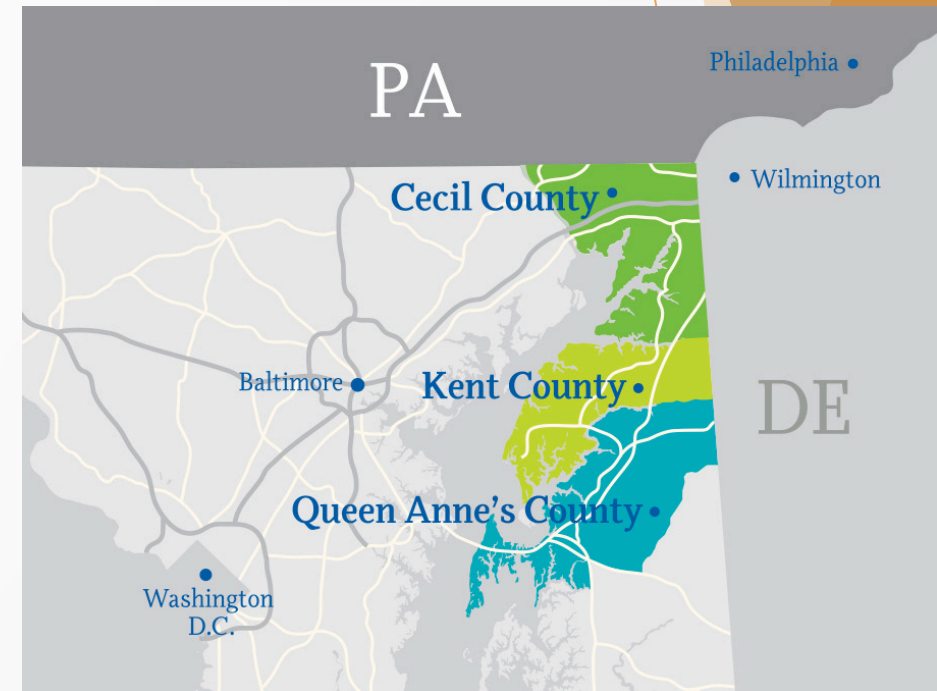
CDP OVERVIEW
Organizational Structure

- Board of Directors
  - Community Representation
  - Partner Representation
  - Town Representation
  - County Representation
- ARPA Advisory Task Force
- Staff & Consultants
  - professional expertise & capacity
- Volunteer Committees
  - community connections, expertise & program support

CDP OVERVIEW
Potential Community Partners & Alliances

- Create a larger/united voice for advocacy

- Grow the pool of resources available

- Expand outreach & opportunities to those most in need

- Increase the level of impact / outcomes

- Shorten the timeframe for making change

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

CDP OVERVIEW
Proposed Program Areas
to be further informed with the Board, partners, community, data

Small Business Entrepreneur Program

► Grants for start-up business planning & analysis

► Loans
  ► Internal Financial Support (CDP direct): e.g., micro loans,
  ► External Support (CDP finance partners): e.g., interest write-down fund, guarantees, etc.
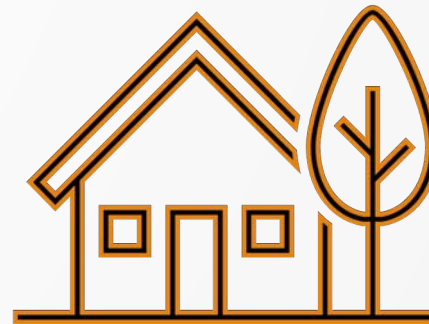
► Collaborate and Expand Existing Capacity

CDP OVERVIEW
Proposed Program Areas
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Homeownership Program

▶ Grants for down payment assistance, e.g., DHCD – House Keys for Employees

▶ Loans
  ▶ Internal: soft second mortgage
  ▶ External: identify, connect and advocate

▶ Collaborate and Expand Existing Capacity

CDP OVERVIEW
Proposed Program Areas
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Resource Center

- Clearinghouse: operate as a source for shared data collection & analysis, and other resources
- Connector: serve as an entry point and linkage to other entities providing support
- Accountability: create a Community Report Card,
  - assess effectiveness of current policies, programs, organizations
  - conduct outreach to stay in touch with the community priorities
  - prepare localized reports that tell the real story
- Advocate for policy and institutional change

CDP OVERVIEW
Proposed Program Areas
to be further informed with the Board, partners, community, data

Real Estate Development (future)

- ▶ Commercial & Residential Properties

- ▶ Acquisitions of key property

- ▶ Predevelopment Activity

- ▶ Predevelopment Funding

- ▶ Developer (with investment partners)

- ▶ Building Ownership & Maintenance (during holding period)
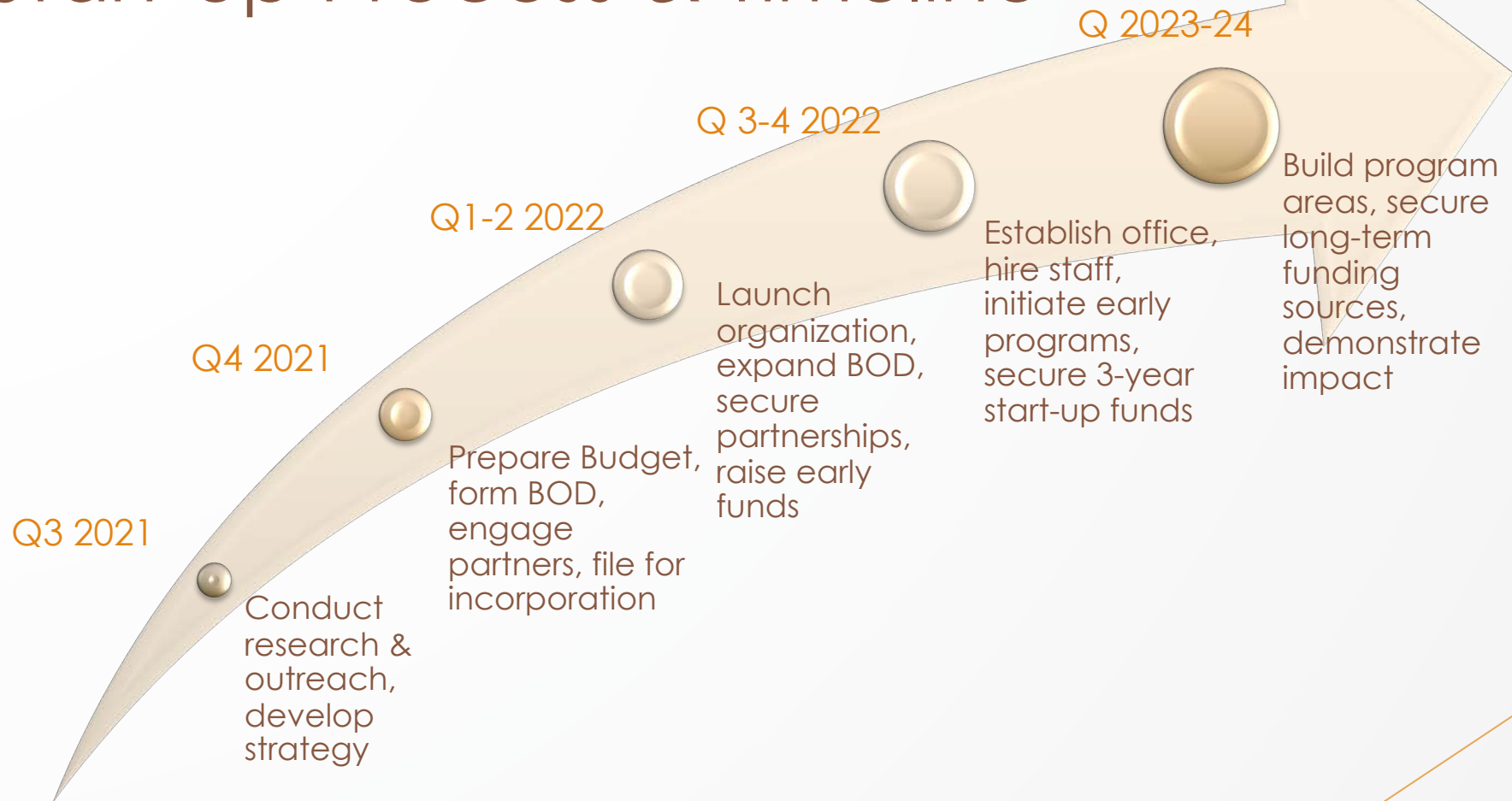
- ▶ RFP & Disposition to targeted users

Benefits:

- ▶ Enables the purchase of key properties to hold, develop and make available to target populations

- ▶ Removes the burden/risk from others that have other priorities and limited capacity

- ▶ Provides access to funds not available to for-profit developers

- ▶ Provides potential sustaining income stream to CDC

CDP OVERVIEW
Start-up Process & Timeline

Q 2023-24

Q 3-4 2022

Q1-2 2022

Q4 2021

Q3 2021

Build program areas, secure long-term funding sources, demonstrate impact

Establish office, hire staff, initiate early programs, secure 3-year start-up funds

Launch organization, expand BOD, secure partnerships, raise early funds

Prepare Budget, form BOD, engage partners, file for incorporation

Conduct research & outreach, develop strategy

DISCUSSION

Your input and dialog is valued.