

David G. Cramer  
6150 Chinquapin Parkway  
Baltimore, MD 21239

410 323 5666  
david@cramercrystal.com  
www.cramercrystal.com

## PROFESSIONAL EXPERIENCE

**Summary:** Over forty years of community development experience, 15 years as an independent consultant, 12 years as a program director for a national intermediary, nine years directing nonprofit organizations and five years as a neighborhood organizer.

### **Cramer•Crystal, Baltimore, Maryland**

**1996 - present Principal** - Technical assistance (TA) and training for local governments and non profit housing development organizations in capacity building, business/strategic planning, merging, executive transition management, housing program design and implementation, housing development and financing.

Technical assistance has been provided to 64 clients in various locations around the country concentrating in Maryland, Pennsylvania, Virginia, and Ohio. See [www.cramercrystal.com/clients.htm](http://www.cramercrystal.com/clients.htm) for a complete list. An average of six clients are assisted each year, most are repeats or continuations from prior work.

Since 2009, Training and Development Associates (TDA) has been and continues to be a major client and partner in delivering technical assistance and training using HUD Neighborhood Stabilization Program (NSP) funds to assist NSP grantees through assessments, regional problem solving clinics, webinars, lease-purchase toolkit and direct assistance to implement NSP strategies. TDA is also the source for using HUD Community Development TA funds to provide TA and training to HOME PJs and CHDOs.

Other major accomplishments include:

- Merging facilitation resulting in new and more productive nonprofit housing organizations;
- Business and strategic planning facilitation resulting in expanded territory and services;
- Affordable housing assessments resulting in new local affordable housing tools and policies
- Facilitation of collaborative efforts resulting in increased housing production for under-served populations and revitalized neighborhoods;
- Coaching and technical advice resulting in expanded capacity and more stable organizations.
- Financial packaging resulting in New Markets Tax Credit and Low Income Housing Tax Credit awards;

Training courses are delivered in various locations for national and regional intermediaries and local sponsors. Four of these courses were developed including participant and trainer's manuals sufficient for other trainers to present the course. Courses including Community Building: Principles and Applications, and Civic Engagement: Responsibility and Accountability are process oriented; other courses including REO Solutions: Strategies for Selling, Leasing or Renting REO Rehabbed Properties, HOME, Lease Purchase, and Introduction to Housing Development are technical.

### **The Enterprise Foundation, Columbia, Maryland**

**1993-1996 HUD TA Project Director** - Created and managed a system to implement a technical assistance and training program for 150+ non-profits and 30 city governments funded by HUD grants totaling \$8.3M. Ongoing effort included: negotiated a master agreement and 85 subordinate agreements with 23 local HUD offices, coordinated Enterprise's work with 20 other national and state TA providers, arranged contracts with 20 sub-contractors, trained and directed the work of 50 Enterprise staff from ten offices and developed an innovative computer program to track agreements, assessments, and reports.

**1991-1993 Senior Program Director** - Supervised teams conducting five comprehensive housing needs assessments in two cities and three counties. Developed and implemented strategic plans and created nine housing development organizations and public/private/partnerships in Maryland, Delaware, Kansas, and Tennessee. Assembled funding and financing, including lender commitments of over \$10M for acquisition/rehab homebuyer programs.

1985-1991 Field Officer - Created and/or enhanced housing development organizations at neighborhood, city, and multi-county levels. Provided technical assistance in real estate development, financing and organizational development. Utilized federal, state, and local public financing sources, and special loan fund sources to assemble the financing for nonprofit developers for 30 projects totaling over \$15M. Underwrote loan requests for Foundation approval. Processed and closed 40 projects.

**COIL Community Economic Development Corporation, Baltimore, Maryland**

1982-1984 Director - Directed a housing/commercial real estate development and business development subsidiary. Supervised a 10 person staff. Developer/project manager for rental and for sale housing developments.

**COIL Housing Services, Baltimore, Maryland**

1979-1982 Director - Managed overall operations, including fund raising and operating budget. Created acquisition/rehab financing pools; supervised staff who converted 250 low-income tenants into homeowners.

**Northeast Community Organization, Baltimore, Maryland**

1976-1978 Executive Director - Directed staff of neighborhood organizers and developed revitalization programs including a marketing program and a Neighborhood Housing Service.

**Associated Catholic Charities, Baltimore, Maryland**

1972-1975 Community Organizer - Organized neighborhood and city-wide issue campaigns.

**EDUCATION**

1983 Development Training Institute, Community Economic Development

1972 University of Maryland, Masters in Social Work

1970 Towson State University, BA in Psychology

**ANCILLARY SKILLS**

**Publications:** "A Merger of Equals", Shelterforce, Winter 2006, Principle author of assessment and strategic planning reports for Frederick County, MD, Wayne County, PA, Howard County, MD, Harford County, MD, Topeka, KS, Knoxville, TN, and Peoria, IL. Authored "Assessing Apartment Complexes: Liberty Road Corridor, a Case Study".

**Conference speaker:** Lilly Endowment Fund, MD Association of Housing and Redevelopment Agencies, Evangelical Lutheran Church of America, Prince George's County Housing Conference, MD Planners Association, Urban Land Institute, Federal Home Loan Bank of Atlanta, Christian Community Development Association, the Enterprise Foundation Network, Community Action Association of Pennsylvania and NAHRO conferences.

**VOLUNTEER ACTIVITY**

Treasurer, Architects Row Community Assn.; previous Chairperson, St. Matthews Parish Facilities Committee; past President, Maryland Low Income Housing Information Service; Maryland Association of Nonprofit Organizations