

Community Legacy Strategic Plan: Loch Lynn, Maryland



August, 2003

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EXECUTIVE SUMMARY

Overview

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Indigo Designs to assist in the preparation of a strategic plan for the Town of Loch Lynn Heights (Loch Lynn). Through a State of Maryland Community Legacy grant, GCCAC is taking the lead to assist all eight of Garrett County's small municipalities in the preparation of plans such as these to address the need for community revitalization, and in some cases, to address growth issues that are perceived to threaten the small rural nature of the communities. This plan recommends a framework of activity to revitalize Loch Lynn by taking advantage of its strength as a unique historic community located in an area known for its recreational and scenic qualities.

In some regards, Loch Lynn's demographic and economic trends mirror those changes that are occurring in the County. There are some important trends in Loch Lynn that should be taken into consideration when planning for future development:

- Loch Lynn's population has been stagnant, exhibiting little growth over the past decade. The population is aging slightly.
- While the number and size of households has remained relatively unchanged; household incomes have increased and there is an increase in the number of owner occupied houses. This suggests that there are retirees moving into the community.
- Economic trends indicate that Loch Lynn's job patterns have not necessarily been consistent with county trends. Loch Lynn is not experiencing the same benefits from Garrett County's new tourism economy as other areas in the county.

Existing Conditions

Loch Lynn Heights, which borders Mountain Lake Park, is situated two miles east of Oakland in southern Garrett County. The town is a small family focused community with a primarily residential base. There are a limited number of businesses and commercial activities within the community.

The entrance to town and the commercial district is along an active CSX railroad line. Service and industrial businesses occupy the few structures along the rail line. The Christian Crossing store which sells used clothing is by far the largest retailer in the community. This area of town has suffered some decline in appearance over the years.

One of Loch Lynn's greatest assets is the recreational complex adjacent to the town hall. Comprised of soccer and softball fields and a new concession building, this facility draws children and families from the entire southern end of Garrett County. Another excellent resource is the former Loch Lynn Elementary School that currently houses after school

and early childhood education programs. The building, which has been added on to over the years, is in need of significant repairs. The town has a strong interest in renovating the building for a community center. A proposed community center would function as a gathering place for residents, a location for a variety of classes and activities, and a much needed youth center. Teens in the community have expressed a desire for such a facility. The youth in Loch Lynn are an untapped resource for future community development initiatives.

Community Vision and Goals

Forty-five residents participated in the development of this plan. Through the process they articulated a clear vision statement and goals that form the basis for the recommendations contained in this report. The vision and goals follow:

Loch Lynn's unprecedented desirability as a place to live is based on its proximity to good jobs, shopping and recreational amenities, family oriented facilities and programs, excellent municipal services and clean environment. Our community values the cooperative spirit of its residents, the strong leadership of our town council, and our small town rural heritage.

In order to achieve this vision, Loch Lynn will need to focus on goals that

- Develop and improve community and recreational facilities.
- Develop programs and facilities that support families and youth activities.
- Improve the community's image as a desirable place to live, work and play.
- Develop an organizational structure to implement the revitalization plan.

Recommendations

Community and Recreational Facilities

Loch Lynn should enhance its existing recreational facilities in a number of ways. First, the former elementary school building should be redeveloped as a community center. Parking will have to be provided on-site where the current outdoor basketball courts are now. Garrett County Community Action should be an integral partner in the development and management of this facility. Second, the existing ballfield recreational complex should be enhanced with walking trails, trailhead, the relocated basketball courts, and adequate parking to support the existing and new users that will be visiting the complex.

Community Image and Commercial Revitalization

Loch Lynn's "front door" is the railroad crossing on First Avenue. This gateway into the community and the land adjacent to the rail line should be improved with new landscaping, signage, and lighting. The improvements should be continued along First Avenue through a coordinated streetscape plan. Improvements to buildings should be encouraged through the implementation of design guidelines tied to financial incentives.

An abandoned tower structure along the rail line should be renovated as a small community museum and visitor center. Opportunities to market space to small industrial users should be explored with the county office of economic development.

The community should also develop special events and promotions at times when there is a large influx of visitors for soccer and softball games. These events can both build community pride and coffers if they are structured properly.

Youth and Family Programs

Loch Lynn has a keen interest in youth leadership development. Efforts should be made to capture the enthusiasm of the teen population by developing various leadership opportunities. Recommended options include a Junior Town Council program, community service programs and the development of a teen governing board at the new community center.

Implementation

It is recommended that the community look at a combination of organizations to support this effort. Loch Lynn should form a Loch Lynn Revitalization Task Force, comprised of the former Community Planning Group, residents, including a youth representative, and a Town Council representative, and sanctioned by the Town Council to oversee the implementation of the plan. Staff support will obviously be critical to this effort. Community Action's Main Street and Community Legacy programs support commercial revitalization efforts throughout the county. It is recommended that Community Action expand these programs into a circuit rider position and take the lead with staff support.

This plan presents opportunities to create programs or develop projects that can benefit many of the communities in Garrett County. The following areas represent prime possibilities for the collaboration between the towns and their programs:

- **Loan and Façade Grant Program:** One pool of loan funds, and one pool of grant funds should be developed that can be accessed by all communities. Administration of the program should be vested with Community Action.
- **Design Guidelines for Building Rehabilitation:** Most of the commercial buildings in the communities' downtown areas were constructed during the same time period. It is recommended that one set of design guidelines be developed that can be used by all communities that want to implement a design review program. Since access to loan or grant funds should be contingent upon compliance with the design guidelines, the administration of design review should be vested with Community Action in consultation with the Loch Lynn Revitalization Task Force.
- **Streetscape Design:** Most of the communities will need assistance with planning and design of streetscape and gateway improvement projects. It is recommended

that the project management for this activity be vested with Community Action who in turn can procure design assistance for all interested communities.

- Code Enforcement: Several communities within the County have property code enforcement issues and would benefit by sharing the services of one person. The Municipal Assistance Program can help facilitate the development of common ordinances and the implementation of these ordinances by having a code enforcement officer operate as a circuit rider through the county municipalities.

Conclusion

Loch Lynn's future is based on its desirability as a safe and quality residential community. Its limited commercial base should be strengthened with physical improvements that will make it not only more visually appealing, but will improve Loch Lynn's ability to retain residents and attract visitors. It will take a strong collaboration between town residents, Town Council, Garrett County and various county organizations to implement a successful revitalization program.

INTRODUCTION

1.1 *Overview and Purpose*

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Indigo Designs to assist in the preparation of a strategic plan for the Town of Loch Lynn Heights (Loch Lynn). Through a State of Maryland Community Legacy grant, GCCAC is taking the lead to assist all eight of Garrett County's small municipalities in the preparation of plans such as these to address the need for community revitalization, and in some cases, to address growth issues that are perceived to threaten the small rural nature of the communities. This plan recommends a framework of activity to revitalize Loch Lynn by taking advantage of its strength as a unique historic community located in an area known for its recreational and scenic qualities.

1.2 *Study Process*

Terrell Ellis & Associates engaged the community in a participatory planning process. During the course of the study process, 45 individuals participated in meetings to share their thoughts on how to improve Loch Lynn, their vision for the future, and concerns about conditions that may keep them from accomplishing their objectives. This information strongly guided the consultants' recommendations including those related to building and urban design issues.

1.3 *Organization of Report*

This report contains the following sections of information:

- Summary of demographic and economic information that affect Loch Lynn and Garrett County.
- Summary of the community's strengths and weaknesses and relevant existing conditions.
- Revitalization strategies that reflect the vision and values of Loch Lynn residents.
- Analysis of organizational capacity and recommendations to support the future implementation of the plan.

2. MARKET POSITION

2.1 Overview

Loch Lynn Heights, which borders Mountain Lake Park, is situated two miles east of Oakland in southern Garrett County. The town is a small family focused community with a primarily residential base. There are a limited number of businesses and commercial activities within the community.



2.2 Population

Loch Lynn's population has been marked by a series of increases and decreases since the 1910 Census. The Town's population was 216 in 1910 and it peaked at 507 in 1970. Since the 1970s the population has experienced a downward trend. Exhibit 2-1 shows, however, a minor increase in population during the decade of the 1990s as compared to a 6% growth rate in the County.

Exhibit 2-1
Town and County Population Estimates
1990-2000

Place	1990	2000	% Change
Garrett County	28,138	29,846	6%
Loch Lynn	461	469	2%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibits 2-2 and 2-3 address both the size and number of Loch Lynn's households and trends in age distribution for the population over the period 1990-2000. While there has been a light increase in the number of households, the average household size has not changed significantly. The town and county's age distribution patterns are similar. In both cases there is some growth in the older population age group. This supports the notion that the county is an attractive place for retirees from the surrounding metropolitan areas within the mid-Atlantic region.

Exhibit 2-2
Town and County Household Trends
1990-2000

Place	Households: 1990	Households: 2000	Household Size: 1990	Household Size: 2000
Garrett County	10,110	11,476	2.7	2.55
Loch Lynn	177	181	2.58	2.59

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-3
Age Distribution
Garrett County and Loch Lynn
1990-2000

Age	Garrett Co.		Loch Lynn	
	1990	2000	1990	2000
19 years and <	30%	28%	30%	31%
20-64 years	56%	57%	57%	53%
65 years and >	14%	15%	12%	14%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-4 reflects changes in the distribution of household income over the period 1990-2000. The trend in Loch Lynn is fairly positive. There have been significant increases in the number of households in the \$35,000-\$75,000 range. Unfortunately there have not been any gains in the upper income brackets.

While Loch Lynn's trend is positive, the town has not kept pace with the household income trends for the county. Exhibit 2-5 depicts the dramatic increases in the number of households in upper income categories, starting at \$75,000 and up. This trend reflects the changes in the county's population as more affluence finds its way into the county from outside the region. Garrett County's desirable location as a resort and tourism destination has impacted the county at all levels.

Exhibit 2-4
Distribution of Household Incomes for Loch Lynn
1990-2000

Income	1990	% of HH	2000	% of HH	% Change
< \$10,000	38	19%	24	14%	(37%)
\$10,000-\$14,999	42	21%	11	6%	(74%)
\$15,000-\$24,999	48	24%	31	17%	(35%)
\$25,000-\$34,999	38	19%	31	17%	(18%)
\$35,000-\$49,999	27	13%	53	30%	96%
\$50,000-\$74,999	6	3%	24	14%	300%
\$75,000-\$99,999	5	3%	3	2%	(40%)
\$100,000-\$149,999	-	-	-	-	-
> \$150,000	-	-	-	-	-
Total					

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-5
Distribution of Household Incomes for Garrett County
1990-2000

Income	1990		2000		% Change
< \$10,000	2,046	20%	1,459	13%	(29%)
\$10,000-\$14,999	1,239	12%	1,054	9%	(15%)
\$15,000-\$24,999	2,248	22%	1,895	17%	(16%)
\$25,000-\$34,999	1,802	18%	1,814	16%	1%
\$35,000-\$49,999	1,380	14%	1,936	17%	40%
\$50,000-\$74,999	1,076	11%	1,975	17%	84%
\$75,000-\$99,999	189	2%	710	6%	276%
\$100,000-\$149,999	54	1%	406	4%	652%
> \$150,000	67	1%	221	2%	230%
Total	10,110	100%	11,476	100%	

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

2.3 Economy

Loch Lynn's economy has exhibited some mixed trends. With little population growth, there have been few new jobs created. Exhibit 2-6 indicates that only 2 new jobs have been added. In addition, the nature of the job market is changing. Jobs are shifting into the retail and tourism services arena. Declines in construction, health and education jobs are not consistent with trends in the county.

Exhibit 2-6
Employment Trends for Loch Lynn
1990-2000

Industry	1990	% of Total	2000	% of Total
Agriculture, forestry, fishing, mining	9	4%	21	10%
Construction	20	9%	3	1%
Manufacturing	41	19%	38	18%
Transportation/Communications Public Utilities	2	1%	4	2%
Information			6	3%
Wholesale Trade	4	2%	3	1%
Retail Trade	38	18%	47	22%
FIRE	10	5%	13	6%
Health/Education/Related Services	54	26%	27	13%
Public Administration	19	9%	19	9%
Arts/Entertainment/Recreation Services/Food/Lodging	0		20	10%
Other services	14	7%	12	6%
Total	211	100%	213	100%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibits 2-7 and 2-8 compare job trends by major industry for both Loch Lynn and the county. The town's major increases are in industries that mirror the county's trends. Entertainment/Recreation/Food Service and Lodging were areas of large increases for both. The number of new jobs related to the tourism industry for the county is astounding. Of the 1,321 new jobs created, tourism related jobs accounted for 73% of them. While the Town gained a significant number of jobs in retail, the county appears to have lost 656, a rather large number. It is assumed that this loss is only on paper and can be attributed to the implementation of a new classification system by the Census Bureau which shifted food service and lodging from the retail category and placed it into Arts/Entertainment/Recreation/Food Service and Lodging.

Exhibit 2-7
Changes in Employment by Major Industry: Loch Lynn
1990-2000

Industry	1990-2000 Change in Number of Jobs	Percent Change
Agriculture, forestry, fishing, mining	12	133%
Construction	-17	(85%)
Manufacturing	-3	(7%)
Transportation/Communications Public Utilities	2	100%
Information	6	--
Wholesale Trade	-1	(25%)
Retail Trade	9	24%
FIRE	3	30%
Health/Education/Related Services	-27	(50%)
Public Administration	-	-
Arts/Entertainment/Recreation Services/Lodging/Food Services	20	-
Other services	-2	(14%)
Total	2	1%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-8
Changes in Employment by Major Industry:
Garrett County
1990-2000

Industry	1990-2000 Number of Jobs	Percent Change
Agriculture, forestry, fishing, mining	-303	-26%
Construction	226	20%
Manufacturing	-438	-21%
Transportation/Communications Public Utilities	27	4%
Information	388	-
Wholesale Trade	-17	-5%
Retail Trade	-656	-31%
FIRE	155	34%
Health/Education/Related Services	881	39%
Public Administration	266	56%
Arts/Entertainment/Recreation Services/Lodging/Food Services	960	970%
Other services	-168	-18%
Total	1,321	11%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

2.4 Housing

Housing in Loch Lynn varies in terms of age and condition. According to the Census, 68% of the housing stock was built prior to 1959. Exhibit 2-9 depicts trends for both the county and the town. The 2000 Census indicates that Loch Lynn did not add any housing units to its inventory during the decade of the 1990s. Unfortunately, the Pleasant View South housing complex was not included in the census. This new rental housing complex actually added 24 new units of housing. Most of the county growth in housing units has occurred in relation to Deep Creek Lake developments.

More households own units in Loch Lynn than in previous years. Exhibit 2-10 shows an 8% increase in the number of owner occupied units, and a slight increase in renter occupied units.

Exhibit 2-9
Number of Housing Units
Garrett County and Loch Lynn
1990-2000

Place	1990	2000	% Change
Garrett County	14,119	16,761	19%
Loch Lynn	202	202	-

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-10
Housing Tenure Trends
Garrett County and Loch Lynn
1990-2000

Place	Owner Occupied		% Change	Renter Occupied		% Change
	1990	2000		1990	2000	
Garrett County	57%	78%	21%	15%	22%	7%
Loch Lynn	64%	72%	8%	25%	28%	3%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Perhaps the most dramatic changes in the housing market can be demonstrated by the changes in housing values in the county. Exhibit 2-11 shows the disparity between housing values in Loch Lynn and the county. This is, again, attributed to what is known as the "Lake Effect" of resort homes being constructed to accommodate the growing tourism industry. Perhaps what is even more interesting is the comparison of housing values between the western Maryland counties and the state. Exhibit 2-12 shows the enormous gains in housing values for Garrett County with the average value of a home in 2002 being \$259,119 compared to \$75,129 in Allegany County, \$142,631 in Washington County, and \$224,667 for the State.

Exhibit 2-11
Median Housing Values
Garrett County and Loch Lynn
1990-2000

Place	1990	2000	% Change
Garrett County	\$86,400	\$159,000	84%
Loch Lynn	\$50,600	\$ 63,900	26%

Source: U.S. Census Bureau; Terrell Ellis & Associates, Inc.

Exhibit 2-12
Average Home Prices
Western Maryland Counties and State

Year	Maryland	Allegany	Garrett	Washington
2001	\$198,252	\$74,294	\$248,912	\$148,929
2002	\$224,667	\$75,129	\$259,119	\$142,631

Source: Maryland Association of Realtors

2.5 Traffic

Maryland Route 135 links Loch Lynn Heights with the Town of Oakland. Maryland Route 560 bisects the community from Route 135 to US Route 50. There is an active CSX railroad crossing at Route 560 just upon entering the town.

2.6 Retail Activity

Tourism's impact on the county economy is reflected in the growth trends for retail sales in Garrett County. Exhibit 2-13 reflects retail sales growth of 57% from 1987-1997. This growth came with only nine more stores over the time period. It appears that shopping has been concentrated in the existing establishments. Exhibit 2-14 indicates that Garrett County's population expenditures, as compared to the region, perform well against Effective Buying Income potential.

Exhibit 2-13
Retail Trade
Stores, Employees, Sales
Garrett County 1987-1997

Year	No. of Stores	Paid Employees	Sales (\$000)
1987	148	1,102	\$142
1992	146	1,140	\$155
1997	157	1,367	\$ 223

Source: U.S. Census of Retail Trade; Terrell Ellis & Associates, Inc.

Exhibit 2-14
Effective Buying Income and Related Sales for Garrett County and Western Maryland
2002

	Total EBI (\$000)	Total Sales (\$000)	Sales as % of EBI	(+/-) Sales
Garrett Co.	\$376,296	\$360,567	96%	(\$15,729)
Allegany Co.	\$959,354	\$808,520	84%	(\$150,834)
Washington Co.	\$2,020,456	\$1,735,451	86%	(\$285,000)

Source: 2002 Sales and Marketing Management, Survey of Buying Power; Terrell Ellis & Associates, Inc.

2.7 Conclusions

In some regards, Loch Lynn's demographic and economic trends mirror those changes that are occurring in the County. There are some important trends in Loch Lynn that should be taken into consideration when planning for future development:

- Loch Lynn's population has been stagnant, exhibiting little growth over the past decade. The population is aging slightly.
- While the number and size of households has remained relatively unchanged; household incomes have increased and there is an increase in the number of owner occupied houses. This suggests that there are retirees moving into the community.
- Economic trends indicate that Loch Lynn's job patterns have not necessarily been consistent with county trends. Loch Lynn is not experiencing the same benefits from Garrett County's new tourism economy as other areas in the county.

3. EXISTING CONDITIONS

3.1 Overview

This section of the plan addresses general conditions in the community related to the priorities established by the community during the public input phase of the planning process.

3.2 Commercial District

Loch Lynn is primarily a residential community. The small commercial area of the town is located on First and Second Avenues, and Paull and Wyandott Streets. The entrance into the commercial area, and community, is on Route 560 and over an active CSX railroad line. This rail line also creates the boundary between the community and its neighbor Mountain Lake Park. As identified in the town's comprehensive plan, the crossing presents both an undesirable entry into the town, as well as a potential hazard for traffic.

The cluster of buildings facing the railroad tracks and First Avenue represent Loch Lynn's most visible area for commercial activity. There are few businesses within the district, but some of the more notable ones are:

- Christian Crossing Thrift Shop
- U Haul Rental Facility
- Loch Lynn Restaurant
- Automobile Service Station
- Carpet Store
- CSX Equipment Shop
- Mustang Express



This small commercial area contains buildings that vary in terms of their condition and usefulness. Many of the buildings appear vacant. The business known as Mustang Express, encompasses an industrial site at the far northwestern segment of the town. This business occupies a series of storage facilities and industrial properties. The entire complex is in need of some maintenance.

3.3 Community and Recreation Facilities

One of Loch Lynn's greatest assets is the collection of soccer and softball fields that are located between Bonnie Boulevard and Second Avenue. Through a unique partnership between the recreational leagues and the community, these fields and a concession

building have been built to serve the recreational needs of children from southern Garrett County. Although there have been some issues with the completion of the concession building, these seem to have been resolved, and the complex is an excellent start in the development of additional recreational facilities in town. It actually attracts many children and their families to the community during the spring and fall seasons.

The other major community asset is the former elementary school site on Roanoke Avenue. Since it closed as a school, the community has worked diligently to create a hub of community activity and services in the building. Currently St. Marks Lutheran Church operates an Early Learning Center for children ages 3-5. And Garrett County Community Action operates an after school program as well. The multi-purpose room of the facility is used for community meetings. The building is in need of major renovations, and is limited in its use because of its condition. A study of the building, including cost estimates for rehabilitation, as been completed. Adjacent to the building is a playground, outdoor basketball courts and a community park.

The teenagers in Loch Lynn are very interested in the development of facilities and programs where they can constructively spend their time. A focus group discussion of 16 teenagers revealed many frustrations with the lack of youth facilities and affordable activities in the county.

When asked to describe what is missing in the county, they focused on the need for a “place” that they could program with their own activities and the lack of “affordable” activities in the county. When asked to describe how to improve relations between the community and youth, answers tended to focus on the development of events that include all age groups, and the inclusion of young people in community planning and development.

3.4 Community Evaluation of Existing Conditions

The community meetings provided an opportunity for residents to share their ideas about Loch Lynn’s strengths and weaknesses and external opportunities and threats that will have an impact on their revitalization plans. This analysis resulted in the identification of three key issue areas: ***improvements to community and recreational facilities, support for youth and families, and improvements to community image***. The following matrix summarizes this information.

Community and Recreational Facilities

<p><u>Strengths</u></p> <p>Ballfields and concession complex Community center building</p>	<p><u>Weaknesses</u></p> <p>Lack of sidewalks Water system</p>
<p><u>Opportunities</u></p> <p>Recreational fields Develop walking trails around fields Excess sewer capacity</p>	<p><u>Threats</u></p> <p>Unfinished concession building threatens future funding source</p>

Community Image

<p><u>Strengths</u></p> <p>People and work ethic Location between Oakland and Amish area Safe/inviting place for small children Pride in homes Renters becoming owners Neighborhoods Seasonal socials Volunteer group that helps with events Involved town government Historical aspects of town Honesty of businesses</p>	<p><u>Weaknesses</u></p> <p>Lack of ordinances and code enforcement Polarization between factions in the community No welcoming committee CSX crossing Appearance of water tower</p>
<p><u>Opportunities</u></p> <p>Further development of community center More community events Cluster of historic buildings Christian Crossing building Cannery buildings Development of CSX building Buildings available for new businesses Create higher paying jobs</p>	<p><u>Threats</u></p> <p>School closing Factions in the community Condition of CSX building Minimum wage jobs</p>

Youth and Families

<p><u>Strengths</u></p> <p>Good youth in the community Youth night activities related to crime watch Neighborhoods</p>	<p><u>Weaknesses</u></p> <p>Teens need a place to work Prejudices toward youth Not enough organized activities for youth Drug trafficking Lack of input from youth</p>
<p><u>Opportunities</u></p> <p>Develop more activities for youth and families</p>	<p><u>Threats</u></p> <p>Adults and youth are intimidated by each other</p>

3.5 Conclusions

Based upon the above analysis, Loch Lynn has opportunities to promote revitalization as a quality residential community with amenities for families. Projects should focus on the development of a safe family environment, and improvements to the overall quality of life for residents.

4 RECOMMENDATIONS

4.1 Overview

This section presents recommendations for revitalization of Loch Lynn within the context of preserving its rural small town nature. Strategies were developed to coincide with the residents' vision and values articulated through the planning process. Task forces formed around key issues areas to provide a framework for project ideas.

4.2 Community Vision and Values

The following vision and values were developed over the course of two public meetings and were agreed upon by consensus among all 45 participants.

Loch Lynn's unprecedented desirability as a place to live is based on its proximity to good jobs, shopping and recreational amenities, family oriented facilities and programs, excellent municipal services and clean environment. Our community values the cooperative spirit of its residents, the strong leadership of our town council, and our small town rural heritage.

4.3 Statement of Goals

In order to achieve this vision, Loch Lynn will need to focus on goals that

- **Develop and improve community and recreational facilities.**
- **Develop programs and facilities that support families and youth activities.**
- **Improve the community's image as a desirable place to live, work and play.**
- **Develop an organizational structure to implement the revitalization plan.**

The following section 4.4 will address strategies to support accomplishments of these goals.

4.4 Strategies

4.4.1 Community and Recreational Facilities

An important part of Loch Lynn's vision is the further development and enhancement of recreational and community facilities for the town's residents. Because of its proximity to Oakland, such recreational facilities can serve a larger market and can even serve as an attraction to bring nonresidents to the community. Specific recommendations are as follows:

- **Redevelop the former elementary school on Roanoke Avenue as a community center.** The former school symbolizes the heart of the community. Its closure was a terrible blow to the residents. The opportunity exists to redevelop the facility into a community center that combines a number of functions under one roof. The renovation will require substantial resources. A recently completed engineer's report estimates that renovation of the building will cost approximately \$750,000 - \$1 million.

Many people in the community expressed a strong desire to rehabilitate the building. For many, the renovation of the building symbolizes a revitalization of the community itself. Some of the uses that the community has expressed a desire for include:

- Commercial kitchen and community meeting/event space
- After school child care
- Head Start and wrap around child care
- Senior Services
- Adult education classes
- Exercise and Dance classes
- Teen Center



The Garrett County Community Action Committee may be a viable organization to spearhead the development of this project. They have the experience securing funding for major rehabilitation projects, providing management oversight for community facilities, and programming a variety of services to address community needs.

Parking must be addressed in order to keep the facility from being a nuisance to the residences around it. It is recommended that the outdoor basketball courts, adjacent to the building, be relocated and the space converted to a parking lot.

- **Create a recreational complex on the land encompassed by Bonnie Boulevard, Wyandott, and Second Avenues.** The Town has already started on the development of a complex with the creation of softball and soccer fields, and a concession building. Hundreds of children and family members use these facilities in the spring and fall. With the success of the fields, there are opportunities to develop a larger, multi-use complex based on the following recommendations:

Develop a walking trail and trailhead around the existing fields and through the adjacent wetlands. Currently Loch Lynn's natural resources surrounding the softball and soccer fields are under-utilized. Creation of a series of trails around



the fields and into the adjacent wetlands would significantly improve the appearance of the area and encourage resident use and appreciation of the natural landscape. The trails around and perhaps in between the fields may simply consist of gently landscaped gravel paths, some low maintenance plantings and low-level lighting, and placement of benches and trash receptacles to encourage use of the area. This would allow residents to walk around the fields for exercise or to just sit and enjoy the game action. These paths could also

connect to a trailhead at the edge of the designated wetland area. An entry gateway could be created to invite residents into the trail system. This new entry gate should incorporate in its design a map of the trail into the wetlands, its destination, and approximate time of travel, and important sights along the way. One design idea would be to create a “board-walk” like experience into and around the trailhead. A trailhead facility could be designed to house information about the local natural habitat and other natural sites in the community. Wherever appropriate, design along the trails should include tall fencing, trees and landscaping at those points adjacent to industrial properties.

Connect the recreation complex to the Roanoke Avenue Community Center.

Connectivity from this site to the new community center site should be considered. Simply, a trail could be “extended” to a sidewalk and then a new cross-walk provided to invite people to walk across Bonnie Boulevard to a landscaped and lighted sidewalk along Powhatan Street leading to the ‘new community center/old school site location.

Develop outdoor basketball courts and additional parking on the property adjacent to the Town Hall.

The need for new outdoor basketball courts has arisen for Loch Lynn. The most ideal location would be nearest to the current playfields. One suggested recommendation would be to capture the blighted property adjacent to the Town Hall building and use the site for new courts, landscaping, lighting and parking. Design of this area should include tall fencing, trees and landscaping to buffer adjacent industrial properties.

Currently the area in and around Loch Lynn’s Town Hall and recreation fields is not well organized with regard to parking, entry landscaping or general signage. It will be important for members of the town to consider the prominence of this site during the development process. This centrally located area could clearly

serve as the “heart” of the town and therefore the design of any new development in this area should reflect the values and small town rural heritage of Loch Lynn. The entrance to Town Hall should incorporate coordinating colorful signage and landscaping to invite residents and visitors into the building. This would help to beautify and call attention to the site. It is recommended that steps be taken to repaint the entry door area and provide streetscape improvements, coordinating signage, lighting, trees, and potted plants. Signage should be centrally placed pointing people to specifically designed curbed and landscaped parking lots around the building, with sidewalks leading to the Town Hall entry door as well as the concession stand.

- **Work closely with the county’s new Department of Utilities to replace broken water lines and make improvements to the town’s sewer system.** The aging water system and infiltration of the town’s sewer lines is a problem that will require close coordination and advocacy at the county level. Loch Lynn should prepare a thorough analysis of its needs and present the information to the county as soon as possible in order to have its improvements placed in some priority order.

4.4.2 Community Image and Commercial District Revitalization

Physical improvements related to buildings, streetscape and public spaces are needed to make Loch Lynn an attractive place to invest, visit, and live. The following recommendations focus on strategies to improve the physical appearance of the commercial district.

- **Improve the railroad crossing as a gateway into the community:** First impressions are important. Upon entering a town for the first time, the experience should immediately support the essential qualities of the place at a glance. Therefore, the landscaping, and streetscaping of the roads themselves as well as improvements to buildings and signage framing the roads should be conceived as the town’s ‘front door.’ Loch Lynn’s front door currently occurs at a CSX railroad crossing. The residents of Loch Lynn can embrace the railroad as a special characteristic of its small town heritage and celebrate its entrance into town in creative ways. It is recommended that the area around the rail road crossing be improved with coordinating streetscaping techniques on both



sides of the crossing incorporating lush green landscaping, trees, sidewalks and street curb cuts, as well as appropriate entry signage, and lighting. It is recommended that buildings framing the entry to town be re-painted, and signage for the businesses be provided. Lamp posts flanking the crossing could have banners, flags or hanging plants inviting residents and visitors alike across the rail-road and onward up to E. Third Street. The landscaped welcome signage should be moved into full view at T-intersection on Third St. This will direct people to Loch Lynn Town Hall and Recreational Fields.



In order to implement the above recommendations, it will be crucial to partner with CSX and the community of Mountain Lake Park.

- **Implement streetscape and railroad right of way improvements:** The landscaping and streetscaping improvements discussed above with regard to the railroad entry into town should also be incorporated along First Street and East First wherever



possible. Special care should be taken to require CSX to improve the railroad right-of-way to help provide a green landscaped buffer between the town streets and the railroad. CSX should also be required to remove all trash and industrial material from view along First Street. Appropriate landscaping, trees, sidewalks and street curb cuts, as well as coordinating entry signage, and lamp-post lighting should be incorporated at least along the building side of First Street, as well as East First Street where possible.

- **Rehabilitate the commercial buildings along First Avenue:** The buildings along First Avenue are in need of rehabilitation. Since this is the first visual impression that one has upon entering the town, it is important to improve the appearance along this street. The following recommendations provide specific suggestions on ways to improve this area:

Develop design guidelines to assist property owners in the proper rehabilitation of their buildings. Property owners should be encouraged to make improvements to their properties; however, there should be some guidance available to them. While the buildings along First Avenue may not qualify for historic designation, they are older properties and their rehabilitation should be based on guidelines for properties of that time period. These guidelines are intended to:

- make people aware of the value of any historic properties that there may be;
- protect the appearance of the community;
- preserve the integrity of the architecture in the district;
- help property owners make basic decisions;
- improve the quality of development;
- protect the value of investments.

These guidelines should be user friendly, and appealing to the average property owner. Use of the guidelines, in the immediate future, should be voluntary, but tied to a financial incentive program (see next recommendation). Section 5 discusses implementation of this approach in greater detail.

Develop new infill construction guidelines and amend zoning ordinance. The town's current zoning ordinance does not give adequate guidance on appropriate design standards for new construction within the Town Center and consequently the proposed historic district area. New construction should be compatible with the scale and architecture of the existing buildings. Height of buildings, materials, setbacks, façade design, roof pitch, etc. are elements that should be discussed. Guidelines that are developed for existing structures (previous recommendation) should also incorporate new construction guidance that can ultimately be incorporated into the town's zoning ordinance.

Develop a façade grant program for property improvements in the commercial district. In order to jump start building renovation, a façade grant program should be developed that rewards property owners with funds when they make improvements that are in accordance with the design guidelines. A design review committee will need to review and approve plans in order for owners to access funds. It is suggested that funding limits be established either by placing a ceiling on the amount that can be awarded, or requiring matching funds from another source.

- **Showcase and improve the properties located in the town’s Employment Center:** The industrial buildings located on W. First and Second and Wyandott Avenues should be rehabilitated and promoted as viable space for employment and new business development. Rather than try to hide these facilities, Loch Lynn should promote its industrial resources. The following recommendations offer specific suggestions:

Rehabilitate the CSX Tower: The CSX tower, located on the railroad right of way, represents part of Loch Lynn’s railroad heritage. CSX may be willing to donate the property to the town. If so, the town should accept ownership and seek funding to restore the façade of the building in a manner consistent with its architecture. A small community museum could be developed inside the building including interpretative information about the community’s railroad history. Because the building sits on the right of way, there will more than likely be requirements to limit access from the building onto the tracks. These issues will have to be further explored with CSX.

Encourage the renovation of the Mustang Express Complex: The owner of this complex has expressed interest and should be encouraged to renovate the exterior of his property. It is highly visible and anchors the commercial district. Some assistance with recommended improvements might include:

- paint the exterior of the structures
- pave the parking areas

As an incentive, the owner should be encouraged to participate in the proposed façade grant program.

Work with the County Economic Development Office to market and promote the Mustang Express Complex: Portions of the Mustang Express complex are being underutilized. The sections near the railroad are primarily being used for storage and while there has been limited investment in them to make the space attractive and marketable, it is recommended that discussions with Garrett County Office of Economic Development be held to explore funding and resources to renovate and market these facilities. Public improvements, such as those described below, will add to the marketability of this property. When streetscaping, signage, and clean up occurs, this may be a very viable location for small companies in need of affordable space.

Encourage CSX to clean up the railroad right of way: When contacted, CSX indicated a willingness to clean up debris, used equipment and other items from the railroad right of way. Constant pressure should be applied to the railroad until the clean up has occurred.

Pave the road at West First and Second Avenues and Wyandott Street: This area is a transition between the commercial and industrial portions of the community. Improvements should be made to paving, gutters, and curbing.

Develop a gateway to the industrial area signaling entrance into Loch Lynn’s industrial park: Pride in this area can be created by recognizing its importance to the community. It is recommended that signage and landscaping be developed and placed at the intersection of Wyandott and First Avenues. Appropriately designed colorful signage could identify the industrial park at this intersection, and even a creatively constructed iron gate could announce the area to the community and to visitors alike. Perhaps the high-rise water tower could be incorporated into the sign design and a new ‘Loch Lynn’ logo could be freshly painted onto the tower to provide a local identity for the town from a distance.

- **Enhance the appearance of the town hall and surrounding area:** The public spaces in Loch Lynn need to have more prominence relative to other uses. The town hall sits on an undefined corner. The park is not bounded by anything (ie walkways and plantings) that distinguish it from the private spaces and uses. The one exception is the crescent of pine trees south east of the ball fields. This kind of form should be reinforced with additional landscaping, pedestrian paths and buildings that all contribute to a special identity. Perhaps it could even be named ‘The Crescent’ to assist in identifying it as a “place”.



Currently the area in and around Loch Lynn’s Town Hall and recreation fields is not well organized with regard to parking, entry landscaping or general signage. It will be important for members of the town to consider the prominence of this site during the development process. This

centrally located area could clearly serve as the “heart” of the town and therefore the design of any new development in this area should reflect the values and small town rural heritage of Loch Lynn. The entrance to Town Hall should incorporate coordinating colorful signage and landscaping to invite residents and visitors into the building. This would help to beautify and call attention to the site. It is recommended that steps be taken to re-paint the entry door area and provide

streetscape improvements, coordinating signage, lighting, trees, and potted plants. Signage should be centrally placed pointing people to specifically designed curbed and landscaped parking lots around the building, with sidewalks leading to the Town Hall entry door as well as the concession stand.



- ❑ **Amend the town’s zoning ordinance to address property maintenance and parking issues.** Current land use patterns, especially commercial land use, are dominated by warehouse and industrial maintenance functions. Many of these functions and associated buildings are in prominent locations. They contain long span metal buildings that are out of scale with the existing housing stock and vast areas of pavement for large vehicle access and parking. Furthermore, much of it is poorly maintained with dilapidated roofs and building fronts and debris thrown around in full view. The most simple and best advice for these areas is to clean them up, upgrade the buildings with minimal repairs and paint and screen their unobstructed view from the public streets and spaces with landscaping.

While most of the town is well kept, there are some properties that are eyesores and have a negative impact on the community’s image. Properties with debris and neglected structures should be targeted for priority action. In addition, hazardous and nuisance situations also exist involving the parking of large trucks in public rights of way. In order to address these issues, the town should implement the following series of recommendations:

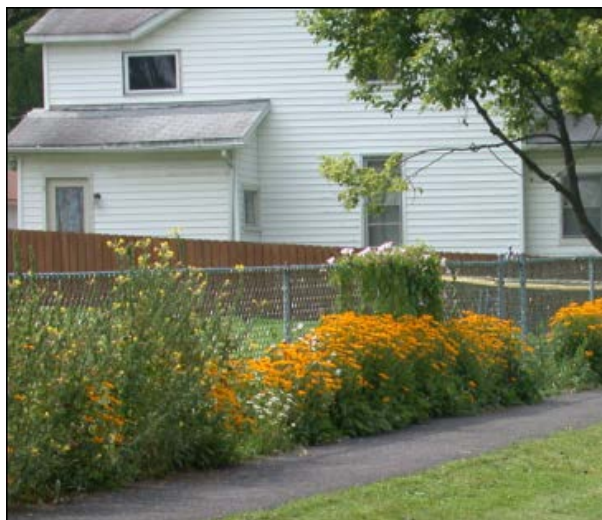
- adopt a municipal infractions ordinance to enable the town council to issue citations for infractions against certain municipal codes;
- adopt a property maintenance ordinance which sets standards for the care and maintenance of properties and provides a legal process to require property owners to address deficiencies;
- adopt a municipal ordinance regulating the type of vehicles that can park on public streets;

- explore the joint hiring of a code enforcement officer with other municipalities in the county.

Mountain Lake Park has adopted a Dangerous Building Ordinance and Parking Ordinance, both of which can serve models, with some modifications, for Loch Lynn. A joint code enforcement arrangement will enable the small municipalities the opportunity for at least part time oversight of property maintenance issues.

- **Amend the town’s zoning ordinance to prohibit self-serve storage units within the Town Residential and Town Center areas.** The current placement of such units is incompatible with the surrounding development and only serves to detract from the appearance and value of surrounding properties. It is recommended that such development be prohibited in the future.

- **Develop neighborhood beautification programs.** The charm in Loch Lynn lies in the natural setting of the neighborhoods away from the main roads and in small, personalized plots that may serve as a model for other residents. Houses are not uniformly placed on the lots enabling a strong streetscape impression. This can be overcome by addressing the edges of the lots with border plantings and fencing where appropriate. Many of the lots can be thought of as small farms. One will notice everything about a person’s life by looking at the lots in Loch Lynn. Unlike a suburban neighborhood where there are only front yards and a garage exposed to the public view, Loch Lynn has the playground equipment, vehicles, gardens, and picnic or outdoor recreation areas in full view with ample open space around it. This represents an opportunity to



establish character. But it needs to be recognized by the community and given guidance through some form of neighborhood initiative in order to create private participation.

- **Take advantage of the influx of recreational leagues during the spring and fall weekends.** On any given weekend during these

seasons, there may be hundreds of children and family members coming to Loch Lynn for games and tournaments. Obviously the concession stand will benefit from this business; however, the town should explore other ways to take advantage of this traffic, such as:

Create a spring and/or fall weekend event. Utilizing the community center and adjacent property, organize an event(s) that includes music, food, concessions, games, etc. Develop the event as a fund raiser for community organizations and the town.

Develop promotional opportunities for local businesses. Because there are few businesses in Loch Lynn itself, partnerships should be developed with Mountain Lake Park merchants to encourage players and their families to visit the stores. The stores can distribute fliers and coupons to attendees as a joint effort. In addition, stores may want to sponsor some of the team events and develop incentives for shoppers to visit.

4.4.3 Youth and Family Projects and Programs

Loch Lynn residents are concerned and interested in finding ways to engage the youth of the community in activities and leadership roles. For a small town it is important to develop these strategies in order to cultivate a sense of pride in the community's youngest residents. The recommended actions below are meant to foster this pride in community.

□ **Develop youth leadership development opportunities.**

Implement a Junior Town Council Program. Patterned after the Maryland Municipal League's Student Shadowing Experience, this recommendation involves the participation of the town's youth in town council activities. Through a formal application process, youth in the community could be selected to develop a Junior Town Council program. Participation in the program may require attendance at town council meetings, listening to resident's concerns and issues, and providing input on solutions to selected community problems from the perspective of the community's youth. By making this a formal program, the youth of Loch Lynn will feel that they have a vested interest in the community's direction.

Develop a formal community service program. As in many areas, the county school system requires a certain number of community service hours for its students. This presents a tremendous opportunity for Loch Lynn to harness the energy of its youth to assist in the planning, development and implementation of a wide variety of community projects. Examples of activities that youth can contribute to include: development of the walking trail, rehabilitation of the community center building, assistance with the proposed community museum, planning and implementation of community events, etc.

- **Develop facilities to accommodate the leisure needs of youth.** Loch Lynn is uniquely positioned to provide facilities and programs for the youth of the area.

Dedicate a portion of the community center for teen activities. Based upon the comments of the teens involved in the focus group, it is evident that facilities for youth activities are sorely needed. When planning the community center, planners should seek guidance from Loch Lynn youth as to what types of activities and space are needed to help meet this need. By including them in the planning of the space, conflicts in use can be avoided in the long term.

Develop a teen governing board for programming at the community center. Loch Lynn's youth, with adult supervision, should be responsible for developing the programming for the youth space at the community center. Their planning will ensure successful events. In addition, their governance of teen activities will create a "self-policing" environment that will ensure that events are incident free. Youth governance will also create leadership opportunities and pride for area youth.

- **Implement a quarterly Family Night Out that promotes activities, fun and fellowship for families in the community.** Many youth indicated that planned family events for people of all age groups are needed. Utilize resources in the community for planning and staffing the event, including the after school programs, Junior Town Council participants, and community service volunteers. The community center is an ideal location, and the focus should be on engaging parents in games, activities and programs with children.

5 IMPLEMENTATION

5.1 Summary of Projects and Suggested Priorities

This plan represents a lengthy list of projects and programs. Exhibit 5-1 summarizes the projects into a framework that identifies the action, lead organization, and suggested funding sources. An extensive summary of funding sources is available in Appendix A.

5.2 Implementation Issues

5.2.1 Organization

The community's greatest challenge for success will be developing the organizational capacity to implement the recommendations in the plan. Implementation will require that a lead organization be designated with appropriate staff support to initiate and follow through on each project. The best possibilities for a lead organization include one of the following or a combination thereof:

- The Town of Loch Lynn
- A New Nonprofit Community Development Corporation
- Garrett County Community Action Committee (through its Main Street Initiative and Community Legacy)
- The Community Planning Group (outgrowth of Department of Health grant)

It is recommended that the community look at a combination of organizations to support this effort. Loch Lynn should form a Loch Lynn Revitalization Task Force, comprised of the former Community Planning Group, residents, including a youth representative, and a Town Council representative, and sanctioned by the Town Council to oversee the implementation of the plan. Staff support will obviously be critical to this effort. Community Action's Main Street and Community Legacy programs support commercial revitalization efforts throughout the county. It is recommended that Community Action expand these programs into a circuit rider position and take the lead with staff support. This should be supplemented with efforts from the Municipal Assistance Program and the County Department of Economic Development.

5.2.2 Shared Programming Among Communities

This plan presents opportunities to create programs or develop projects that can benefit many of the communities in Garrett County. The following areas represent prime possibilities for the collaboration between the towns and their programs:

- **Loan and Façade Grant Program:** One pool of loan funds, and one pool of grant funds should be developed that can be accessed by all communities. Administration of the program should be vested with Community Action.
- **Design Guidelines for Building Rehabilitation:** Most of the commercial buildings in the communities' downtown areas were constructed during the same time period. It is recommended that one set of design guidelines be developed that can be used by all communities that want to implement a design review program. Since access to loan or grant funds should be contingent upon compliance with the design guidelines, the administration of design review should be vested with Community Action in consultation with the Loch Lynn Revitalization Task Force.
- **Streetscape Design:** Most of the communities will need assistance with planning and design of streetscape and gateway improvement projects. It is recommended that the project management for this activity be vested with Community Action who in turn can procure design assistance for all interested communities.
- **Code Enforcement:** Several communities within the County have property code enforcement issues and would benefit by sharing the services of one person. The Municipal Assistance Program can help facilitate the development of common ordinances and the implementation of these ordinances by having a code enforcement officer operate as a circuit rider through the county municipalities.

5.2.3 Resource Development

The residents of Garrett County should explore the possibility of establishing a community foundation that can accept and distribute funds for the betterment of the communities. Currently there is no entity in place to accept cash, gifts, or assets of any kind from donors interested in supporting community projects. The various communities have networks of supporters that could be tapped to assist with community projects. Until there is an organizational entity or charitable vehicle in place, however, it is difficult to approach potential donors with this idea. Because each of the towns are so small, it would make more sense to create a county wide entity that can either organize donor advised funds, or manage multiple funds dedicated to specific projects or communities.

5.3 Conclusion

Loch Lynn's future is based on its desirability as a safe and quality residential community. Its limited commercial base should be strengthened with physical improvements that will make it not only more visually appealing, but will improve Loch Lynn's ability to retain residents and attract visitors. It will take a strong collaboration between town residents, Town Council, Garrett County and various county organizations to implement a successful revitalization program.

Exhibit 5-1
Summary of Action Plan
Loch Lynn

Activity	Priority	Lead Organization	Resources
<i>Community/Recreational Facilities</i>			
Develop community center	1	Town, CAC	CDBG/CAC
Develop walking trails and trailhead	2	Town	DNR/Legacy
Develop outdoor courts	2	Town	DNR/Legacy
Improve on-street parking	1	Town	DNR
Replace water and repair sewer lines	3	Town, County	County/CDBG/USDA
<i>Community Image and Revitalization</i>			
Improve railroad crossing and cleanup	1	CSX, Task Force	CSX
Streetscape	1	Town	DOT/CDBG/Legacy
Develop design guidelines	1	CAC	Legacy/Md. Historic Trust
Develop infill construction guidelines/amend zoning	1	CAC, Town	Md./County Planning
Develop façade grant program	1	CAC	Legacy
Rehabilitate CSX tower	3	Task Force, Town	Private Donations/Heritage Museum Program
Renovation of Mustang Express	1	Private, Task Force	Private/Façade grants
Market Mustang Express site	2	County	County
Pave First & Wyandott Ave.	2	Town	Highway User Funds
Develop industrial gateway	2	Town	DOT/CDBG/Legacy
Enhance municipal building area	2	Town	DOT/Legacy
Property maintenance & storage unit ordinance/zoning amendments	1	Town	Md./County Planning
Neighborhood beautification	1	Private, Task Force	Private
Spring/Fall events	3	Task Force	Local
Promotional opportunities for merchants	1	Task Force	Local
<i>Youth and Family Programs</i>			
Junior Town Council	3	Town	Md. Municipal League
Community service program	2	Task Force	Local
Teen center/governance	2	Task Force	Local
Family Night Out	3	Task Force	Local

APPENDIX A

Access to State and Federal Financial Resources

Garrett County
Access to State and Federal Financial Resources

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Tax Incentive Programs				
Job Creation Tax Credits	Provides tax credits to businesses that create new jobs. The purpose of these incentives is to encourage businesses to expand or relocate in Maryland.	Business must create 60 new, full-time jobs at the expanding or new facility during a 24-month period; in designated “priority funding areas” the minimum is 25.	In most cases, the credit is 2½% of aggregate annual wages for all newly created, full-time jobs, subject to a limit of \$1,000 times the number of jobs created up to \$1 million annually	Tax Incentive Group (410) 767-6438
One Maryland Tax Credits	Businesses can qualify for up to \$5.5 million in tax credits under the One Maryland Tax Credit Program. Businesses that invest in an economic development project in a “qualified distressed county” may qualify for project tax credits of up to \$5 million and start-up tax credits of up to \$500,000.	Project Tax Credit – of up to \$5 million are awarded based on qualifying costs and expenses incurred by the business entity in connection with the acquisition, construction, rehabilitation, installation and equipping of an eligible economic development project. Start-up Tax Credit – for the expense of moving a business from outside Maryland and for the costs of furnishing and equipping a new location for ordinary business functions.	Project Tax Credit – must be at least \$500,000; project costs in excess of \$5 million are not eligible for the project tax credit Start-up Tax Credit – Credit earned may not exceed the lesser of \$500,000 of eligible start-up costs or \$10,000 times the number of new, qualified positions created.	Tax Incentive Group (410) 767-6438
Maryland Enterprise Zone Tax Credits	Enterprise zones in the state offer an attractive locational alternative for industrial and commercial businesses. Areas within enterprise zones that meet more stringent standards of eligibility may be declared focus areas.	Eligible areas in Garrett County include: Central Garrett, Northern Garrett and Southern Garrett Industrial Parks	Benefits of locating in an Enterprise Zone include: Real Property Tax Credits, Income Tax Credits, enhanced Job Creation Tax Credits, and Priority access to Maryland’s financing programs.	Tax Incentive Group (410) 767-6438
Maryland Research and Development Tax Credit	Businesses that incur qualified research and development expenses in Maryland are entitled to a tax credit.	For a business to be eligible, it must apply to and be certified by the Maryland Department of Business and Economic Development.	Basic R&D Tax Credit – 3% of eligible R&D expenses that do not exceed the firm’s average R&D expenses over the last four years.	Tax Incentive Group (410) 767-6438

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			Growth R&D Tax Credit – 10% of eligible R&D expenses that exceed the firm’s average R&D expenses over the last four years.	
Brownfields Tax Incentives	This program was developed as a way to clean up old, and sometimes contaminated, manufacturing sites throughout the State of Maryland.	A site that qualifies for incentives from this program must be located in a jurisdiction that has elected to participate in the Brownfields Revitalization Incentive Program (BRIP). The site must be owned by an inculpable person or an innocent purchaser. The site will qualify for 5 years after cleanup of the site at a rate between 50% and 70% of the increased value of the site.	A site that qualifies for incentives from the BRIP automatically qualifies for real property tax credits	Tax Incentive Group (410) 767-6438
Federal Low-Income Housing Tax Credit Program	Maryland administers the Federal Low Income Housing Tax Credit Program to support the development of affordable multifamily rental housing.		Credits are awarded competitively in conjunction with the State’s Rental Housing Program funds and federal HOME funds. Tax credits are allocated in accordance with federal IRS rules and Maryland’s Qualified Allocation Plan. Credits are subject to recapture for failure to comply with all IRS requirements.	Maryland Department of Housing & Community Development (410) 514-7446
Loan Programs				
Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Economic Development Assistance Authority and Fund (MEDAAF)	The five financing capabilities offered through this incentive program are: ➤ Significant Strategic Economic Development Opportunities ➤ Local Economic Development Opportunity ➤ Direct Assistance to local jurisdictions or MEDCO	To qualify for assistance from MEDAAF, applicants are restricted to businesses and political jurisdictions located within priority funding areas and an eligible industry sector.	With a few exceptions, assistance cannot exceed 70 percent of the total project costs unless the recipient is the Maryland Economic Development Corp. (MEDCO), which can request 100 percent assistance.	Maryland Department of Housing & Community Development (410) 514-7446

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	<ul style="list-style-type: none"> ➤ Regional or local revolving loan fund ➤ Special purposes loan 			
Significant Strategic Economic Development Opportunities	Assistance is provided to a business or Maryland Economic Development Corporation (MEDCO) in the form of a loan.	A project that provides eligible industries with a significant economic development opportunity on a statewide or regional level.	Maximum assistance cannot exceed the lesser of \$10 million or 20 percent of the current fund balance.	Maryland Department of Housing & Community Development (410) 514-7446
Local Economic Development Opportunity	The local jurisdiction must sponsor the business and must participate in the form of either a guarantee, a direct loan or a grant in an amount equal to at least 10 percent of the State's financial assistance.	A business that provides a valuable economic development opportunity to the jurisdiction in which the business is located and is a priority for the governing body of that jurisdiction.	Loans may be up to \$5 million, while conditional loans and grants may be up to \$2 million.	Maryland Department of Housing & Community Development (410) 514-7446
Direct Assistance to local jurisdictions or MEDCO	The Department may provide financial assistance to a local jurisdiction for local economic development needs.	The use of funds includes land acquisition, infrastructure improvements, acquisition of fixed assets and leasehold improvements.	The total amount of assistance cannot exceed \$3 million. Requested funds should not exceed 70 percent of the cost of a feasibility study and 50 percent of the cost of preparing a local economic development plan.	Maryland Department of Housing & Community Development (410) 514-7446

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Regional or local revolving loan fund	Grants to local jurisdictions to help capitalize local revolving loans funds.	Eligible applicants include a county or regional economic development agency, whether public or private. A jurisdiction may transfer all, or a portion of its allocation to a regional revolving loan fund.	Each jurisdiction may receive a grant of \$250,000 annually with a \$500,000 cap through June 30, 2003. DBED may not make grants totaling more than \$2 million per fiscal year. To qualify for a grant, the local government must provide a matching grant of funds to the local revolving loan fund.	Maryland Department of Housing & Community Development (410) 514-7446
Special purposes loan	This loan targets specific funding initiatives that are deemed critical to the State's economic health and development.	The special purpose initiatives required by the Legislature include the Brownfield Revitalization Incentive, Seafood and Aquaculture, Animal Waste and Day Care Centers programs.	The specific program determines the level and type of financial assistance provided.	Jim Henry – Central Region Phone: (410) 767-6353 Fax: (410) 333-6931 Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931
Economic Development Opportunities Fund (Sunny Day Fund)	This fund promotes Maryland's participation in extraordinary economic development opportunities that provide significant returns to the State through creating and retaining employment as well as the creation of significant capital investments.	Applicants must possess a strong balance sheet and be credit worthy. Projects must be consistent with the State's strategic economic development plan. Substantial employment, particularly in areas of high unemployment, must be created by the project.	Participants must provide a minimum capital investment of at least five times the amount of the Sunny Day assistance.	Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931
Smart Growth Economic Development Infrastructure Fund (One Maryland)	This fund promotes the creation of industrial parks and other needed infrastructure in qualified distressed counties through direct funding of projects identified in the local strategic plan for economic development. The eligible recipients include a local government and MEDCO.	A qualified distressed county is defined as a county, including Baltimore City, with a local strategic economic development plan that has been approved by the Secretary. The jurisdiction must also have an unemployment rate, for the most recent 18 months, or at least 150 percent of the State's unemployment rate		Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
		<p>for the same period; and an average per capita personal income, for the most recent 24 months, at or below 67 percent of the State's per capita personal income for the same period.</p> <p>The site must be located in a Priority Funding area.</p> <p>The use of funds include acquisition and development of land for industrial sites, development of water and sewer lines, construction of shell buildings and other infrastructure projects.</p>		
<p>Maryland Industrial Development Financing Authority (MIDFA)</p>	<p>Encourage private sector financing in economic development projects through the use of insurance, the issuance of tax-exempt and taxable revenue bonds and linked deposits. The use of insurance reduces the lender's risk in the project to an acceptable level.</p>	<p>The project must be in a Priority Funding Area.</p>	<p>Insurance – insures loans made by financial institutions up to 80 percent and not to exceed \$2.5 million.</p> <p>Insurance of Bonds – insures bonds up to 100 percent and not to exceed \$7.5 million.</p> <p>Taxable Bond Financing – provides access to long-term capital markets at generally favorable interest rates.</p> <p>Tax-Exempt Bond Financing – as restricted by Federal tax law, can finance 501 c (3) non-profit organizations and manufacturing facilities.</p> <p>Linked deposits – used to stimulate the economic and employment growth of small businesses located in rural areas with a qualifying high</p>	<p>Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931</p>

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			unemployment rate. To participate, lenders must agree to provide an eligible business with a loan at below market rates in exchange for having a certificate of deposit of equal value placed with their institution.	
Maryland Small Business Development Financing Authority (MSB DFA)	Provides financing for small businesses and those owned by socially and economically disadvantaged persons.	<p>Contract Financing Program – loan guarantees and direct working capital and equipment loans to socially or economically disadvantaged businesses that have been awarded contracts mainly funded by government agencies and/or public utilities.</p> <p>Equity Participation Investment Program – direct loans, equity investments and loan guarantees to socially or economically disadvantaged-owned businesses</p>		<p>Stan Tucker Phone: (410) 333-4270 Fax: (410) 333-2552</p>
Community Development Block Grant Program – Economic Development (CDBG-ED)	Provides funding to commercial and industrial economic development projects. Program funds are dispersed to a local jurisdiction in the form of a conditional grant and are then used for public improvements or loaned to a business.	<p>Project must create employment for individuals with low to moderate income in non-urban areas of the State.</p> <p>The political subdivision may be liable if the project fails.</p> <p>The use of funds is fairly broad and includes the acquisition of fixed assets and infrastructure and feasibility studies.</p>	Funding ranges from \$200,000 to \$1,000,000.	<p>Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931</p>
Maryland Economic Adjustment Fund (MEAF)	This Fund assists businesses entities in the State with the modernization of manufacturing operations, the development of commercial applications for technology and exploring and entering new markets. The program is administered in accordance with the guideline	<p>Applicants must demonstrate credit worthiness, ability to repay the obligation and inability to obtain financing on affordable terms through normal lending channels.</p> <p>State designated locations eligible are Baltimore City and</p>	The maximum amount of the loan to any one borrower is \$500,000.	<p>Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931</p>

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	imposed by the Federal Government's Economic Development Act (EDA).	<p>Baltimore, Howard, Anne Arundel, Harford, Queen Anne's Somerset, Worcester, Dorchester, Allegany and Washington counties.</p> <p>A loan may not be used to relocate jobs from one commuting area to another.</p>		
Maryland Competitive Advantage Financing Fund (MCAFF)	The purpose of the Maryland Competitive Advantage Financing fund is to provide financial assistance for the development and expansion of small businesses within the State.	Companies that have been unable to obtain financing on reasonable terms from traditional sources are eligible to apply for assistance, subject to certain requirements. Applicants for financing must be located in a priority funding area.	The Fund provides loans in the range of \$10,000 to \$100,000 to companies with sales of less than \$1 million and fewer than 100 employees.	Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
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Heritage Preservation

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Certified Local Government Grants	The Certified Local Government Program is a federal/state/local preservation partnership.	Like the Maryland Non-Capital Grant Program, CLG funds may be used for a wide variety of projects such as historic site research and survey work, National Register nomination development, community planning, public education and archeology.	The program is available to local governments on a 60/40 matching basis, requiring the applicant to cover only 40% of the total cost.	Nicole Diehlmann (410) 514-7625
Historic Preservation Easements	Not only does an easement provide for the future of your property, it may also provide you with financial incentives and is an important part of estate planning.	Owners of properties listed on, or eligible for, the National Register of Historic Places, or located within a locally certified or Register-listed historic district, may convey a perpetual historic preservation easement as a gift to the Maryland Historical Trust.		Richard Brand (410) 514-7634
Historic Preservation Loan Program	The Historic Preservation Loan Program provides loans to nonprofit organizations, local jurisdictions, business entities, and individuals to assist in the protection of historic property.	Loan funds can be used to acquire, rehabilitate, or restore historic property listed on, or eligible for, the National Register of Historic Places. They may also be used for short-term financing of studies, surveys, plans and specifications, and architectural, engineering, or other special services directly related to pre-construction work required or recommended by the Trust or the State Historic Preservation Officer on projects being funded with federal or state monies.	Average loans have been in the amount of \$100,000 with loans as large as \$300,000. Low – interest loans are available on a first-come, first served basis.	Richard Brand (410) 514-7634

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Historic Rehabilitation Tax Credits	The Federal Rehabilitation Tax Credit program enables the owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district), to receive a federal tax credit.	Tax Credits are available to owners of "certified heritage structures."	The Heritage Preservation Tax Credit Program, administered by the Maryland Historical Trust, provides Maryland income tax credits equal to 20% of the qualified capital costs expended in the rehabilitation of a "certified heritage structure." The maximum credit is \$300,000 per each rehabilitation project.	Ray Goodrow (410) 514-7626
Maryland Historical Trust Grants	The Historic Preservation Grant Fund includes both Capital and Non-Capital projects.	Capital grant monies are available to non-profit organizations, local jurisdictions, business entities and individual citizens for acquisition, rehabilitation, or restoration of eligible projects. Non-capital grants are available to nonprofit organizations and local jurisdictions for a wide array of preservation activities ranging from research and survey work to the development of educational programs and planning documents.	Available funds are limited to \$50,000 per year, per project.	Richard Bland (410) 514-7634
Technical Preservation Assistance	The Maryland Historical Trust offers technical handouts and professional consultation to assist in solving problems as commonplace as fixing a leaky roof, repairing flat plaster, and ending peeling paint problems. The archeology staff can consult with you on most matters that affect prehistoric and historic archeological sites or steer you in the direction of an appropriate consultant. The Trust maintains lists of preservation consultants who have expressed an interest in working on Maryland projects.	Owners/occupants of historic properties.	Handouts, Technical Assistance	Richard Bland (410) 514-7634

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Heritage Museum Development Grants, Mini Grants and Consultant Grants	Heritage Museum Development Grants , Heritage Museum Mini Grants, and Heritage Museum Consultant Grants are all administered through the Historical and Cultural Museum Assistance Program.	These grants are available to nonprofit organizations and local jurisdictions.	Grants are awarded based on a museums annual operating budget.	Mary Alexander (410) 514-7622

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
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Housing

<p>Operating Assistance Grants Program - Production Grants</p>	<p>The purpose of awarding production grants is to support the capacity of active nonprofit housing developers to facilitate the production and rehabilitation of limited income housing.</p>	<p>Eligible recipients include nonprofit organizations engaged in the production of affordable housing. For the purposes of these policies, a nonprofit organization is a corporation, foundation, or other legal entity, no part of the net earnings of which inures to the benefit of any private shareholder or individual holding any interest in such entity.</p>	<p>Grants are awarded on a first-come, first-serve basis.</p> <ul style="list-style-type: none"> a. For qualified rental housing projects, the grant amount is one percent of the loan or grant amount evidenced by a reservation or commitment of funds for the development or pre-development costs associated with a housing project, up to a maximum of \$13,000. b. For qualified group home projects, the grant is \$750 for each project. Grants awarded for this purpose to a single nonprofit organization in one fiscal year may not exceed \$1,500. c. For qualified homeownership programs, the grant is \$100 for each unit of housing identified by a nonprofit organization in a reservation or commitment of funds in its grant application. The grant may not be less than \$1,000 or more than \$5,000. <p>For nonprofit organizations that assist individuals in making applications for loans under the other special loan programs or the Lead Hazard Reduction Grant and Loan Program, the grant is \$150 for each individual</p>	<p>Maryland Department of Housing & Community Development (800) 543-4505</p>
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Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			application submitted to the Department. The total amount of funds awarded for this purpose to a single nonprofit organization in one fiscal year may not exceed \$5,000.	
Operating Assistance Grants Program – Capacity Building Grants	The purpose of awarding capacity building grants is to develop the capacity of inexperienced nonprofit organizations to undertake the development of affordable housing and to assist existing nonprofit organizations to undertake new types of affordable housing activities.	Eligible recipients include inexperienced nonprofit organizations or existing nonprofit organizations that are undertaking new types of affordable housing activities.	A maximum grant of \$65,000 for up to three years, with \$30,000 disbursed in the first year, \$20,000 in the second and \$15,000 in the third.	Maryland Department of Housing & Community Development (800) 543-4505
Community Services Block Grant Program	The Community Services Block Grant Program (CSBG) was created by the federal Omnibus Reconciliation Act of 1981 to provide a range of services designed to assist low-income people to attain the skills, knowledge and motivation needed to achieve self-sufficiency.	The eligible recipients of these funds are Maryland's seventeen designated Community Action Agencies and two limited-purpose agencies. Eligible entities must have a tripartite Board of Directors in which one-third of the members represent the private sector, one-third represent the public sector, and one-third represent the low-income residents.	The State of Maryland receives its share of the federal allocation from the Department of Health and Human Services based on population and the level of poverty in each State. For Federal Fiscal Year 2001, the State's allocation was more than \$8.1 million.	The CSBG program is administered within the Department of Housing and Community Development, Division of Neighborhood Revitalization, Office of Community Services.

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Housing Rehabilitation Program – Single Family (MHRP-SF)	MHRP-SF is designed to bring properties up to applicable building codes and standards.	The purpose of the Maryland Housing Rehabilitation Program-Single Family (MHRP-SF) is to provide rehabilitation funds for single family owner-occupied properties and one to four unit rental properties.	Loans have interest rates based on the income of tenants served and projected income available to repay the loan. Generally, the maximum loan is 95 percent of the value of the property. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage. The maximum loan term is 30 years. Loans which serve families with incomes at or below 50 percent of the statewide or Washington, D.C. MSA median income may have deferred payments if necessary for project feasibility.	Garrett County Contact (301) 334-9431
Multifamily Rental Housing Program	The Rental Housing Program provides loans for the development of affordable multi-family housing in priority funding areas.	Non-profit and for profit developers may apply and both new construction and rehabilitation projects are eligible for financing. Local government support and a contribution are required.	Loans of up to \$1.5 million are available for the development of affordable multi-family housing. Funds are awarded competitively on a semi-annual basis in conjunction with federal low-income housing tax credits and HOME funds.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Neighborhood Housing Services Program (NHS)	Neighborhood Housing Services (NHS) organizations partner with residents, financial institutions, community organizations and local and state government to stabilize and improve the housing market in targeted low- and moderate-income neighborhoods.	Through matching grants, Maryland supports a portion of the operating costs of three NHS, each of which has been certified by the National Reinvestment Corporation: NHS of Baltimore, Inc. which includes the Hillendale area of Baltimore County; Cumberland NHS, Inc. and Salisbury NHS, Inc.	The program assists homebuyers with closing costs and providers homebuyer education and counseling services.	Kevin Baynes Garrett County Program Contact (410) 514-7246
Accessory, Shared and Sheltered Housing Program (ACCESS)	The purpose of the Accessory, Shared and Sheltered Housing Program (ACCESS) is to provide housing opportunities for low-income owners by financing the creation of accessory, shared or sheltered housing facilities.	Low-income home owners	Loans may be provided to create an accessory dwelling unit or shared living space in an owner-occupied single family home. Loans may also be used to create sheltered housing facilities in an owner-occupied single family home that provides sheltered care for persons with special needs.	Maryland Department of Housing & Community Development (800) 543-4505
Group Home Financing Program (GHRP)	The purpose of the Group Home Financing Program (GHFP) is to help individuals, qualified limited partnerships and nonprofit organizations construct or acquire and modify existing housing to serve as a group home for income-eligible persons with special housing needs. Housing may include group sheltered living arrangements, shared living, temporary housing facilities and other group homes for persons with special needs.	Individuals, qualified limited partnerships and nonprofit organizations.	Loan terms are structured to help make the project financially viable and affordable for eligible residents. The interest rate varies from 0 to 7 percent depending on the source of the funds and the cashflow of the project. The maximum term is generally 30 years. State loans GHFP maybe combined with a revenue bond loan under SHOP. The maximum loan amount varies by geographic location but may not exceed the appraised value of the property. Nonprofit sponsors are expected to contribute 5% towards the project. Individual sponsors are required to make a 10% equity contribution. Upon sale, exchange or disposition of the property, the sponsor must share any net equity in the	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			property with the Department at a rate determined by the Department if a GHFP loan. SHOP loans cannot be prepaid for a minimum of 10 years.	
Historic Rehabilitation Tax Credit	The Federal Rehabilitation Tax Credit program enables the owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district), to receive a federal tax credit.	Owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district).	The Heritage Preservation Tax Credit Program, administered by the Maryland Historical Trust, provides Maryland income tax credits equal to 25% of the qualified capital costs expended in the rehabilitation of a "certified heritage structure."	Ray Goodrow, Administrator, Rehabilitation Tax Credit Programs, at 410-514-7626
HOME Investment Partnerships Program (HOME)	DHCD administers the State of Maryland's federal HOME Investment Partnerships Program funds.	The program is available to nonprofit organizations, local governments, local housing agencies and state government agencies.	The program features 0% interest deferred loans. The loans may be provided in the form of a grant under certain limited circumstances.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Affordable Housing Trust (MAHT)	The Maryland Affordable Housing Trust provides grants to create, preserve, and promote affordable housing throughout the State.	Grants are awarded through competitive rounds for capital assistance to rental and homeownership housing, for non-profit developer capacity building to create affordable housing, for supportive services for the occupants of affordable housing, and for operating expenses to maintain affordable housing.		Maryland Department of Housing & Community Development (800) 543-4505
Multifamily Bond Program	The Department issues tax-exempt and taxable mortgage revenue bonds to finance the acquisition, rehabilitation or construction of affordable multifamily rental housing in priority funding areas. Applications are accepted throughout the year and must meet specified threshold criteria.	The program is available to for-profit and non-profit housing developers.	All loans must be credit-enhanced. Applications that meet threshold are assigned to a bond schedule, underwritten, and must be approved by the Housing Finance Review Committee prior to issuance of the bonds.	Maryland Department of Housing & Community Development (800) 543-4505
Partnership Rental Housing Program (PRHP)	The Partnership Program provides loans of up to \$85,000 per unit for rental housing that will be occupied by households with incomes below 50% of the statewide median. There is no limitation on the maximum project amount but Partnership projects tend to include 100 or fewer units. Local governments must provide the site and any necessary off-site improvements. State funds may be used for the development costs of building acquisition, construction or rehabilitation of buildings on site. Projects financed by the program are intended to provide rental housing to individuals and households with incomes	Local governments and housing authorities may apply for Partnership funds. The applicant must provide a site, including roads, water, sewer, and other infrastructure. Also, the local government or authority must have an interest in the ownership entity of the property.	Loans of up to \$85,000 per unit for rental housing that will be occupied by households with incomes below 50% of the statewide median.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	sufficient to pay rents in amounts necessary to maintain financial self-sufficiency of the project.			
Community Housing Support Program (CHSP)	An innovative way of allowing approved Non-Profit organizations to purchase State owned property.	Non-profit organizations.	The State will provide the Non-Profit with an interest free 1 year loan payable 1 year from settlement date. The State will also provide certain closing cost help. Non-Profits must resell the property to Owner/Occupants.	Maryland Housing Fund (410) 514-7300
Affordable/Accessible Housing Registry	The Affordable/Accessible Housing Registry has been created as a tool in locating affordable and/or accessible housing throughout the state of Maryland. Developed under Grant #18-P91524 from the U.S. Department of Health and Human Services, Center for Medicare and Medicaid Services.		This registry has been presented in PDF format, providing listings for each of the 24 jurisdictions (counties and Baltimore City) of the State. Information will be updated quarterly.	Patrece Yancey (800) 638-7781

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Community/Business Development				
Maryland Town Manager Circuit Rider Grant Program	The Maryland Circuit Rider Town Manager Program provides a circuit of two or more municipalities with professional town management assistance that they cannot afford separately. The Maryland Town Manager Circuit Rider Grant Program enhances the management capacity of small town governments by providing grants, which allow them to hire public management professionals. A professional administrator "Rides Circuit" by serving on a part-time basis several towns in the same area and provides expertise in public administration, financial management, planning and community development.	Small municipalities, counties, and regional governmental organizations form a consortium to sponsor a circuit and hire a professional staff who will serve two or more towns. Eligibility is determined by the inability of participating municipalities to afford full-time, qualified professionals and their willingness and ability to contribute pro-rata shares of the matching requirements.	The annual level is determined by an appropriation of the General Assembly each year. For Fiscal Year 2003, the funding is \$120,000. The circuit can apply for a grant of up to 50% of the cost of the management services (salary of manager, fringe benefits, travel costs, administrative costs, training costs, and office equipment costs).	Maryland Department of Housing & Community Development (800) 543-4505
Community Legacy Program	Community Legacy is an on-going program that will provide \$10 million in fiscal year 2002 in financial assistance to help existing communities develop comprehensive revitalization plans and implement projects targeted at reducing sprawl and enhancing community life for businesses and residents.	The program is available to local government and community development organizations.	The program offers financial and technical support for a variety of capital and non-capital projects.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Live Near Your Work Program (LNYW)	Live Near Your Work is a partnership between DHCD, local government and businesses to provide a \$3,000 grant to employees who purchase a home near their place of employment. These funds can be used for closing costs or a down payment on a home within the employer's targeted neighborhoods.	The LNYW program is available to local governments in partnership with local employers.	Partnered funds in the amount of \$3,000 are available to employees for costs associated with the purchase of a home.	Maryland Department of Housing & Community Development (800) 756-0119
Main Street Maryland Program	Main Street Maryland is a comprehensive downtown revitalization program that has a goal to strengthen the economic potential of Maryland's main streets and business districts. Main Street utilizes and emphasizes the "Four Point Approach" of economic restructuring, promotions, design and business organization.	Those selected for designation have made a commitment to succeed and the program will assist them in approving the economy, appearance and image of their downtown business districts.	The program offers technical assistance and training for communities enrolled in the program.	Maryland Department of Housing & Community Development (800) 638-7781
Maryland Capital Access Program	The Maryland Capital Access Program is a small business credit enhancement program that enables private lenders to establish a loan loss reserve fund from fees paid by lenders, borrowers, and the State of Maryland.	Most Maryland small businesses, including nonprofit organizations, are eligible.	An enrolled loan, or portion of a loan, may range from \$10,000 to \$1,000,000.	Ted Conlon, Administrator, Small Business Lending, at 410-209-5804 or e-mail conlon@dhcd.state.md.us .
Maryland Downtown Development Association	The Maryland Downtown Development Association (MDDA) is a statewide organization of professionals aggressively promoting the health and vitality of Maryland's downtowns and traditional commercial business districts through its conferences, newsletter, mentoring and professional network.	Maryland's downtowns and traditional commercial business districts are eligible.	Information and networking opportunities.	Dani Duniho (410) 514-7264
Microenterprise Grant	The Microenterprise Grant	Provides grants to existing	Typical grants range from \$5,000	Adrienne Humes

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Assistance (MEGA)	Assistance Program is a cooperative effort sponsored by the Maryland Department of Housing and Community Development (DHCD), the Maryland Department of Business and Economic Development, and the Microenterprise Council of Maryland.	intermediary organizations offering microenterprise training, technical assistance, and/or micro-loans to qualified Maryland residents starting or expanding a microenterprise.	- \$35,000 but do not exceed 50% of the total budget.	(410) 209-5816
Neighborhood Business Development Program	The Neighborhood Business Development Program provides flexible gap financing in the form of below-market interest rate loans to small businesses and loans and grants to nonprofit organizations locating or expanding in locally designated neighborhood revitalization areas.	Small business and nonprofit organizations.	Financing ranges from \$25,000 to \$500,000 for up to 50 percent of a project's total cost. Grants typically range from \$25,000 to \$250,000, depending on the nature of the project.	Maryland Department of Housing & Community Development (800) 514-7288
Neighborhood Partnership Program (NPP)	The Neighborhood Partnership Program (NPP) supports nonprofit projects by awarding allocations of state tax credits to the sponsoring organizations to use as incentives for business contributions.	Any business may reduce its Maryland tax liability by contributing cash or goods to support NPP projects.	The business earns credits equal to 50 percent of the contribution, in addition to deductions on both State and federal taxes as a result of the charitable contribution.	Maryland Department of Housing & Community Development (800) 514-7288

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Programs for Revitalizing Communities				
Code Lynx	A web site that contains building and fire code information for the State of Maryland and includes information from those local jurisdictions that adopt and enforce these codes. There are links to related federal government agencies for the accessibility code, the energy code and the HUD Manufactured Home program. In addition, there are links to non-profit organizations related to code enforcement.		Access to information/one-stop shopping.	Kanti Patel (410) 514-7220
Office and Commercial Space Conversion Initiative	The Office and Commercial space conversion Initiative was created in 1998 to assist in the revitalization of Maryland's downtown areas by converting older office and commercial space into new, market rate, rental housing.	There are no income limits and processing requirements are limited to those that are necessary in keeping with prudent lending practices and to ensure compliance with the program's statutory requirements. A recommendation from local government is required as a condition for the submission of an application.	The program is designed to supplement conventional financing.	Maryland Department of Housing & Community Development (410) 514-7446
Smart Codes – The Maryland Building Rehabilitation Code Program	The Maryland Building Rehabilitation Code Program encourages private investment in existing buildings and communities through a new construction code that streamlines and harmonizes the code requirements for rehabilitation work. The new Building Rehabilitation Code became effective on June 1, 2001.	Buildings of all types over one year old.	One-stop shopping for Maryland Building Codes.	Mr. John Hopkins Smart Codes Program (410) 209-5815
Special Targeted Applicant	The purpose of the Special	Low-income family owner-	Loans have an interest rate at	Maryland Department of

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Rehabilitation Program (STAR)	Targeted Applicant Rehabilitation Program (STAR) is to provide rehabilitation funds for low -income single family owner-occupied properties. STAR is designed to bring properties up to applicable building codes and standards.	occupied properties.	zero percent and are fully deferred. Generally, the maximum loan is 100 percent of the value of the property. Loans are secured by a mortgage.	Housing & Community Development (410) 514-7565

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland State Highway Administration				
Partnership Planting Program	The Maryland State highway Administration (SHA) develops partnerships with local governments, community organizations and garden clubs for the purpose of beautifying highways and improving the environment.	Community gateway plantings, reforestation plantings, streetscapes and highway beautification plantings are examples of the types of projects that have been completed within the Partnership Planting Program.	When a site has been selected and meets approval from all parties, the State Highway Administration will provide a landscape design for the project. Some organizations sponsor plantings by participating in the cost of projects. Others participate by providing volunteers to do the work.	Leroy Jonas Maryland State Highway Administration planting@sha.state.md.us
Transportation Enhancement Program (TEA-21)	The Maryland Department of Transportation invites the submission of project proposals for review and consideration for Transportation Enhancement Program funding.	Potential project sponsors may include a State agency, a county or municipal government, a private, non-profit organization, a community group or a private individual. Projects proposed by non-governmental entities must secure an appropriate government agency as a co-sponsor.	Funds are available on a reimbursable basis for a broad array of projects that must conform to Federal requirements.	Maryland Department of Transportation (888) 713-1414

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Department of Natural Resources				
Community Parks & Playgrounds Program	The Community Parks and Playground Program provides a dedicated fund source to allow the State to focus on restoring existing and creating new park and green space systems in Maryland's cities and town.	The Community Parks and Playgrounds Program will provide flexible grants to local governments to respond to the unmet need for assistance to rehabilitate, expand or improve existing parks or create new parks, or purchase and install playground equipment in older neighborhoods and intensely developed areas throughout the state.	In Fiscal Year 2003, \$5.5 million was approved to fund 69 parks and playground projects.	Deidra Ritchie Assistant Regional Administrator (301) 777-2030 dritchier@dnr.state.md.us
Maryland's Rural Legacy Program	The Rural Legacy Program works with landowners in established Rural Legacy Areas to provide financial incentives to protect the natural character rural heritage of the area.	The Program encourages local governments and private land trusts to identify Rural Legacy Areas and to competitively apply for funds to complement existing land preservation efforts or to develop new ones. Easements or fee estate purchases are sought from willing landowners in order to protect areas vulnerable to sprawl development that can weaken an area's natural resources, thereby jeopardizing the economic value of farming, forestry, recreation and tourism.	During the first five years under the Rural Legacy Program, between \$110 and \$128 million will be committed to preserving from 50,000 to 75,000 acres of Maryland's farms, forests, and open spaces.	Pamela F. Bush Director, Rural Legacy Program Department of Natural Resources 580 Taylor Avenue, E-4 Annapolis, MD 21401 410-260-8428 410-260-8404 (fax) pbush@dnr.state.md.us

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
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Federal Resources				
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U.S. Small Business Administration	The U.S. Small Business Administration provides assistance to individuals who are interested in starting a business or those that are currently operating an established business.		SBA provides a variety of local financial, counseling, training and information resources.	Baltimore District Office (410) 962-4392
USDA Rural Development Rural Business Cooperative Service	The Rural Business Cooperative Service (RBS) is a division of USDA Rural Development. The program was designed to assist rural American in building local economies by increasing job opportunities and developing small and emerging businesses	RBS programs generally assist businesses located in towns with a population of 50,000 or less.	RBS provides guaranteed loans, loans for re-lending programs and financial assistance for economic development and rural towns and non-profit corporations.	James Waters Rural Business Programs Director (302) 697-4324
USDA Rural Development Community Facility Programs	The Community Facilities loan program is designed to assist rural communities up to 20,000 population to help provide public services.	Funds can be used to construct, enlarge or improve community facilities for health care, public safety, and public services.	Loans are made directly from USDA to the community at low interest rates. Guaranteed loans are made by banks or other lending institutions with a federal guarantee up to 90 percent against possible losses.	James Waters Community Facility Programs Director (302) 697-4324
USDA Rural Development Rural Housing Programs	USDA Rural Development offers a number of different housing programs to assist lower income and individuals and families, who do not have adequate housing.	The programs are only available in rural areas, usually in towns of up to 10,000 population.	Loan and grant funds are available in an effort to promote safe, adequate and affordable housing.	Pat Baker (302) 697-4353
USDA Rural Development Water and Waste Programs	USDA's water and waste program is for the development of water and waste systems in Rural America.	Public bodies and non-profit organizations are eligible to receive funds to develop and maintain their water & septic systems.	Loan and grant funds are available.	USDA Water & Wastewater Program (302) 697-4324

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
U.S. Economic Development Administration	The EDA provides grants to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas.	Non-profit organizations and local governments are eligible to apply for EDA funds.	The EDA provides grants for infrastructure development, local capacity building, and business development.	Paul M. Raetsch Regional Director Curtis Center, Suite 140 South Independence Square West Philadelphia, PA 19106-3821 215-597-4603 215-597-6669 fax
Appalachian Regional Commission	The Appalachian Regional Commission serves to support economic and social development in the Appalachian Region.	Non-profit organizations and local governments are eligible to apply for ARC funds.	ARC helps fund such projects as education and workforce training programs, highway construction, water and sewer system construction, leadership development programs, small business start-ups and expansions, and development of health-care resources.	Al Feldstein Arc Program Manager Maryland Department of Planning (301) 777-2161