



**GREATER CRISFIELD  
ACTION COALITION**

**BUSINESS PLAN:  
2021 - 2024**

[GREATERCRISFIELDMD.ORG](http://GREATERCRISFIELDMD.ORG)



# GOALS

01

## Economic Development

Identify and procure opportunities that will support tourism; encourage small business creation; attract businesses centric to our natural resources as well as new industries capable of bringing new skills, expertise and job opportunities.

02

## Educational Development

Increase educational attainment through the promotion of skills building in the areas of entrepreneurialism, trade related careers, STEM learning and increased participation in higher learning and educational pursuits.

03

## Homeownership Development

Homeownership is the greatest wealth building tool in the United States and increasing the number homeowners amongst our current residents will build wealth over time and increase the tax revenue for the City and County. Attracting retirees and second home owners to the area will also support endeavors to increase tax revenues and support to local businesses.



# Economic Development

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Identify and procure opportunities that will support tourism; encourage small business creation; attract businesses centric to our natural resources as well as new industries capable of bringing new skills, expertise and job opportunities.



## *Economic Development - Strategy & Tactics:*

### **STRATEGY 1:**

Hotel Conference Center - Continue to support the identification and creation of a full service hotel & conference center in Crisfield. All studies to date support the creation of this much needed element in order to successfully create Crisfield as a tourist destination. In addition it will lengthen the tourist season for the area.

*Timeline: Fall 2021*

### **TACTICS:**

1) Partner with the City of Crisfield, the County and State to drive this initiative. To date, GCAC has already introduced a potential developer with the introduction of Peck Miller and will continue to offer our services to help drive this to a successful conclusion.

*Timeline: January 2021*

2) Identify other hotel developers who could create a hotel as a backup to Tactic #1 or as a secondary, boutique hotel.

*Timeline: end of Q1 2021*

3) Determine the financial requirements of creating a hotel for Crisfield. Will it be necessary to have the hotel privately funded by a developer or will there be a public/private requirement or opportunity.

*Timeline: end of January 2021*

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## *Economic Development - Strategy & Tactics:*

### **STRATEGY 2:**

Restaurants/Bars - Crisfield has had a shortage of full service restaurants and bars for quite sometime.

COVID19 has decimated those that existed pre-pandemic and their survival is questionable. Having quality, diversity, and consistency in restaurant options in any city is crucial. It is particularly crucial in a city working to promote tourism and visitors to its city. Retirees and second home owners also select cities with good dining options as well. These restaurants should be open during tourist season 6 days a week. We should strive to have 5 sit down restaurants in the city.

*Timeline: Q1 2022*

### **TACTICS:**

1) Determine the health and viability of the existing restaurants so as to establish going forward which restaurants will remain, available cuisines and days of operation will be important.

*Timeline: January 2021*



## *Economic Development - Strategy & Tactics:*

TACTICS, continued:

2) Create a list of restauranteurs in the Eastern Shore region to identify those willing to expand their list of restaurants to Crisfield. Establish meetings with those individuals. Success here comes with extra promotion from these restauranteurs and their name recognition.

Timeline: Q1 2021

3) Identify individuals in the local community who are catering now and who have an interest in opening a restaurant. Help them identify the elements holding them back from taking the next steps. The fail rate of restaurants is very high so cooking skills alone won't cut it. A strong business acumen is necessary for sustainable success. These potential restaurant owners will be given access to available training within this business plan under small business development.

*Timeline: Q2 2021*

4) Conduct an online poll regarding types of cuisines most desired by residents and visitors.

*Timeline: January 2021*



## *Economic Development - Strategy & Tactics:*

### **STRATEGY 3:**

Centric businesses to our Natural Resources - Water and agriculture have long been businesses associated with Crisfield and the entire Eastern Shore and attracting businesses who can enhance our capabilities in these areas and preserves the environment creates a win. Success is defined by being able to attract 2 aquaponic related businesses to this area.

*Timeline: Q1 2023*

### **TACTICS:**

1) Identify aquaponic businesses located in Maryland and visit them to understand what is possible for Crisfield.

*Timeline: Q1 2021*

2) Meet with the University of MD who is using a sustainable fund grant to help bring innovative farming methods to the University. Determine the opportunities for Crisfield.

*Timeline: Q2 2021*

3) Identify local farmers or agricultural students who would be interested in an aquaponic operation.

*Timeline: Q2 2021*

4) Meet with Somerset County economic development commission to determine if they have done any work in this space and their willingness to support.

*Timeline: Q1 2021*

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## *Economic Development - Strategy & Tactics:*

### TACTICS, Continued

5) Research farming policies or output regulations that may exist. Year round farming in controlled environments could increase production and frequency. Creating access to information about marketing their yield and identifying potential customer segments may help sway local business entrepreneurs to take the leap to new farming technologies.

*Timeline: Q1 2021*

### **STRATEGY 4:**

Identify new industries - Target research, technology and small manufacturing enterprises. Identifying such businesses creates more jobs, attracts skilled labor and new residents to the community. It also feeds the desire some industries have to be in smaller, less expensive rural environments. Today's technology environment opens the door wider to companies who can create research satellite operations and "think tanks" designed to help their businesses grow. Defined success: 1 R&D company and 1 small manufacturer.

*Timeline: Q3 2023*

### **TACTICS:**

1) Determine TidalHealth's growth plans outside of the new Crisfield pavilion, where their R&D is currently being done and is there room for a satellite here in Crisfield. Also does Tidal Health partner with other medical institutions and are there opportunities there?

*Timeline: Q1 2022*

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## *Economic Development - Strategy & Tactics:*

### TACTICS, continued

2) Aquaponic manufacturing of kits for personal use by families or use by small farms or small commercial concerns is happening in other parts of the country. Determine if there is opportunity to build such kits here.

*Timeline: Q3 2021*

3) Meet with UMES and brainstorm opportunities for R&D (health, tech or agriculture) or small manufacturing to bring supply closer to end users which could work in Crisfield.

*Timeline: Q1 2022*

4) Create a prospectus to promote the greater Crisfield area to companies. The prospectus will include important data and information about the strengths of the area. It will be important to collaborate with the city of Crisfield, County and neighboring municipalities. Prospective companies tend to look at broader geographic areas because their businesses will be affected by all the resources available to them in the region. The fact is through collaboration we will all benefit from any business advancement in this region.

*Timeline: Q1 2021*



## *Economic Development - Strategy & Tactics:*

### TACTICS, continued

5) Work with the City of Crisfield and Somerset County to ensure we have access to state-of-the-art internet capabilities so as to meet the demands of new businesses.

*Timeline: Q2 2021*

### **STRATEGY 5:**

Small Business Development - Create an environment designed to educate individuals interested in starting a small business about available programs, financing, business planning and management. This program will also highlight any programs specific to women and minority owned businesses plus entertainment related businesses focused on youth recreation.

*Timeline: Q2 2021*

### **TACTICS:**

1) Establish a series of local seminars addressing the components identified in the strategy above. Each class in the series should address only one topic at each class.

*Timeline: Q1 2021*

2) Identify and secure subject matter experts to speak on each of the topics identified in Strategy 5 above. These experts should come from the SBA and local banks who provide business loans and other financial literacy training. Sponsorship can also come from local business for these events.

*Timeline: Q1 2021*



## EDUCATION DEVELOPMENT & GROWTH OPPORTUNITY

Increase educational attainment through the promotion of skills building in the areas of entrepreneurialism, trade related careers, STEM learning and increased participation in higher learning and educational pursuits.



## *Educational Development & Growth Opportunity - Strategy & Tactics:*

### **Strategy:**

Youth Entrepreneurial Program (YEP) has been created. This program is designed to help high school students who are interested in developing skills such as:

- a) business ownership
- b) trade skills leading to careers with existing organizations and/or through business proprietorship
- c) STEM (science, technology, engineering, math) careers and pursuit of higher education
- d) financial literacy

*Timeline: Start Q3 2021*

### **TACTICS:**

1) Finalize the partnerships with 4H, Maryland Business Roundtable, UMES for launch of program

*Timeline: Q4, 2020*

2) Develop marketing plan and application process to promote to high school students in Crisfield including creating a criteria for scholarship opportunities.

3) Support YEP graduates with connections to further their education with institutions such as Wor Wic Community College and other higher learning institutions in the area.

*Timeline: Q1 2021*



# Homeownership Development

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Homeownership is the greatest wealth building tool in the United States and increasing the number homeowners amongst our current residents will build wealth over time and increase the tax revenue for the City and County. Attracting retirees and second home owners to the area will also support endeavors to increase tax revenues and support to local businesses.



# Homeownership Development - Strategy & Tactics:

GROW THE NUMBER OF HOMEOWNERS  
(150 new homeowners by 2024)

## STRATEGY 1:

### First Time Homeownership Rate Growth -

Homeownership is the fastest way in this country to grow wealth. Helping first time potential homebuyers to understand the process is key. But understanding is not limited to just the process. A first time homebuyer needs to raise their level of financial literacy, they must understand the role credit and credit scores play in the process and they must understand their responsibility regarding the care and maintenance of the home both internal and external. Understanding all this allows them to plan, save and act accordingly. Helping families achieve sustainable homeownership in Crisfield creates wealth and is key to reducing the 40% poverty level that currently exists.

*Timeline: Q2 2021*



# Homeownership Development - Strategy & Tactics:

## TACTICS:

1) Create a series of homebuyer seminars addressing each component, one per seminar, including identifying subject matter experts. Reach out to HUD Counseling agencies in Salisbury and Freddie Mac for support in this area.

*Timeline: Q1 2021*

2) Work with CHA to promote the seminars amongst families who are most likely to desire becoming a homeowner. There should also be a rent-to-own program.

*Timeline: Q1 2021*

3) Identify homebuyer seminar sponsors to cover the cost of room, snacks etc. Target sponsors like banks, title companies, realtors, real estate attorneys.

*Timeline: Q1 2021*

4) Track our progress by measuring the homeownership rate year over year against the current homeownership rate in the City of Crisfield and within the zip code. Success is defined by achieving parity with the overall national homeownership rate.

*Timeline: Q2 2021*



## *Homeownership Development - Strategy & Tactics:*

### STRATEGY 2:

A) Market Crisfield to new retirees and second home buyers - Boomers are retiring at a rate of 10,000 per day, which is expected to continue for the next 8 years. Younger boomers are looking for second homes they plan to retire to permanently. People are looking for serene places, lower cost housing, access to good medical care and access to recreational activities. Beautiful sunsets and the water of course are big draws too. Our biggest source for these types of buyers will come mostly from the Northeast corridor. Our competition for these buyers will come from the Carolinas, Virginia and Florida. If we are successful in making Maryland retirement tax friendly we will also attract people from large urban areas in MD who right now are looking to leave the state.

B) COVID19 as a silver lining - The pandemic clearly has demonstrated that companies have become comfortable with employees working from home. There is likely to be a reduction in the need for companies to have huge commercial space in one location and we may see a move to have smaller locations in lower cost areas. Technology has made it possible to work from anywhere and meeting technology like Zoom and other products has reduced the need to have in-person meetings. People who reside in big dense cities are rethinking whether they ever want to go through another pandemic in such tight circumstances. This presents a great opportunity to introduce people to Crisfield. Like Strategy 2 A above we are likely to draw from the same geographic areas including urban areas in MD. The real estate market throughout the US is hotter than ever due to the pandemic, we can't be left out.

Timeline: Q4 2021

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# Homeownership Development - Strategy & Tactics:

## TACTICS:

1) Promote the greater Crisfield area in AARP, Realtor Magazine, Chesapeake Bay Magazine, New York Times, Wall Street Journal, Coastal Living through op-eds and feature stories.

*Timeline: Q2 2021*

2) Work with local Realtors to promote themselves and encourage setting up referral agreements with brokers in cities most likely to produce retirees or second home buyers. Encourage active promotion of the area including setting up alerts about available properties and other local happenings that would appeal to this market segment. Local Realtors will be provided with an electronic copy of the GCAC prospectus so they may easily share.

*Timeline: Ongoing*

3) Identify homebuilders willing to build spec housing targeted to the various market segments our plan is seeking to attract.

*Timeline: Q2 2021*

4) Continue to work with the State of Maryland to pass legislation that will make Maryland retirement tax friendly.

*Timeline: Ongoing*

# GCAC Board Members

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## Frances Martinez Myers, President

Principal of HIMW Consulting LLC, former corporate executive and 38 year veteran in the real estate related corporate relocation and asset management businesses both domestically and internationally.



## Donnie Drewer, Vice President

Retired district engineer, State Highway Administration for MD in the four lower counties of the Eastern Shore.



## Jay Tawes, Treasurer

Owner of Tawes Insurance and several other businesses in Crisfield, successful community leader instrumental in establishing the Alice B. Tawes Nursing & Rehabilitation Center and the Chesapeake Cove Assisted Living Facility, President of the Crisfield Heritage Foundation

# GCAC Board Members

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## Linda Singh, Secretary

Owner of The Bay Gift Vault in Crisfield, MD, founder of Sitara Collections, former senior marketing director for Coty, Inc. in NYC

## Eric Banks

Business Owner Banks Construction, Fire Wagon Barbeque and catering services and other business in Crisfield, Board member of the Crisfield Chamber and current City Council Member for the City of Crisfield.



## Darlene Taylor

Executive Director of It Takes a Village in Crisfield, 20 year career in the defense industry in DC, advocate for the underserved and under-educated in the community.



# GCAC Board Members

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Phil Riggin

Former executive at U.S. Dept. of Veterans Affairs in Washington DC & local leader in economic development

Reverend Ervin Wallace Jr.

Local Crisfield Pastor, former officer Marine Corp JROTC Dept, degree in political science and public policy



Steve Flaherty

Business Owner Agralarm, Inc. in Salisbury, MD



# GCAC Board Members

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Melissa Laird

Owner of Laird & Associates Realtors



## NEXT STEPS...

"The future never just happened.  
It was created."

- Will and Ariel Durant

*Frances Martinez Myers*

President | GCAC

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