

GC Commissioners Extend "Pathway To Homeownership" Prog. For Another Year

The Garrett County commissioners have extended their Pathway to Homeownership program for another year. The decision was unanimous and took place Tuesday evening during the commissioners' public meeting at the Aviltion Community Center. Ten people attended the 45-minute session.

"We are very happy to say that in the past year we have helped 25 different families purchase a home through this program," commission chair Paul Edwards said about Pathway. "Almost every single one of them are under the age of 35. Many of them have school-age children."

In cooperation with the Maryland Department of Housing and Community Development (MDHCD) and GC Community Action, the Pathway to Homeownership program was implemented last year by the commissioners in an effort to increase the county's population.

"We're one of only three counties in the state of Mary-

over the last three years," Edwards said. "The other two are Dorchester and Allegany counties."

The county now has fewer than 30,000 residents, and the population could decrease even more.

"Last year there were more deaths than births in the county," Commissioner Jim Hinebaugh noted. "We're also aging."

He said the county's median age is increasing. In 1970, the median age was 27, compared to 43 in 2010.

"So, if we're going to be able to maintain a business base and create jobs, we have to have working-age people who live here," Hinebaugh said.

He described the movement of bright, young people from rural areas to cities as a "brain drain."

"This is one of several

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"They don't get a free home or anything like that," Edwards noted about the participants. "They have to pay taxes."

He noted there is an income limit to qualify for the program, but it is high enough that young professionals can participate.

"The [state's] First-Time Homeowners Program was geared toward lower income families, and we were losing that middle-level professional class that was going to other places," Edwards said.

He added that Pathway has no restrictions as to where a participant can buy or build a home. It just has to be in Garrett County. Last year's participants bought homes in Oakland, Grantsville, Accident, McHenry, and other areas.

Community Action president Duane Yoder noted that 30 people have already signed up to take the required mortgage classes for the fiscal year 2017 Pathway program.

MDHCD will hold a homeownership "Lunch and Learn" session on Wednesday, Aug. 24, from noon to 1 p.m. in the commissioners' meeting room, Room 207, at the courthouse in Oakland. The public is invited to bring a lunch and learn about the Maryland Mortgage and the Garrett County Pathway to Homeownership programs.

The commissioners' next public session is scheduled for Tuesday, Sept. 6, at 4 p.m. at the courthouse.

Extend Program

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things that we're doing to try to help address that," Hinebaugh said about Pathway. "It's a good program. I feel good about it."

Pathway allows people to receive down-payment assistance from the county and the state to purchase or construct a home. Edwards noted that many young professionals, have good paying jobs and can make monthly mortgage payments, but they cannot come up with down-payments because of large amounts of student debt. For example, he said, new teachers in Garrett County might make \$42,000 a year, but they also might have \$40,000 in student loans.

"So, what they do is end up renting in Allegany County, Somerset County in Pennsylvania, or Preston County in West Virginia, and commute [to Garrett County] because it's cheaper," Edwards said. "Then, eventually they get married, they have kids, and they live where they settled down in the first place. And we never have them [living] here."

He explained the county puts up \$7,500, which the state matches, to everyone who qualifies for the Pathways program. Participants have to take classes at Com-