

Building homes, expanding home ownership GCAC goal

The following continues the Greater Crisfield Action Coalition's explanation of its Action Plan.

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The first three components of the five-year Action Plan developed by the Greater Crisfield Action Coalition deal with "Marketing and Branding," "Business Building," and "Workforce Development." The fourth component, "Homes & Home Ownership" focuses on building up our communities and revitalizing our neighborhoods in five ways: 1) elevating existing homes; 2) repairing existing homes; 3) building new homes on vacant lots; 4) demolishing derelict homes and building new; and 5) preparing and positioning our residents for home ownership.

The plan is to address these 5 focus areas through a collaborative partnership with the Somerset County Long Term Recovery Committee (SCLTRC); which has an outstanding record of success in building, repairing and elevating homes in our community. Following Hurricane Sandy, from 2012 to 2014, the SCLTRC has built 21 new homes, repaired 220 more, impacted 566 households, and involved 1990 volunteers.

The financial impact was great, with an estimated value of \$12 million counting volunteer labor. Still, there is more work to be done. The Greater Crisfield Action Coalition plans to work side by side with the SCLTRC, relying on SCLTRC for their housing expertise and aiding in access to additional funding sources, to continue and expand their work. The GCAC goal is to build 100 new homes in Crisfield over the next five years, elevate 50 homes and repair 250. Directors from the Boards of GCAC and the SCLTRC will meet on Dec. 12 to discuss common interests and shared organizational goals.

In the meantime, GCAC, SCLTRC, and the City have already collaborated on a grant to start the building process for new or renovated homes in Crisfield. In July, the City put forth a grant application to

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the state Community Legacy program for \$160,000 to build one new home in Crisfield on a City-owned lot. This home would then be sold to a qualified applicant fitting the low to moderate income guidelines.

The project includes classes for budgeting and home maintenance as well as identifying first-time buyer programs for qualified applicants. GCAC took the lead in writing the grant and securing letters of support from Sen. Jim Mathias, the Somerset County Commissioners, and others. Kim Hopkins, construction manager for SCLTRC, secured a letter of partnership from Salisbury Neighborhood Services, which is experienced in the process of selection and homebuyer education programs for qualified applicants. She also ob-

tained cost estimates and pictures of model homes, and will manage the project, if funded. The City selected the property to be built on, finalized the paperwork, and submitted the application.

Crisfield has the opportunity to submit this grant every year. The result would be that in year two, Crisfield would build two homes — one with the new Community Legacy funding and one with the funds from the sale of the first home built. If funded every year, there would be 15 new homes built in five years from this grant alone. In 10 years, the total would be 55. Other options with this program would be to use some of the grant funds to restore two homes instead of building a new one. This would result in even more new and restored homes in Crisfield.

In 10 years, the total could easily be close to 80-100. The City of Salisbury uses Community Legacy funds in this way every year, and Crisfield

can too. We are still waiting for the award announcement, but regardless of the outcome, this is an example of the kind of collaborations we can do to benefit our community.

GCAC has also identified demolition grants that could be used for condemned properties, which would be a big help to steadily reduce the approximately 150 derelict properties in Crisfield. These two grants alone could have a tremendous impact on our tax base.

Moving forward, GCAC's primary role would be to aid in garnering additional resources and facilitating the steps necessary to complete each project.

With the help of SCLTRC, the City, and other partners, the Homes and Home Ownership component of the Five-Year Action Plan will continue the good work of SCLTRC, help transform neighborhoods, and impact families in Crisfield for years to come.