

A pair of hands is shown from the bottom, cupping a small, vibrant green seedling with several leaves and a small amount of dark soil. The background is a bright blue sky with scattered white clouds. The overall image conveys a sense of care, growth, and hope.

Helping Rural Maryland *Grow & Thrive*

Grant Programs of the **Rural Maryland Council**

January 2008

THE RURAL MARYLAND COUNCIL, an independent state agency established in 1993, brings diverse interests together to identify problems that are common to rural areas and to craft public policy solutions. These grant programs address some of these identified challenges.

Helping Rural Leaders Help Themselves: The Grant Programs of the Rural Maryland Council



The common perception of Rural Maryland as pleasant, sparsely populated towns dotting a pastoral landscape of farms and forests tends to mask the reality that many of these communities face serious challenges. About 1.6 million people live in Maryland's 18 rural counties. Many of these communities face challenges related to:

- High rates of poverty and unemployment;
- Low rates of income and educational attainment;
- Lack of access to quality and affordable health care;
- Severe shortages of work force and affordable housing;
- Deteriorating or inadequate physical infrastructures;
- Threats to agriculture, resource-based industries and local economies;
- Land development pressure (including exurban sprawl).

Local governments and rural-serving organizations are struggling to respond effectively to these challenges. Many of them have turned to the RMC's Grant Programs for help.

The Rural Maryland Council's grant programs distribute funds exclusively to rural-serving organizations. Those grant programs are:

- Maryland Agricultural Education & Rural Development Assistance Fund (pages 3-5)
- Strengthening the Well-Being of Rural Maryland Families (pages 6-7)
- The Rural Maryland Prosperity Investment Fund (page 8)

The RMC distributed \$352,000 in grants during FY 2008.

Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF) Provided nearly \$2 million to 43 Rural-Serving Organizations since 2001

MAERDAF was established in 2000 to provide grants to rural-serving nonprofit organizations that promote statewide and regional planning, economic and community development, and agricultural and forestry education. MAERDAF also awards grants to community colleges that support small and agricultural businesses with enhanced training and technical assistance. Grantees must serve more than one rural county, and those with non-state matching funds are given preference.

Forty-three rural-serving nonprofit organizations have received \$1,959,297 in grants since 2001. MAERDAF grants — which have averaged \$17,733 over the life of the program — have been used to help a wide diversity of nonprofits undertake projects that directly impact the quality of life in their communities.



The MAERDAF Grant Review Board, whose decisions are binding, is comprised of one representative from the Rural Maryland Council, and the Secretaries, or designee, from the Maryland Department of Agriculture, Department of Business and Economic Development, Department of Health and Mental Hygiene, Department of Housing and Community Development, and Department of Natural Resources.

Because the MAERDAF Review Board must give preference to applications from organizations that have secured non-state matching funds, the modest state investment in MAERDAF has helped rural nonprofits leverage millions of private and federal dollars that they may otherwise not have received.

MAERDAF receives its grant funds through a General Fund appropriation and Special Fund allocation. All of these funds are used for grants. The Rural Maryland Council does not take any money for administration.

“The MAERDAF grants that the *Delmarva Education Foundation* has received from the Rural Maryland Council have allowed our College/Career Access Program to continue to provide valuable services to high school students on the Delmarva Peninsula. For 2007-2008 this support has made a tremendous impact, enabling the program to grow to serve at least an additional 1000 students.”

*Linda Jagusiak, Manager
Delmarva Education Foundation*

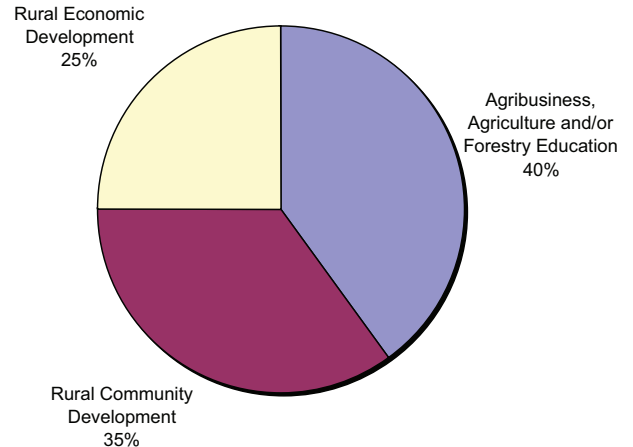
4 — Rural Maryland Council: Helping Rural Maryland Grow & Thrive

Since 2001, the **Maryland Rural Development Corporation** has received \$212,118 from MAERDAF to help small rural, low income communities improve their water and wastewater infrastructure systems, community development services, and emergency preparedness. For instance, the MRDC has used MAERDAF funds to:

- Provide significant technical and planning assistance to **22 rural towns and communities** on how to facilitate water and waste water system upgrades, replacements, development or expansions.
- Leverage nearly \$8 million in infrastructure grant and loan applications in FY 07.
- Deliver training to more than **200 community leaders and elected officials** through the Academy for Excellence in Local Governance.
- Provide direct technical assistance on community development services to **43 low income, rural communities**.
- Provides staff support to the Small Town Circuit Rider program, which provides **13 small, rural towns** with professional assistance in grant writing, planning, zoning, and infrastructure maintenance.



MAERDAF Grant Awards, FY2001 through FY2008



The **Maryland Association of Soil Conservation Districts** has received a MAERDAF grant every year to help conduct the Maryland Envirothon, a natural resource competition for high school students. The competition tests environmental knowledge and understanding of state resource issues while instilling a desire to learn about the natural world.

“MAERDAF support allows the Maryland Envirothon to reach out to all areas of the state to provide natural resource and environmental education to high school aged students whether its through public schools, private schools or home schooled.”

*Craig Zinter, Vice-Chair,
Maryland Envirothon*

It takes time to build awareness of creative ways to meet the workforce homebuilding needs of both Talbot and Dorchester Counties, but our ability to devote that time has been substantially leveraged by MAERDAF funds.

*Susan Devlin
Executive Director,
Habitat for Humanity
of Talbot County*



A Word from the Grantees



It is impossible to separate the success of the **LEAD Maryland Foundation, Inc.** from the support of MAERDAF. Upon receiving the first grant, LEAD went from being a potentially short-lived “grand experiment” to becoming a well-respected nonprofit serving real needs. Today, because of MAERDAF, the LEAD Maryland Foundation is achieving and succeeding at a higher level than what would have been accomplished without MAERDAF grant support. I will always be grateful to the timely and desperately needed support MAERDAF provided LEAD to achieve our mission and to ultimately succeed in developing leadership for Maryland’s agriculture, natural resources, and rural communities.

— Susan Harrison, Founding Executive Director, Lead Maryland Foundation, Inc.

MAERDAF has been a frequent supporter of **Chesapeake Fields Institute** since it was incorporated seven years ago. It is trite to say, but CFI would not be where it is today without this organization’s support. CFI joins the many rural-serving organizations that have created and operate ventures offering a significant and positive impact on communities in the rural areas of Maryland because of the support of MAERDAF.

— John Hall, President, Chesapeake Fields Institute, Chestertown, MD

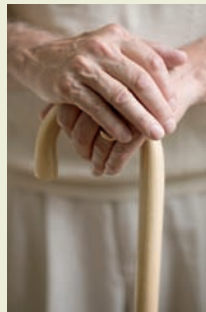
The Upper Shore Regional Council is extremely grateful for the benefits provided through MAERDAF. Through continuing efforts supported by MAERDAF, the USRC is able to assist farmers in marketing products, expanding markets, and incorporating value added programs to serve our rural community. — John A. Dillman III, Executive Director, Upper Shore Regional Council



Without this grant, I am sure that the center would have suffered financial crisis. **Mountain Laurel Medical Center** is a much needed facility in Western Maryland, providing quality health care to all, targeting those with no health insurance. Our patient volume continues to increase and with your generous grant we see success going forward in 2008. Thank you from all the staff at Mountain Laurel Medical Center and its patients.

— Joyce McAndrew, Chief Financial Officer
Mountain Laurel Medical Center

A 2007 MAERDAF grant gave MAC (the Lower Shore’s designated Area Agency on Aging) the funding it needed to establish the Managing Chronic Pain for Seniors, a community based program directed specifically at helping seniors manage chronic arthritis pain. By the end of 2007, some **50 people** were participating in the Arthritis Pool Program, and **22 people** had begun acupuncture treatments.



“Perhaps the very best thing that has happened is that I now have hope of becoming and remaining a vitally alive and functional person. Thank you Rural Maryland for giving me my life back again.”

— Barbara, program participant

Strengthening the Well Being of Rural Maryland Families Grant Program: An initiative of the Rural Maryland Council and Annie E. Casey Foundation

In FY 2006, the Rural Maryland Council first joined with the Annie E. Casey Foundation to create and offer the *Strengthening the Well Being of Rural Maryland Families* Initiative, which provides direct grants to rural nonprofits and community-based organizations that help rural families improve their financial literacy and skills.

Through this partnership, the Casey Foundation has provided the Rural Maryland Council with \$100,000 a year for the past three years for direct grants to rural organizations.

The Foundation provides additional funds to the Rural Maryland Council to cover staff time and other administrative costs. **No state funds are required to distribute or administer these grants.**

In FY 2008, applications for grants totaled nearly \$269,000 – or 270 percent more funds than were available for direct grants.

“This level of requests is both a testament to the effective work of past grantees but also an indication of the growing need for more resources in Maryland’s rural areas. We are very pleased to be working with the Annie E. Casey Foundation for a third year to bring much needed resources to some of the most distressed families in our state.”

*David M. Jenkins, Executive Director
Rural Maryland Council*



In three years, 14 organizations have been awarded grants to start or continue programs that help low-income working families build strong financial futures. Many of these programs have proven, measurable results and virtually all are running on shoestring budgets.

The Rural Maryland Council and the Annie E. Casey Foundation partnership has stimulated the creativity and commitment of grassroots organizations across the state and infused important and significant resources into rural areas where philanthropic opportunities are often limited. The Rural Maryland Council, the Casey Foundation, and the University of Maryland Department of Family Science, which manages the program, expect to continue this partnership into FY 2009.

15 families learned their credit scores and identified steps to take to repair their credit ratings; 16 families learned to prepare a household budget; and 13 families opened and deposited money into a savings account.

*-- Money Smart, Jump
Start Program Results
(Garrett County
Community Action)*

Meet the 2007-08 Rural Families Grantees

Carver Community Center Inc.

Grant: \$20,000. The Center provides low income and hard-to-employ individuals with tools necessary for workplace success. It is using a Rural Families Grant to teach participants the computer skills necessary to get and keep jobs.

Catholic Charities of the Archdiocese of Washington D.C. Grant: \$19,980. Catholic Charity's Angel's Watch is the only regional shelter serving homeless women. It is using a Rural Families Grant to give 14 women (who have 20 children among them) intensive job readiness services, assistance securing affordable housing, and other services. These women are homeless due, primarily, to their inability to earn a living-wage and secure housing; they do



not have chronic alcohol, drug or mental health issues.

Garrett County Community Action Committee. Grants: \$8,740. GCCA is using Rural Families grants to connect low-income families with job training, skill development opportunities and educational classes, thereby increasing their readiness to earn a living wage. The overall goal is to help families establish a systematic savings plan that results in increased savings for future investment in homes, small businesses, or higher education. Nineteen families participated in 2007.

Lower Shore Child Care Resource Center at Salisbury University. Grant: \$11,000. The Lower Shore CASH Campaign is providing Earned Income Tax Credit outreach and free tax preparation services for low-income families for a second year.

Maryland Rural Development Corporation Program. Grant: \$12,780. MRDC used a Rural Families grant to provide 15 hours of home ownership training and homebuyers assistance to five low-income families. Of them, three qualified for mortgages through USDA and two others are mortgage ready; however, none were able to close on loans due to a lack of affordable housing.



Alternative housing options are being explored in 2008.

Shared Opportunity Services, Inc. Grants: \$18,500. SOS is using Rural Families grants to offer basic financial education for Hispanic workers, with emphasis on basic personal financial literacy, budgeting, and cash flow management, ultimately giving working families the knowledge and tools they need to keep more of their money and increase their financial stability.

Maryland Cooperative Extension. Grants: \$20,000. Train-the-trainer programs are being delivered to parents, primary caregivers and educators of K-12 students to promote integration of basic personal finance lessons into daily encounters with children in classrooms, at home, and in the community. Twelve assemblies in 2007 taught basic personal finance to primary grade students in high risk communities.

The Rural Maryland Prosperity Investment Fund: To Raise Rural Living Standards by 2020

The General Assembly created the Rural Maryland Prosperity Investment Fund in 2006 to provide grants to rural regional, nonprofit and educational entities making targeted investments in rural economic and community development programs. The Fund is designed to build local and regional capacity, leverage or augment federal funding, and encourage private investment in rural-serving projects, ultimately bringing Rural Maryland's living standards up to statewide averages by 2020. All monies allocated to RMPHF must be distributed equally among four areas:

- (1) Rural Regional Planning and Development;
- (2) Regional Infrastructure Projects;
- (3) Rural Entrepreneurship Development; and
- (4) Rural Community Development and MAERDAF.

The legislation which created the fund allows, but does not require, the Governor to include an appropriation for the Fund in the state budget every year until it sunsets in 2020. To date, no funding has been appropriated for Rural Prosperity.

The Rural Maryland Prosperity Investment Fund is designed in part to promote intergovernmental cooperation so that Maryland's 18 rural counties, together with their small cities and towns, can work to improve their standards of living.

The Governor and General Assembly established the Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO) to help Maryland's farm, forest, and seafood businesses achieve sustainable viability and profitability. Originally a component of the Rural Maryland Prosperity Initiative and staffed for nearly two years by the Rural Maryland Council, MARBIDCO now offers **seven targeted low-interest loan and rural business development assistance programs**. For more information about the resources available to agricultural and resource based industries, visit: www.marbidco.org



MARBIDCO
growing rural venturesSM



Our Vision for Rural Maryland

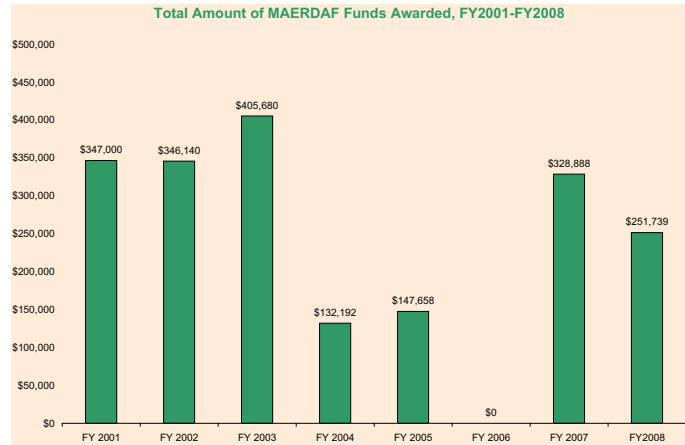
Citizens living in rural communities are achieving success in education and employment, have access to affordable quality health care and other services and amenities, and live in an environment where natural and cultural resources are being sustained for future generations. By the Year 2020, all rural citizens are experiencing a good quality of life with opportunities and living standards that objectively meet or exceed those that are typically available in metropolitan areas.

The Rural Maryland Council • 50 Harry Truman Parkway, Annapolis, MD 21401 • Phone: 410-841-5772 •
Email: rnc@mda.state.md.us • Website: www.rural.state.md.us

All Grantees, All Funds:

Maryland Agricultural Education & Rural Development Assistance Fund, FY2001 to FY2008

MAERDAF Grantees	FY2001-08
Allegheny College	\$15,000
Carroll Community College	\$23,095
Cecil Community College	\$14,950
Center for Children	\$13,100
Chesapeake Bay Region Technical Center of Excellence	\$15,000
Chesapeake Fields Institute	\$112,125
Chester Bridge Foundation, Inc.	\$15,750
College of Southern MD	\$45,000
Delmarva Advisory Council	\$20,000
Delmarva Education Foundation	\$27,869
Eastern Shore Entrepreneurship	\$9,800
Friend of the Grape	\$15,000
Future Harvest, Inc.	\$65,830
Garrett Community College	\$81,500
Girl Scouts of the Chesapeake Bay Region	\$10,000
Habitat for Humanity of Talbot County	\$47,000
LEAD Maryland	\$170,680
Lower Shore Broadband Cooperative	\$32,958
Lower Shore Child Care Resource Center	\$17,500
MAC, Inc.	\$13,105
Maryland Agricultural Education Fund	\$119,060
Maryland Association of Soil Conservation Districts	\$81,895
Maryland Capital Enterprises	\$40,625
Maryland Center for Community Development	\$40,000
Maryland Eastern Shore RC&D Council	\$6,000
Maryland FFA Foundation, Inc.	\$14,500
Maryland Forests Association	\$45,000
Maryland Organic Food & Farming Association	\$16,625
Maryland Rural Development Corporation	\$212,118
Maryland Rural Health Association	\$134,000



MAERDAF Grantees (cont.)	FY2001-08
Maryland Rural Water Association	\$21,000
Medbank of Maryland	\$15,000
Microenterprise Council of Maryland	\$86,600
Mid-Shore Regional Council	\$48,000
Mountain Laurel Medical Center	\$44,000
Salisbury University - BEACON	\$24,320
Southern Maryland RC&D Council	\$42,000
Tri-County Council for Southern Maryland	\$30,000
Tri-County Council of Western Maryland	\$27,500
Tri-State Community Health Center	\$47,792
UMES - Rural Development Center	\$62,000
Upper Shore Regional Council	\$30,000
Western Maryland RC&D Council	\$6,000

Total Grants: \$1,959,297

For more information, see the FY 2007 MAERDAF Annual Report at www.rural.state.md.us/publications



All Grantees, All Funds:
Strengthening the Well Being of Rural Maryland Families,
A Direct Service Grant Program, Funded by the Annie E. Casey Foundation

Carver Community Center Inc. (Cumberland)	\$20,000
Catholic Charities of the Archdiocese of Washington D.C.	\$19,980
Center for Children	\$20,000
Dorchester County Health Department	\$20,000
Garrett County Community Action Committee	\$24,740
Harford Community Action Agency	\$7,000
Human Services Program of Carroll County, Inc.	\$20,000
Local Management Board of St. Mary's County, Inc.	\$12,000
Lower Shore Child Care Resource Center	\$20,000
Maryland Cooperative Extension, (Worcester County)	\$40,000
Maryland Rural Development Corporation	\$24,780
Shared Opportunity Services, Inc. (Kent County)	\$38,500
Wicomico Partnership for Families and Children	\$13,000
YMCA of Cumberland	\$20,000

Rural Families Grants, Total (FY 2006- FY 2008) \$300,000

Rural Families Grant Distribution, FY 2006 to FY 2008

