

# GCAC

GREATER CRISFIELD ACTION COALITION

*Quarterly Update/News  
April 2023*



## HOUSING

In November 2022, GCAC shared their strategy to help revitalize Crisfield. Addressing the housing shortage is an essential driver for the City to thrive. See what we have been up to on page 2.

## BUSINESS

Important to the revitalization is business development, appealing to residents and tourist. As a community we need to celebrate and support local businesses and local events. Page 3

## RESEARCH

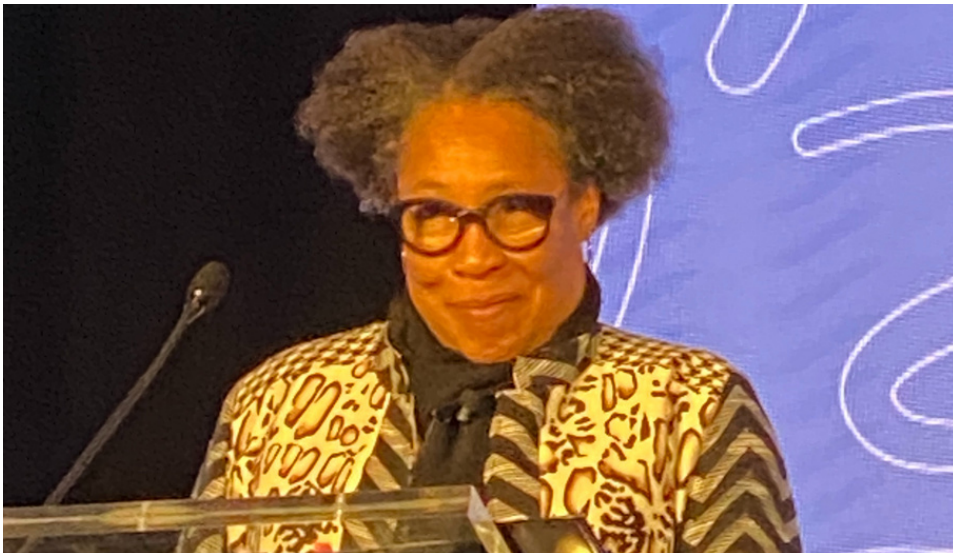
In early March, GCAC board president visited Cape Charles, VA to experience the revitalization efforts of their community. See what she found...on page 3.



Mayor Darlene Taylor wants to know what is important to Crisfield residents and business owners. She has held two community vision meetings which were facilitated by Beacon of Salisbury University. Both meetings were well attended and folks were forthcoming, helping the City establish their priorities. Well done! GCAC continues to collaborate with the City to ensure we are all moving forward synergistically.



# GCAC Goes to DC



US Secretary of Housing & Urban Development, Marcia Fudge

In March, GCAC's president, Frances Martinez Myers attended the NAHREP Homeownership Wealth Building Conference where she had the chance to hear and interact with housing leaders in the sectors of government, lending, Realtors, home building and more.

HUD Secretary Marcia Fudge spoke about the many financial programs available to first time buyers. HUD has dedicated 10 billion dollars to help first generation homebuyers with downpayment assistance to purchase their first home. FHA has reduced the mortgage insurance premium, saving most consumers \$75/month, which is significant and affects mortgage qualifications.

## THERE ARE PLENTY OF PROGRAMS AND FINANCIAL TOOLS OUT THERE.....

.....but we need to make sure the lower Eastern Shore get access to all these programs. Many are centered around larger metro areas. HUD Secretary Fudge talked about the importance of not forgetting small towns and rural locations as they tend to be disproportionately impacted by poverty. We will work together with the City, County and State to gain access to these federal programs from HUD, FHA, and larger lenders.



From the left: Gerald Howard, CEO National Home Builders Association, Robert Broeksmit, President & CEO Mortgage Bankers Association, Gary Acosta, Founder & CEO of NAHREP, Contessa Brewer, CNBC Correspondent



While in DC, Frances met with leaders of Freddie Mac to talk about Crisfield, our revitalization plan, centered around housing and business development. This meeting produced introductions to developers and lenders with followup meeting already held.

The goal of attending the conference was to gather info on programs, gain access to developers, builders and investors who could help us.



Julia Gordon, FHA Commissioner, Assistant Secy of US Housing & Urban Development and Luis Padilla, 2022 NAHREP President



## CAPE CHARLES, VA GAVE US HOPE

Everyone has been saying Cape Charles, VA was once like Crisfield and they are now seeing a resurgence. So we went to check it out. It is true they seem to be doing quite well with enough locals and visitors out and about shopping and dining. Given it was the first weekend in March, that was impressive.

The kind of business development they created to help the town be more appealing to their residents and visitors gave us reassurance. In fact, the types of businesses in their small town mirror the responses and feedback GCAC received from our Spring 2021 consumer survey, including two charming hotels which seemed busy with guests.

As we visited the stores, restaurants etc we noticed that every single business owner or employee we encountered had the same sound bites about the town and eager to help. They were able to answer questions about what was going on in town and most importantly the information received from various people was all the same or similar. They have been successful in building cohesiveness amongst their business community and it radiates a positive vibe for their community.

They also addressed the need to grow their population by attracting retirees and second home buyers by building a large over 55 community just about 5 minutes away.

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*We are on the right path!*

## OTHER HAPPENINGS & WHAT IS NEXT....

- Meetings have been scheduled with developers and investors from Delaware. Our first site visit is scheduled in April. Wish us luck.
- Advertising Campaign - to be launched in May or June. The advertising campaign is targeting investors, developers and builders. GCAC will work closely with the City to create synergistic messaging. We need to have one strong voice.
- May Madness - GCAC's public fundraising campaign begins May 1st. Please encourage your friends to become a GCAC member or sponsor.
- June 17th, Crisfield Bluegrass & Sunset Festival, on Jersey Island. This is a GCAC hosted event in partnership with Tim Finch (GTF Productions). **GCAC SPONSORS AND MEMBERS receive a \$5 discount on tickets. If you have already purchased a ticket, no worries, just email [contact@greatercrisfieldmd.org](mailto:contact@greatercrisfieldmd.org) and we will have an extra drink ticket in your package when you check in. If you have not purchased a ticket yet you will receive a special members code in May which will reflect the discount. PLEASE SUPPORT THIS EVENT.**
- Homebuyer Education Classes beginning June 3 & 10th at the Crisfield Library to prepare first time homebuyers. Classes led by Salisbury Neighborhood Housing Services, a HUD certified housing counseling agency which will include local professionals who will participate.

