



# CITY FIRST BANK OF DC

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Lloyd David Smith

HE DIDN'T SEEK headlines and wasn't all that well known in much of this city, yet Lloyd D. Smith made memorable differences in the lives of countless residents in the "forgotten Washington" neighborhoods east of the Anacostia River. Mr. Smith, who died June 15 of injuries suffered in a fall, was fondly known by lifelong neighbors as the mayor of Marshall Heights. It is there that he resurrected a dead shopping center, mobilized homeowners and others into a respected economic partnership and put hard-cash meaning into the words "community empowerment."

Mr. Smith's mission was born of indignation at the state of his beloved section of town in the early 1980s. He and other residents realized that the economic heart of their neighborhoods -- East River Park Shopping Center -- was in shambles. Gone to the suburbs were the businesses that had provided the jobs and attracted the tax dollars. The best solution, Mr. Smith concluded, was not to plead or protest for government handouts but to get down to business: to team up with the few firms still left and form a nonprofit community development organization. The members assembled about \$3.2 million in loans from the D.C. Bankers Association, the D.C. government and the Local Initiatives Support Corp., a national nonprofit group. The Marshall Heights organization became a limited partner and income-sharer in what Mr. Smith emphasized would be "a straight business deal."

Two years later at a grand reopening ceremony, the organization made its first payment back to the city as residents gathered to celebrate the operations of 15 establishments, including a furniture store, a department store, a deli and an auto supply company. In time, a Safeway would open. Marshall Heights went on to organize another partnership with a neighborhood elementary school, raising funds for equipment, textbooks and community activities.

Mr. Smith had learned the ropes during a District government career in which he served in various planning, development and community services posts. He left the government in the belief that he could do more good on his own, which he did for the rest of his days. His endeavors delivered more than 100 homes, renovated more than 500 apartment units, raised citizen concerns about the ravages of crime and the need for more police and social services.

The soft-spoken, ever-dapper Mr. Smith went on to win acclaim from national organizations for what they deemed to be models of financially sound enterprises. In an interview with The Post nine years ago, Richard A. Hamilton, a retired police detective who had headed the group's board since its earliest days, explained the organization's success: "There's only one mission -- improve this community. Lloyd and I don't want to be anywhere but here. We're not running for the school board or anywhere else. And when there's no hidden agendas, you can accomplish anything."