

**Name of Project: Regional shopping center, Salisbury Maryland**  
**Name of CDE: National New Markets Tax Credit Fund, Inc.**

This shopping center is located in Salisbury, Maryland, a rural center on the Delmarva Peninsula. Salisbury is the commercial center for the central area of the Delmarva Peninsula. Its primary industries include agriculture and poultry processing. The local university has demonstrated that there is a significant Hispanic/Latino community in the area even though little of this community appears in census data. Lack of education and English-speaking skills are major employment barriers, particularly for those desiring to move beyond seasonal agriculture-related employment.

The MFI of the immediate census tract was 77.2% of area median income and the poverty rate was 9.2%. Twenty per cent of families had incomes under \$25,000. The 2000 census reported the population to be 72% Caucasian, 24% African-American and 2% Hispanic (although the local university reports that the Hispanic/Latino community is severely underreported).

The retail center is 102,000 square feet on the northern edge of a mid-sized rural town that serves as the commercial center for the region. This loan was to refinance the existing loan on the shopping center. There was no additional public or private financing.

In order to enhance the community impact of the \$8.5 million NMTC loan, CRF-USA made two grants to two local workforce organizations. The first was to a non-profit agency that trains and places people with developmental or physical disabilities. The agency had a long history of training and placing workers throughout the community. However, it has identified an unacceptable rate of job loss among clients it placed. CRF-USA funded the creation of the position of "retention coach" to work with employees and employers to tackle problems that cause workers to quit or be let go. Key to this concept is working at the work site, serving as a resource and problem solver for both employees and employers. The agency believes this program will result in a 10% increase in placements in the first year and an additional 30 people will have stayed employed through a second year.

The second grant is to a non-profit serving as the area workforce investment agency. Using CRF-USA funds, the agency developed and implemented an on-line GED program for advanced GED students who have advanced enough to be computer literate. Students can access the program over the Internet from computers at local libraries, schools and the One Stop Job Market. A second project funded by CRF-USA offers English in the Workplace training for Hispanic workers. The English in the Workplace (EIW) instruction is being provided by the community college which has developed the instructional materials and will provide the instructor. Telamon Corporation, a national non-profit working with and for seasonal and migrant farm-workers, is an organization trusted by the local farm-workers and is recruiting candidates for the EIW training. The initial goal is to enroll 30 people in the EIW program. The training was intended to be offered at the One Stop Job Market. However, a local employer - a packinghouse - invited the program to offer the training in its plant during work hours and is paying workers while they are in the training program.