

Maryland Rural Development Corporation

2010 Annual Report



Giving Children a Head Start

Housing Rural Families

Providing Needed Transportation

**Strengthening Small Town
Infrastructure & Capacity**

The Maryland Rural Development Corporation provides resources that promote self sufficiency in low income families and builds strong, sustainable communities throughout rural Maryland.

About the Maryland Rural Development Corp.

The Maryland Rural Development Corporation (MRDC) is a private, non-profit organization providing services in response to the needs of rural, low income households and communities. MRDC's activities actualize over \$5 million annually to benefit low income communities and individuals throughout rural Maryland. MRDC has been recognized as an "Outstanding Rural Development Program" by the National Association of Development Organizations and the Rural Maryland Council. MRDC is designated as the official Community Action Agency for Cecil, Caroline and Kent Counties. MRDC is governed by a volunteer Board of Directors consisting of representatives from local government, the low income community and local private organizations.

Our Mission

The Maryland Rural Development Corporation provides resources that promote self sufficiency in low income families and builds strong, sustainable communities throughout rural Maryland.



A Message from the Executive Director

Community Action:

Commitment to Rural Families & Communities

Dear Friends,

2010 was an exciting year of progress here at MRDC. And 2011 is starting out "full speed ahead," and destined to be a year of reinvention and readiness for the opportunities to come that will assist MRDC to achieve our mission of strong, healthy families and sustainable communities in rural Maryland.

Working in partnership with a new, energized and mission-committed Board of Directors, MRDC in 2010 experienced growth in governance expertise as well as broadened the impact on the families and communities which we serve. Under the direction of this talented and diverse board, we at MRDC indeed look toward 2011 with the expectation of expanded resources to assist families and communities in need and to a commitment of integrating a "green" workplace and workforce.

MRDC's people, resources and energies are based in the simple thought of dedicating ourselves to the betterment of "education, equality and the environment" for rural children, families and communities. We invite you to join us and support us as you can in our efforts through your volunteering, donations and commitment to reaching out to those less fortunate.

Yours in Service,
R. Kevin Brooks
Executive Director

Maryland Rural Development Corporation

A Message from the President

Dear Friends of MRDC and Rural Maryland,



We at MRDC are pleased to present for your information, MRDC's 2010 Annual Report. This report is an opportunity to update you and the community which we serve, about the growth and impact of MRDC's services to children, families and communities throughout our rural Maryland service area. As one of seventeen local Community Action Agencies serving low income families in our state, MRDC is a proud member of the National Community Action Partnership network of more than 1,100 agencies assisting low income families and communities to address and alleviate poverty in this great land of opportunity.

Though families and communities throughout rural Maryland have been directly impacted by the recent economic hardships, MRDC and the community

Our Commitment to Rural Maryland

action network have been there to assist, support, train and work to help people help themselves in achieving the highest level of economic and sustainable lives possible. This is our mission and commitment to the children, families and communities that we serve. We as caring and dedicated staff, volunteers and partners commit ourselves to the promise of Community Action which "changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other."

As we enter the year 2011, we invite you to join us in this promise and to further MRDC's efforts and commitment to our families, children and communities throughout rural Maryland.

Yours in Service,
Jim Mullin
President
Maryland Rural Development Corporation
Board of Directors

MRDC: What We Do & How We Do It

What We Do . . .

The Maryland Rural Development Corporation . . .

Our Goals:

1. Low income people become more self sufficient
2. Conditions in which low-income people live are improved
3. Low income people own a stake in their community
4. Partnerships among service providers to low income people are achieved
5. Agencies increase their capacity to achieve results
6. Low income people, especially those populations that are the most vulnerable, achieve their potential by promoting family and other supportive environments

- Identifies and develops resources to support individual, family and community development;
- Promotes effective leadership in rural Maryland, helping communities achieve growth and self-sustainability;
- Maximizes the use of technology to enhance the delivery of services and information;
- Utilizes resources in collaborative partnerships; and
- Works with communities to identify changing needs and develops programs to address the issues.



. . . and How We Do It

MRDC provides services to promote education, equality, and the environment in rural Maryland. We do this by:

- Operating Head Start centers in Cecil, Harford and Caroline counties;
- Providing counseling and assistance in landlord/tenant relations and eviction prevention;
- Providing foreclosure prevention information;
- Working with community based organizations and local governments to provide safe water and waste water, solid waste, and local leadership development services; and
- Sponsoring the State of Maryland Circuit Rider Town Management Program, bringing professional administrative and management services to small, rural towns on a part-time, shared-cost basis.



Strengthening Small Town Capacity

Small Town Circuit Rider Program

Enhancing Management Capacity of Small Town

MRDC sponsors the State of Maryland Circuit Rider Town Management Program on the Eastern Shore and Western Maryland. This program provides professional administrative and management services to small, rural towns on a part-time, shared cost basis.



A professional administrator “rides circuit” by serving several towns in the region and provides expertise in public administration, financial management, planning and community development.

The Circuit Rider Program is funded partially through the Maryland Department of Housing and Community Development (DHCD) with matching funds provided by participant towns (and in some cases the county government on behalf the towns). 2010 was a good year for the MRDC’s Circuit Rider/Town Manager program, with four Circuit Riders serving 12 towns on the Eastern Shore and another four towns in Allegany County. DHCD provided the additional funding to support temporary expansion to Allegany County and is working to support it in the future.

Earlier this year, Circuit Riders were concerned that the economic recession would reduce financial support for the program; however, it received nearly full support of state and matching funds. Many participants recognized the increased need for the Circuit Riders in tough times emphasizing the value of the services provided.

Circuit Rider Towns & Populations

Kent County

Betterton	390
Millington	525
Sudlersville	457

Caroline County

Henderson	156
Goldsboro	216
Marydel	148

Queen Anne’s County

Barclay	132
Templeville	80

Dorchester County

Brookview	95
Church Creek	115
Eldorado	75
Galestown	158

Allegany County

Barton	530
Lonaconing	1251
Midland	574
Westernport	2040

FY 2010 Circuit Rider Highlights

Many of the highlights listed below were made possible with Circuit Rider support, grant writing and administration.

- **Comprehensive Plans** mandated by the State in 2009 were finalized for the towns, and previously acquired grants to prepare several of those plans were closed out. Upon completion, towns began updating Zoning Ordinances to correspond with the comprehensive planning for the respective towns.
- **Sewer Upgrades, Expansions:** The Town of Sudlersville continued its water and sewer improvement projects, including the final design of sewer service extension to the Town of Barclay, a much needed solution for the failing private systems in Barclay.
- The North County Water and Sewer Authority, a joint effort between four Circuit Rider Towns -- Goldsboro, Henderson, Marydel, Templeville -- and Caroline County, began negotiating with state and federal funders to facilitate a four town/county sewer collection system. This project has been in the works for 20 years, and is finally becoming a reality.

See New Page

Circuit Rider Highlights Continued

- **Computer Upgrades:** MRDC successfully acquired much needed funding for technical equipment to improve the capabilities of several of the towns, installing computer equipment and software and providing training for users. This ongoing project is providing improved internet access, scanning, document preparation and faxing abilities to the smallest towns.
- **Roadway Repair:** The Town of Westernport received grant funding to repair several portions of collapsing roadway, preventing serious injury, property loss and potential litigation against the town.

Providing Essential Transportation Services



Helping Rural citizens get to health care, jobs

Transportation services are provided to medical assistance card holders and ensure they get access to medical facilities throughout the Eastern Shore as well as the greater Baltimore area. MRDC also arranges transportation services for employers, job training and recreational activities on a fee-for-service basis.

MRDC operates a fleet of five vehicles in Cecil County. The primary focus is transporting low income individuals to and from job sites within the county and branching out into New Castle County, Delaware as well as limited trips into Harford County. This service is funded through a Job Access/Reverse Commute grant from the Maryland Transportation Authority with additional funding from the Cecil County Commission.

MRDC also . . .

- **Transports school age clientele** for Upper Bay Counseling & Support Services on a contractual basis, to and from their Intensive Outpatient Program.
- MRDC also transports clients clients to and from appointments at Open MRI & Imaging in Elkton.
- Coordinates with Cecil County Senior Services & Community Transit to serve some of their overflow trips. For instance, MRDC transports a patients to and from DaVita Dialysis Center two days a week.
- Continually coordinates with varying agencies with the aim of extending services to areas of the county that have been previously underserved due to the rural terrain.

During 2010, MRDC drove a total of 84,000 miles and made a total of more than 6,000 accident free trips.

During FY 2010, MRDC acquired three new vehicles which has enabled us to accomodate more riders and improve efficiency for existing regular passengers.

Program Updates



Improving Small Town Infrastructure

Maryland Rural Community Assistance Project

Providing Safe Water & Waste Water Systems

Working in partnership with state and federal agencies, community based organizations and local governments, the **Maryland Rural Community Assistance Project (MD-RCAP)** provides safe water/waste water, solid waste, and local leadership development services to communities throughout rural Maryland.

2010 Highlights from the MD-RCAP Program

- **23 low income rural communities** received technical assistance on **37 projects** and initiatives. These projects include: 14 Office of Community Service projects; 19 Technitrain; 2 EPA Drinking Water projects; 2 EPA Waste Water: 2
- MRDC's Technical Assistance Professionals are working 61% beyond contractual expectations.
- MRDC prepared and submitted more than **\$18 million** in grant applications on behalf of project communities with water and/or wastewater projects involving development of new systems or upgrades/expansions of existing systems. Because of this professional assistance, funding commitments of more than **\$14 million** were made to participating communities.
- MRDC's Western Maryland technical assistance provider **Mike Murray** received the Outstanding Service Award from the Rural Community Assistance Partnership (RCAP). Congratulations to Mike and a thank you for your long-term commitment to the communities you serve!
- MRDC conducted two workshops in George's Creek on Community Development Block Grant project administration.
- MRDC Technical Assistance Provider **Joyce DeLaurentis** presented on Community Surveys, Community Spark Plugs at the RCAP National conference in Washington D.C.
- Joyce also participated in a forum for private water systems in La Plata, Charles County. Regulations and funding approaches were covered. Since then, two projects in Charles County have been enrolled.
- The Madison Woolford (Dorchester County) and Loch Lynn Heights projects were moving toward completion at year's end, with grant funding secured in 2008-2009 through the TAPs' assistance.
- North Carolina regional wastewater system project is moving toward funding through assistance from the TAP and Circuit Rider programs.
- MRDC received an \$82,000 contract to help participating entities manage federal reporting requirements for USDA American Recovery and Reinvestment Act (i.e., federal stimulus) funded Rural Development projects in Maryland and Delaware.

Program Updates

Giving Rural Children a Head Start to Success



Serving Children in Caroline, Cecil & Harford Counties

MRDC Head Start offers comprehensive services to low income families including early childhood education, nutrition, health and social services, and encourages strong parental involvement. MRDC Head Start operates centers throughout Caroline, Cecil and Harford



MRDC Head Start Highlights in 2010

- Enrollment in Head Start was at 447 children – a full enrollment throughout the year.
- MRDC’s classrom in Elkton, headed by Judy Hoyer, had a successful accreditation visit.
- MRDC Head Start was awarded a \$5,000 grant from Head Start Body Smart playground equipment for the Federalsburg center.
- MRDC Head Start awarded Rosanna Rodriguez the “Volunteer of the year,” a tremendous asset to the families at MRDC who exemplifies true servant hood. Ms. Rodriguez came to this area six years ago from Mexico with no English skills and has blossomed into a valuable asset for MRDC and the community it serves. She is actively serving as the Parent Committees’ secretary in Greensboro helping to bridge the gap between English and Spanish parents. She has a willing demeanor, volunteering in the classroom, and assisting parents with translation needs on her spare time. Currently, Ms. Rodriguez is attending English as a Second Language classes and will soon be taking her final GED exam.
- MRDC Head Start named Angel Granado Sr. as “Parent of the year.” Mr. Granado has shown exceptional interest in the program and has become a valued advocate for the Head Start program. Mr. Granado demonstrates a willingness to help in any capacity. In his words “I am a part of the team!” During the holidays he helped the staff collect Toys for Tots and refurbished six bicycles to be given out to Head Start families. His involvement in his son’s education through homework, parent/child actives and parent trainings is to be commended. He exemplifies Male Involvement in Head Start.



Program Updates

Housing Rural Families

Helping Families Dream the American Dream



Serving Caroline, Talbot, Dorchester, Kent and Queen Anne's Counties, MRDC Housing Services helps low-income renters and home owners through one-on-one budget counseling, credit counseling, first-time homebuyer's workshops, loss mitigation and foreclosure prevention.

During 2010 our staff made significant progress in the battle against the prevention of foreclosure assisting more than 300 clients maintain their home. Through Neighbor Works Training Institutes, MRDC Housing receives continuous training to strengthen the knowledge of the housing department in its entirety. The Housing Department has maintained and reinforced effective strong counseling sessions to give clients the best assistance possible.

Housing continues to service 80% of our clientele who have sought assistance for preventing mortgage delinquency. The other 20% of our services has been for various activities such as First Time Homebuyers Workshop, servicing the homeless, financial management, and maintaining residence in rental housing. Our concentration has been focused on saving families homes from foreclosure. As part of our efforts we work with programs such as the state of Maryland's Bridge to Hope.

During 2010, we focused on foreclosure prevention and helped 300 rural families stay home.

MRDC Rural Housing Success Stories

Families Complete Group Workshops

Twelve families completed pre-purchase homebuyer education workshops, financial literacy classes including home financing, budgeting and/or credit repair. MRDC housing staff have worked diligently to provide mortgage delinquency, financial management for homeowners, and predatory lending classes to prepare clients for homeownership.

Families Assisted with Foreclosure Prevention

Though 2010 was a difficult year for a lot of families residing in MRDC's service area, MRDC assisted 150 families through resolving or preventing mortgage delinquency. More than 45 families received mortgage modifications before the year ended with assistance from our qualified staff.

HUD Certification

Throughout the year, MRDC Housing Services staff prepared and worked tirelessly on maintaining information and documentation necessary to maintain our HUD Certification Renewal which was successfully completed and is valid through 2013.

MRDC 2010 Financial Statement

Summary of Agency Growth

Total assets for the fiscal years ended:

2009	\$ 1,511,386
2008	\$ 1,508,955
2007	\$ 1,467,862

Figures based on audited amounts. Copies of MRDC's complete 2009 audited financial statements are available upon request.

Highlights

Over the past three years, MRDC has received audit reports with no findings to the financial statements nor the internal control of the organization.

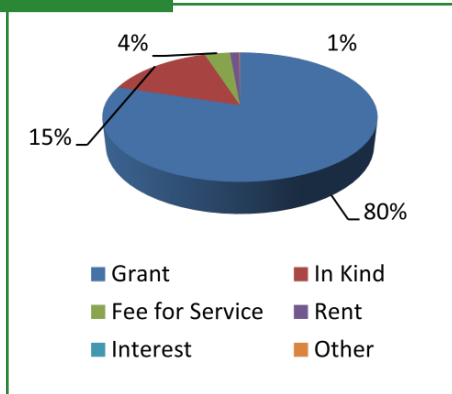
The following programs underwent financial compliance reviews; all were deemed to be operating in accordance with contracted specifications:

- Head Start
- CSBG
- HUD
- Southeast RCAP

The Finance Policies and Procedures Manual was updated and approved by the Board of Directors on July 13, 2009.

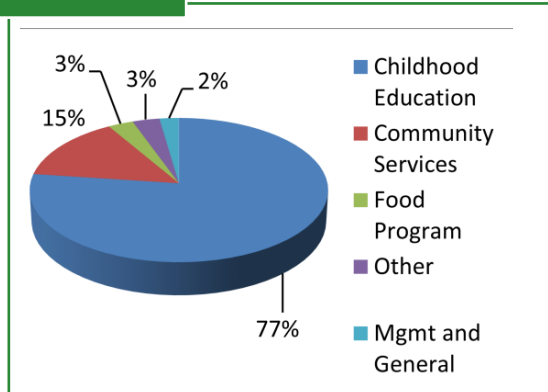
Fiscal training sessions and reports are provided on a continual basis to the Board, Policy Council and Program Directors to ensure effective communication, understanding and internal controls.

Revenue



Grant	\$4,456,839
In Kind	\$846,971
FFS	\$200,414
Rent	\$69,473
Other	\$7,656
Interest	\$432

Expenses



Child	\$4,312,52
Community	\$805,635
Other	\$180,204
Food	\$167,756
M & G	\$128,514

Chief Financial Officer: **Thaddeus N. Toal**, CPA. Toal, Griffith, Ayers & Kullman

ON-DEMAND ACCOUNTING SYSTEM

MRDC uses an online accounting system that allows Board Members, Officers, and Directors access to revenues and expenditures 24/7



MRDC directed services had an estimated \$15 million financial impact to the state and local economy through direct vendor payments (rent, utilities, goods and services), agency payroll, taxes and new funding for rural low income issues in 2010.

Support the MRDC

You can support the mission of Maryland Rural Development Corp. through your generous tax-deductible support.

Name: _____

Address: _____

City, State: Zip: _____

Phone/Day: Phone/Evening: _____

E-Mail address: _____

My check payable to the Maryland Rural Development Corporation is enclosed in the amount of \$ _____

Send this form and donation to
Maryland Rural Development Corporation
P.O. Box 4848
Annapolis, MD 21403

The Maryland Rural Development Corporation is a registered 501(c)(3) charitable non-profit organization

MRDC 2010 Partners in Service to Families and Communities

- Rural Maryland Council
- Rural Maryland Foundation
- MDC, Inc. Chapel Hill, N.C.
- Annie E. Casey Foundation
- U.S. Dept of Health and Human Services
- U.S. Department of Housing & Urban Development
- Judy Hoyer Centers
- Maryland Department of Education
- SE-Rural Community Assistance Project
- First Mariner Bank (IDA accounts)
- The Chestertown Bank of Maryland (Mortgage Assistance)
- The Chaney Foundation
- U.S Department of Agriculture, Rural Development
- Mid Shore Mental Health Assn
- Maryland Department of Housing and Community Development
- Asset Building Development Network
- Rural Community Assistance Partnership
- Commissioners of Cecil County
- Commissioners of Caroline County
- Commissioners of Dorchester County
- Susquehanna Workforce Network

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