

# Community Legacy Strategic Plan: Accident, Maryland



---

July, 2004

The residents of Accident gratefully acknowledge the Garrett County Community Action Committee, Maryland Department of Housing and Community Development and the Community Legacy Program for their support of this project.

## Table of Contents

Executive Summary .....	1
1. Introduction .....	3
1.1 Overview and Purpose.....	3
1.2 Study Process .....	3
1.3 Organization of Report .....	3
2. Market Position .....	4
2.1 Overview .....	4
2.2 Population .....	4
2.3 Economy .....	6
2.4 Housing .....	9
2.5 Roads .....	10
2.6 Retail Activity .....	10
2.7 Conclusions .....	11
3. Existing Conditions .....	12
3.1 Overview .....	12
3.2 Business & Commercial District .....	12
3.3 Tourism and Recreation .....	12
3.3.1 Heritage Tourism .....	14
3.3.2 Special Events .....	14
3.3.3 Agri-tourism .....	14
3.4 Housing and Neighborhoods .....	14
3.5 Community Facilities .....	15
3.6 Community Evaluation of Existing Conditions .....	15
3.7 Conclusions .....	16
4. Recommendations .....	17
4.1 Overview .....	17
4.2 Community Vision and Values .....	17
4.3 Statement of Goals .....	17
4.4 Strategies .....	18
4.4.1 Community Improvements .....	18
4.4.2 Housing .....	21
4.4.3 Heritage Tourism Development & Historic Preservation .....	23
4.4.4 Business Development .....	27
4.4.5 Leadership Development .....	29
5. Implementation .....	30
5.1 Summary of Projects and Suggested Priorities .....	30
5.2 Implementation Issues .....	30
5.2.1 Organization .....	30
5.2.2 Shared Programming Among Communities .....	30
5.2.3 Resource Development .....	31
5.3 Conclusion .....	31
Summary of Action Plan .....	32
Appendix A: Access to State and Federal Financial Resources	

## **EXECUTIVE SUMMARY**

### ***Overview***

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Architecture to assist in the preparation of a strategic plan for the Town of Accident. 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 Accident 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, Accident's demographic and economic trends mirror those changes that are occurring in the county. There are some important trends in Accident that should be taken into consideration when planning for future development:

- The population increases in the community are a positive signal. However, growth appears to be occurring in the youngest and oldest segments of the population. Adults that are in their greatest income producing years have left the community.
- Household incomes have grown as they have in the county. However, Accident's median household income is well below that of the county and is only 60% of the national average.
- Economic trends indicate that Accident's job growth has occurred in those categories that support the county's growing tourism industry: construction, and entertainment/lodging/food service. The declines in mining and manufacturing jobs signal the loss of higher wage jobs that have more than likely been replaced by lower paying jobs.

### ***Existing Conditions***

### ***Community Vision and Goals***

The following is a brief summary of Accident's goals and the major projects recommended. More detail and other projects are also discussed within the text of the report.

### ***Implementation***

It is recommended that the community look at a combination of organizations to support this effort. Accident should form a Revitalization Task Force, comprised of residents 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 circuit rider positions and take the lead with staff support.

# INTRODUCTION

## **1.1 *Overview and Purpose***

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Architecture to assist in the preparation of a strategic plan for the Town of Accident. 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 Accident 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, individuals participated in meetings to share their thoughts on how to improve Accident, 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 Accident and Garrett County.
- Summary of the community's strengths and weaknesses and relevant existing conditions.
- Revitalization strategies that reflect the vision and values of Accident residents.
- Analysis of organizational capacity and recommendations to support the future implementation of the plan.

## 2. MARKET POSITION

### 2.1 Overview

Accident is one of eight small municipalities in Garrett County, Maryland. Accident is strategically located on Route 219 between Deep Creek Lake and I-68. It is situated in a scenic farming valley dating back to the late 1700s. For a town of its size, Accident has quite a commercial base and is also home to the county owned Central Garrett Industrial Park. Tourists who travel from the north and west to Deep Creek Lake drive through the heart of town creating opportunities for additional revitalization.



### 2.2 Population

The most recent census depicts a sobering trend for the community. Exhibit 2-1 shows relatively no change in the 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%
Accident	349	353	-

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

Exhibits 2-2 and 2-3 address both the size and number of Accident's households and trends in age distribution for the population over the period 1990-2000. The number of households and household size has remained constant over the ten year period. The data indicates growth in the older segments of the population. There has been virtually no change in the number of residents under the age of 19 and a 3% decrease in the number of residents ranging in age from 20-64 with a corresponding increase in the number of older residents. This supports the notion that the community is an attractive place for retirees. Accident's median age of 38.5 is slightly lower than the county average of 38.6.

**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
Accident	138	138	2.5	2.5

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

**Exhibit 2-3**  
**Age Distribution**  
**Garrett County and Accident**  
**1990-2000**

Age	Garrett Co.		Accident	
	1990	2000	1990	2000
19 years and <	30%	28%	32%	32%
20-64 years	56%	57%	48%	45%
65 years and >	14%	15%	20%	23%

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

Exhibit 2-4 reflects changes in distribution of household income over the period 1990-2000. Income data reflects mixed trends for the community. On the negative side, a larger percentage of residents have household incomes under \$10,000 as compared to previous years. And the number of people in the middle income bracket, \$25,000-\$50,000 has decreased. On the positive side, there has been an increase in the number of residents earning over \$50,000. However, a large portion of the community, 53%, has incomes under \$25,000. The median family income of \$22,500 is only 70% of the county and 50% of the national median household incomes.

**Exhibit 2-4**  
**Distribution of Household Incomes for Accident**  
**1990-2000**

Income	1990	% of HH	2000	% of HH	% Change
< \$10,000	29	23%	42	31%	45%
\$10,000-\$14,999	12	9%	12	9%	0%
\$15,000-\$24,999	28	22%	17	13%	(39%)
\$25,000-\$34,999	26	20%	14	11%	(46%)
\$35,000-\$49,999	22	17%	16	12%	(27%)
\$50,000-\$74,999	12	9%	22	16%	83%
\$75,000-\$99,999	0	--	6	4%	>600%
\$100,000-\$149,999	0	--	5	4%	> 500%
> \$150,000	0	--	0	--	--
Total		\$21,250		\$22,500	

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

Exhibit 2-5 depicts the dramatic increases in the number of households in upper income categories, starting at \$75,000 and up for the county. 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 2-5**  
**Distribution of Household Incomes for Garrett County**  
**1990-2000**

<b>Income</b>	<b>1990</b>		<b>2000</b>		<b>% Change</b>
< \$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%
Median HH Income	\$22,733		\$32,238		42%

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

### **2.3 Economy**

Accident's economy has exhibited some mixed trends. There has been a small increase in the number of jobs over the past decade. Exhibit 2-6 indicates that 6 jobs have been added. In addition, the nature of the job market is changing. Jobs are shifting from the construction and manufacturing to service related and tourism industry jobs.

**Exhibit 2-6**  
**Employment Trends for Accident**  
**1990-2000**

<b>Industry</b>	<b>1990</b>	<b>% of Total</b>	<b>2000</b>	<b>% of Total</b>
Agriculture, forestry, fishing, mining	2	2%	0	0%
Construction	20	15%	10	7%
Manufacturing	27	20%	13	9%
Transportation/Communications Public Utilities	11	8%	11	8%
Information	0	0%	2	2%
Wholesale Trade	10	8%	5	4%
Retail Trade	17	13%	21	15%
FIRE	5	4%	8	6%
Health/Education/Related Services	26	20%	23	17%
Public Administration	3	2%	9	7%
Arts/Entertainment/Recreation Services/Food/Lodging	0	0%	14	10%
Other services	10	8%	21	15%
<b>Total</b>	<b>131</b>	<b>100%</b>	<b>137</b>	<b>100%</b>

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

Exhibit 2-7 and 2-8 compare job trends by major industry for both Accident 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. Surprisingly the number of construction related jobs has decreased, a fact that is unusual for the county. 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. The town also lost a significant number of jobs in manufacturing and retail, as did the county, which appears to have lost 656 retail jobs, 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: Accident**  
**1990-2000**

<b>Industry</b>	<b>1990-2000 Change in Number of Jobs</b>	<b>Percent Change</b>
Agriculture, forestry, fishing, mining	-2	-100%
Construction	-10	-50%
Manufacturing	-14	-52%
Transportation/Communications Public Utilities	n/c	n/c
Information	2	200%
Wholesale Trade	-5	-50%
Retail Trade	4	24%
FIRE	3	60%
Health/Education/Related Services	-3	-12%
Public Administration	6	200%
Arts/Entertainment/Recreation Services/Lodging/Food Services	14	n/a
Other services	11	110%
Total	6	5%

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

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

<b>Industry</b>	<b>1990-2000 Number of Jobs</b>	<b>Percent Change</b>
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

The number of housing units has increased slightly. The quality of the housing stock is good, with approximately 41% of the units having been constructed in the last twenty years. Exhibit 2-9 depicts trends for both the county and the town. Most of the county growth in housing units has occurred in relation to Deep Creek Lake developments and has obviously far out-paced the community's gains.

The distribution of homeowners versus renters has not changed significantly over the past ten years. The vast majority of housing is owner occupied. Exhibit 2-10 shows a 6% increase in the number of renter occupied units, and slight decline in owner occupied units. This is the exact opposite trend for the county where there has been a 21% increase in owner occupied housing.

**Exhibit 2-9**  
**Number of Housing Units**  
**Garrett County and Accident**  
**1990-2000**

Place	1990	2000	% Change
Garrett County	14,119	16,761	19%
Accident	156	162	4%

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

**Exhibit 2-10**  
**Housing Tenure Trends for Occupied Units**  
**Garrett County and Accident**  
**1990-2000**

Place	Owner Occupied		% Change	Renter Occupied		% Change
	1990	2000		1990	2000	
Garrett County	79%	78%	-1%	21%	22%	1%
Accident	67%	65%	3%	33%	35%	6%

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 versus the lack of change in values in the community. Exhibit 2-10 shows the disparity between housing values in Accident 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 2-11 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 Accident**  
**1990-2000**

Place	1990	2000	% Change
Garrett County	\$86,400	\$159,000	84%
Accident	\$64,200	\$91,500	43%

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 Roads

Accident is bisected by Route 219 which connects Deep Creek Lake with Interstate 68.

## 2.6 Retail Activity

Tourism's impact on the county economy is reflected in the growth trends for retail sales in Garrett County. Exhibit 2-12 reflects retail sales growth of 57% from 1987-1997. This growth came with the addition of only nine more stores over the same time period. It appears that shopping has been concentrated in the existing establishments. Exhibit 2-13 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**

	<b>Total EBI (\$000)</b>	<b>Total Sales (\$000)</b>	<b>Sales as % of EBI</b>	<b>(+/-) Sales</b>
<b>Garrett Co.</b>	\$376,296	\$360,567	96%	(\$15,729)
<b>Allegany Co.</b>	\$959,354	\$808,520	84%	(\$150,834)
<b>Washington Co.</b>	\$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**

Accident's has some challenging issues to face with regard to its demographic and economic trends. These factors should be taken into consideration as Accident when planning for future development:

- The population statistics for the community are a signal of challenges toward revitalization efforts. There has been no growth over the past decade and the population is aging. Adults that are in their greatest income producing years have left the community.
- Household incomes have not grown significantly. Over one-half, 53%, of the households have incomes under \$25,000. Accident's median household income is only 70% of that of the county and is only 50% of the national average.
- Housing conditions are positive. Most of the housing is owner occupied and in good condition. Over one-half of the units have been constructed within the last twenty years.
- Economic trends indicate that Accident has had a slight increase in the number of jobs. The declines in construction and manufacturing jobs signal the loss of higher wage jobs. There have been some gains in business and personal service jobs and in those categories that support the county's growing tourism industry: entertainment/lodging/food service.

### 3. EXISTING CONDITIONS

#### 3.1 Overview

This section of the plan addresses existing physical conditions in the community. These conditions will form the basis for future revitalization efforts. Today, Accident is a good mix of both residential and commercial activity.

#### 3.2 Business and Commercial Development

Accident's commercial area is bisected by Route 219, a busy corridor connection between Deep Creek Lake and Interstate 68. Therefore, the town's main thoroughfare is heavily traveled with automobile and truck traffic. This has implications for the community and how this district is developed.

There are 17 businesses in town. These include restaurants (2), building supply/hardware (2), business services (4), medical (2), personal services (4), auto-related (2), and bakery (1). Most are located along Route 219, one block east on South Street and on Main Street. The central commercial district along Route 219 is comprised of older and historic buildings. Just south of Main Street, strip development has occurred along the highway to accommodate new businesses.



The entire town is surrounded by beautiful farmland, some of which is protected by conservation easements.

On the south end of town, the county owned Central Garrett County Industrial Park is located. The Park is anchored by Phenix Technology, manufacturers of electrical motors, and Garrett Container, manufacturer of large shipping containers. Recently both companies have expanded, leaving very little land available for development in the Park.



#### 3.3 Tourism and Recreation

Tourism is the economic engine for Garrett County. As indicated in Section 2, there were 1,321 new jobs created in the county between 1990 and 2000. Over 70%, or 960, of those jobs can be attributed to tourism related businesses. In 1996, the Maryland Department of Business and Economic Development prepared a study entitled, *The Economic Impact*

of Tourism on Garrett County.” The study noted that in 1995, 492,000 people visited Garrett County on overnight or day trips. Since that time, it is estimated that tourism visitation has increased to approximately 700,000 –1,000,000 people annually. It is anticipated that the trend will continue to grow in a positive direction.

The study documented daily expenditure amounts and types of expenditures by tourists. Exhibit 3-1 summarizes pertinent data found in the study to support the development of new retail businesses in the county.

**Exhibit 3-1**  
**Tourism Expenditures by Type of Visitor**  
**Garrett County**  
**1995**

Type of Lodging	Number of Tourists	Average Daily Expenditure/Person
Owner Occupied Homes	25,092	\$152
Rental Homes	225,828	\$152
Hotels/Motels/B&B	132,840	\$256
Condos/Timeshares	83,640	\$263
Day trippers	24,600	\$47

Source: Maryland Department of Business and Economic Development, Office of Business and Economic Research

**Exhibit 3-2**  
**Distribution of Tourism Expenditures by Accommodation Type: 1995**  
**(\$000)**

Expenditure Category	Private Home	Hotels/Motels	Condo/ Time Share	Daytrip	Total
Lodging	\$5.60	\$3.30	\$2.07	\$0.00	\$10.97
Food Stores	8.77	0.00	0.00	0.00	8.77
Eating & Drinking Places	5.04	14.74	9.56	.35	29.71
Liquor Stores	2.19	.80	.52	0.00	3.52
Gas & Repair	5.65	6.93	4.49	.49	17.56
Communications	0.00	.19	.13	0.00	.32
Retail	4.82	2.84	1.84	0.10	9.61
Personal Services	0.00	1.13	.73	0.00	1.86
Business Services	0.00	1.31	.85	0.00	2.16
Amusements	6.06	2.76	1.79	.21	10.83
Total	\$38.14	\$34.01	\$22.00	\$1.16	\$95.30

Source: Maryland Department of Business and Economic Development, Office of Business and Economic Research

The study found that tourists spent approximately \$95 million in Garrett County in 1995. Exhibit 3-2 depicts the breakdown of expenditures by sector and by type of tourist. This information indicates that there are opportunities to target particular segments of the



visitors' market depending upon the type of lodging accommodations in which they are staying. Persons staying in private homes spend more on retail sales than any other segment of the market. On the other hand, persons staying in hotels/motels spend more in eating and drinking establishments. This provides some useful information in terms of how businesses and communities should structure marketing initiatives aimed toward tourists.

There are a number of important tourism and recreation resources in and around Accident. The following summarizes conditions related to the key opportunities for Accident.

**3.3.1 Heritage Tourism:** Accident is the home to the Drane House, a key landmark in the early history of Western Maryland. It is the oldest standing structure in Garrett County. Built circa 1800, the structure was the home of James Drane, the first permanent settler in the Accident area. In addition to its historic significance, the Drane House represents an unusual combination of log and frame construction techniques. Owned by the Accident Cultural and Historical Society, the Drane House and surrounding property is an excellent resource for telling the area's pioneer story. Tours are available by appointment only.



**3.3.2 Special Events:** Accident hosts several special events during the course of the year which draw both residents and tourists to the community. These events include the annual 4<sup>th</sup> of July Festival and Parade, Concert in the Park (third Sunday in July), and the Christmas Flowery Vale event.

**3.3.3 Agri-tourism:** While not located directly within the town limits, the Cove Road corn maze is an excellent draw for tourists and county residents. The maze, which is developed annually, opens during the summer and fall months and is widely advertised throughout the county.

### ***3.4 Housing and Neighborhoods***

The housing stock in Accident is in relatively good shape with over 40% of the homes constructed within the last twenty years. Two new subdivisions have been built on the south end of town, consisting of middle to upper income housing situated on one-half acre lots. The town's older and historic housing is situated adjacent to the town center. Most of the housing is single family units.



The community has two significant multi-family units that have been constructed to accommodate senior citizens. These represent approximately 35 units and are fully rented.

There is no additional land left within the town limits to construct a significant number of new housing units, unless existing farmland is converted.

### ***3.5 Community Facilities***

Accident is fortunate to have three parks for its citizens. Town Parks East and West contain playground equipment, pavilions and additional land for improvements. At the north end of town, a small lake and pavilion provides a nice water feature as a recreational amenity.



Town Hall and a modern public library are located one block off of Route 219.

The community's largest current public works project is the upgrade of the sewer system. Because of infiltration problems, all sewer lines are being upgraded with u-lining. The town's water system has plenty of capacity, however, the water tank is deteriorating and in need of replacement or improvement.

### ***3.6 Community Evaluation of Existing Conditions***

The community meetings provided an opportunity for residents to share their ideas about Accident's strengths and weaknesses, and external opportunities and threats that will have an impact on their revitalization plans.

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>▪ Beauty of area</li> <li>▪ Small town with good morals</li> <li>▪ Drane House</li> <li>▪ Town Council-good leadership</li> <li>▪ Sense of community</li> <li>▪ Location in relation to Deep Creek Lake</li> <li>▪ Three town parks</li> <li>▪ Industrial park</li> <li>▪ Agricultural land</li> <li>▪ Fire and rescue squads</li> <li>▪ Exercise facility</li> <li>▪ Maze</li> <li>▪ 4<sup>th</sup> of July</li> </ul>	<ul style="list-style-type: none"> <li>▪ Lack of participation/apathy</li> <li>▪ Lack of good paying jobs</li> <li>▪ Income levels</li> <li>▪ Not taking advantage of tourists</li> <li>▪ Low home ownership rates</li> <li>▪ Very low tax base</li> <li>▪ Stagnant population</li> <li>▪ Water storage tank</li> <li>▪ Sewer system</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>▪ Develop new housing</li> <li>▪ Develop businesses for tourists</li> <li>▪ Bed and Breakfast</li> <li>▪ Further develop Drane House</li> <li>▪ Country store</li> <li>▪ Attract families</li> <li>▪ Town's heritage</li> <li>▪ Showcase growth of companies in industrial park</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aging population</li> <li>▪ Growth from Deep Creek Lake</li> <li>▪ Potential for increased crime</li> <li>▪ Lack of interest/apathy</li> <li>▪ Deteriorating housing</li> <li>▪ High traffic through town</li> <li>▪ High speed of police and trucks</li> <li>▪ Farmland preservation prohibits development</li> <li>▪ Loss of middle income</li> </ul>

### ***3.7 Conclusions***

Accident has many challenges and opportunities facing the community as it develops a revitalization strategy. Some of the issues that must be addressed include:

- Development of businesses and attractions to serve the tourism industry.
- Development of housing facilities to attract new residents.
- Improvements to community facilities.
- Lack of participation on the part of residents in making decisions that affect the community in the long term.

## 4. RECOMMENDATIONS

### *4.1 Overview*

This section presents recommendations for revitalization of Accident within the context of preserving both its historic and rural small town nature. Strategies were developed to coincide with the residents' vision and values articulated through the planning process.

### *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 participants.

*Accident is one of the state's most desirable communities in which to live. Its progressive attitude has resulted in a business friendly environment, low crime rate and excellent community services. Residents take pride in its beauty and historic character, making Accident one of the best small towns in Maryland.*

### *4.3 Statement of Goals*

In order to achieve this vision, Accident will need to focus on goals that:

- **Visually enhance the community's image and facilities.**
- **Develop and promote Accident's heritage.**
- **Develop and attract viable business opportunities.**
- **Develop housing to increase the community's population base.**
- **Develop an engaged citizenry that actively support the community's revitalization efforts.**

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

## 4.4 Strategies

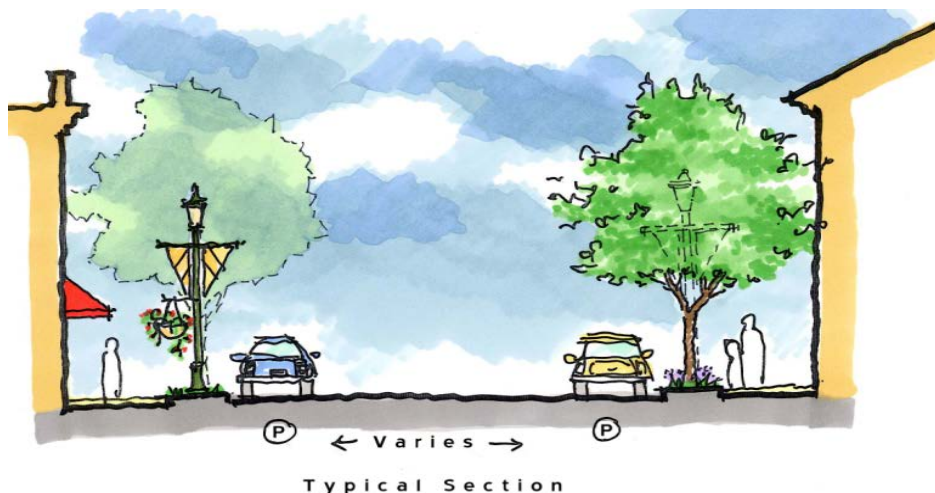
### 4.4.1 Community Improvements

#### **Implement streetscape and design improvements along Route 219.**

Route 219 is the major traffic artery into the community serves as the initial gateway into the town. Currently there are few development guidelines in place to regulate new construction and signage. High traffic volumes, congestion and a lack of amenities make this an unfriendly environment for both pedestrians and those drivers that comprise local traffic. The following guidelines are recommended:



- *Develop landscaping and signage guidelines for developments along Route 219.*
- *Develop guidelines for outdoor advertising.*
- *Develop traffic calming measures by controlling the length of curb cuts and by incorporating landscaping elements.*
- *Consider developing a minimal setback for new buildings, with parking in the rear.*
- *Develop an overall streetscape plan that connects Route 219 with the rest of the downtown streets in a cohesive manner.*





## **Implement gateway and streetscape improvements along Main Street.**

Improvements to sidewalks, lighting and other public spaces should be developed along Main Street. All improvements should follow the same basic design elements as along 219 in order to achieve consistency in appearance. However, streetscape improvements along Main Street at the intersection of South Main could include more refined elements such as brick sidewalks, lamp posts with banners or potted plants, coordinated signage and landscaping at corners and various town buildings. The triangle parcel at this point is perfect for a special town monument complete with welcoming signage and landscaping to indicate entry into Accident while calming traffic along Main.



## **Implement improvements at the community parks.**

Currently Accident's town park is lacking in public amenities. Creation of a trail around the pond and perhaps along the road to the Drane House would significantly improve the appearance of the area and encourage resident use and appreciation of the natural landscape. The trail may simply consist of a gently landscaped gravel path, 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 pond for exercise or to just sit and enjoy the view. A small gazebo facility could be designed to house information about the local natural habitat and facts about the history of the Drane House and perhaps an illustrative map to lead visitors to the national treasure. Signage leading visitors to the Park could be placed along 219.

## **Implement improvements to the Town Hall and adjacent buildings and sites.**

Accident's Town Hall, Library and playground are currently located out of view from Main Street, and are not well organized with regard to parking, entry landscaping or general signage. It will be important for members of the town to consider the placement of these buildings during the development process. Ideally, the town hall building and library would be located in re-furbished buildings along Main Street. Steps can be made to improve current conditions by incorporating colorful signage and landscaping to invite residents and visitors into the Town Hall building. This would help to beautify and call attention to the site. The Town Hall entrance should be modified and re-painted so that it may be more clearly visible from the street. Streetscape improvements including, signage, lighting, trees, and potted plants could be added along the street. 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 library and playground.



## ***4.4.2 Housing***

### **Develop a housing rehabilitation and job training program that integrates the goals of providing affordable housing with development of skills for local residents.**

Accident should develop a new approach to housing rehabilitation that addresses the opportunity to provide skills training for residents and meet community revitalization goals. A new approach could combine skills and on the job training with actual building renovation projects. Youth and under or unemployed persons can learn the construction trades while actually renovating homes in the community. A program can be patterned after the successful Youthbuild approach. The following is a description of the Youthbuild program which could be modified to include adults as well as youth in Accident.

In YouthBuild programs, unemployed and undereducated young people ages 16-24 divide their time between working toward their GED or high school diploma and learning construction skills by building affordable housing for homeless and low-income people. Most programs run on a 12-month cycle. Strong emphasis is placed on leadership development, community service and the creation of a positive mini-community of adults and youth committed to success. Community-based nonprofit organizations sponsor most programs, although some are sponsored by community agencies. Projects range from rehabilitating multifamily housing to constructing new single-family homes.

YouthBuild's academic program is designed to prepare students for the high school equivalency exam, a high school diploma, post secondary technical training, or college. Trainees alternate a week of classes with a week of on-site construction training. Geared to provide a meaningful and useful education, the curriculum integrates academic skills—reading, writing, and mathematics with life skills, social studies, leadership opportunities, and vocational training. The classes are small, allowing instructors to provide one-on-one attention and enabling the students to feel respected and supported. A nurturing, "family-like" environment encourages students to solve problems together and see the strength in cooperation.

YouthBuild prepares young people for the working world in diverse ways. Weekly classes build sound work habits and decision-making skills and teach trainees how to manage time effectively, develop career plans, and handle job interviews. At the work site, young people receive close supervision and training in construction skills from qualified instructors who are often union journeymen. The skills they acquire qualify them for apprenticeships or entry-level positions in building maintenance, carpentry, demolition, masonry, painting, and other construction-related jobs. Paid internships offer higher levels of training. Many decide to go on to college. Most earn an AmeriCorps college scholarship through their service building housing. YouthBuild offers young men and women an extraordinary opportunity to attain the education, job skills, inspiration, and financial wherewithal to take responsibility for their children and to become community-minded, socially responsible taxpayers.



**Determine the feasibility of annexing additional land for future housing development.**

Accident currently allows new homes to be developed on large lots. While this may appear to be an adequate use of land, over the long term, there may not be sufficient space for the community to grow without annexation. It is recommended that the density guidelines encourage clustered development of housing with common green space, and smaller lot sizes similar to the existing historical grid. This will help preserve the rural setting surrounding Accident. Current development creates a suburban subdivision environment and a landscape that does not promote the compact feel of a small village. In general, the streets need to become more connected rather than isolated by reducing dead ends, indirect access and one-way streets in favor of more transparency physical and visual access.



### ***4.4.3 Heritage Tourism Development and Historic Preservation***

**Develop tourism attractions and promotions around the community's heritage.**

- **Expand the programming and interpretation of the Drane House.** The community should work with the county's tourism bureau to develop a more consistent schedule of tours and events at the Drane House. Because of its historical importance to the entire county, this resource should be showcased through interpretative events that depict life in the late eighteenth century. Possible events/activities might include:

- re-enactments of daily life
- craft and food demonstrations and workshops
- period music and festivals
- hand on gardening events and workshops

- **Take advantage of Accident's agricultural heritage. Explore the feasibility of establishing farm tours, "pick your own" programs, and special events at local farms.** The number of activities that can occur on a farm is quite extensive. The development of such an initiative will require that an initial inventory of farms be collected to determine what type and how many are located in close proximity. Once the inventory is prepared, a meeting with farmers would be in order to present the opportunities for discussion. Specific opportunities for exploration include:

Outdoor recreation: horseback riding, wildlife viewing, fee fishing, camping and picnicking, fee hunting, wagon/sleigh rides, cross-country skiing, game preserve, clay bird shooting, off-road vehicles

Educational experiences: school tours, garden/nursery tours, winery tours, agricultural technical tours, historical agricultural tours, exotic animal farm

Direct agricultural sales: on-farm sales, roadside stands, you-pick operations, agricultural related crafts and gifts

Entertainment: concerts/special events, festivals/fairs, petting zoo, corn maze, hunting/working dog training

Accommodations: bed and breakfast inn, farm vacations, guest ranch, youth exchange, elder hostel

- **Determine the feasibility of establishing a road side Farmers Market.** Accident should work to develop or attract an operator for a roadside farmers market. This kind of development showcases the agricultural heritage and products of the community. With the amount of vehicular traffic on Route 219, and the historic nature of the red barn at the industrial park entrance, this site

offers potential to be a very attractive site for such a market. Several issues must be considered during the planning process: market feasibility, sponsorship, creating a favorable climate, location and site considerations, and market facilities.



Regarding feasibility, studies have shown that at a minimum, one half-dozen consistent, high quality sellers and 100 regular shoppers a day can justify a market. Research indicates that assuring an adequate number of producers as sellers is more important than evaluating the number of consumers.

Many markets have been developed by local governments in cooperation with county extension programs. In other cases, sponsors have included state government, nonprofit entities and local farmer cooperatives. Many communities have excellent entrepreneurs who have successfully developed markets.

Location should focus on convenience for the customer. There needs to be adequate circulation for vehicular and pedestrian traffic on the site. Parking should be well defined and close-in. It is preferable if a portion of the market is indoors or under some type of shelter.

Management of markets is typically vested in some type of Board of Directors and part or full time manager, depending on how many days it operates. A very important function of the Board is determining who can sell at the market. Options might include: all farmers, local farmers only, or farmers and non-farmers. In addition, fees and rental agreements must be developed in order to sustain operations. Hours of operation must be determined and again, research indicates that a minimum of two days per week is optimum.

**Preserve the historic resources of the community:** As one of the oldest communities in the county and region, Accident has a story to tell that many tourists will find interesting. This story cannot be told, however, if the historic buildings and resources are not preserved. The following recommendations offer guidance on how to develop a vibrant commercial district within the context of historic preservation.

- **Survey the community to determine if a National Register nomination for Historic District status is feasible:** The community should work with the Maryland Historical Trust to determine if there is the potential for historic district

designation in Accident. More than likely this designation would only encompass a portion of town center. This designation should be pursued because of both the marketing potential to heritage tourists and the economic incentives for property owners. Property owners who invest in the rehabilitation of their buildings are eligible to claim a 20% federal and 25% state tax credit, based upon the total project cost. It is a strong economic incentive for redevelopment of properties.

- **Develop historic district design guidelines to assist property owners in the proper rehabilitation of their buildings.**

In order to protect the long term integrity of the commercial area (even if historic district status is not feasible), property owners should make building improvements according to design standards that are based on the National Park Service's Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings. These guidelines are intended to:



These guidelines are intended to:

- make people aware of the value of historic properties;
- protect the appearance of the community;
- preserve the integrity of the historic 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.** The Town 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.

**Promote the designation of Route 219 as an on-road bicycle trail as defined in the county’s trail plan.**

Accident is along the route of the county’s proposed trail plan. Town officials should work with the county trails committee to advocate for the implementation of the plan through Accident. In all probability this is will entail the designation of a bicycle route along Route 219. If and when this occurs, trail users should also be directed to the town’s amenities, such as the parks and the Drane House.

#### 4.4.4 Business Development

**Recruit new and expand existing businesses to support gaps in the retail and service sectors.**

- **Implement a business recruitment program:** There are a number of new business opportunities that are viable in Accident. The best opportunities relate to tourism supported specialty retail, such as antique stores, art galleries, specialty foods and restaurants. In order to implement an effective program, the following steps need to be taken:



- Develop an inventory of available space, including size, price, availability, and contact information.
  - Make the real estate and business opportunities known to the various organizations in the county, including the Main Street program, County Economic Development office, Chamber of Commerce, Small Business Development Center, and ask for referrals.
  - Post business opportunities on the county or chamber web site.
  - Develop a partnership with the Small Business Development Center at Garrett College to assist existing and potential entrepreneurs in the development and financing of their businesses.
  - Discuss the business opportunities with existing businesses and assist them in expanding their businesses if so desired.
- 
- **Implement business retention and entrepreneurial training program.** It is critical that the businesses in Accident be able to compete and capture their fair share of the market within the trade area. If these businesses are not successful, it will be difficult to recruit new businesses. A business retention program should be developed and given the same priority as business recruitment. The following are some typical areas where small businesses need assistance:
    - Developing or changing a business plan
    - Improving advertising or promotion
    - Accounting and record keeping
    - Planning for an expansion
    - Inventory control
    - Using computers
    - Personnel management and training
    - Identifying and capturing new markets
    - Financial assistance
    - Complying with local, state and federal regulations
    - Store layout and window design
    - Merchandise presentation

In order address these issues, a program should be developed in partnership with such organizations as the Small Business Development Center and Main Street program, to train small business operators. The program should offer an entrepreneurial training curriculum that leads students through the development of a complete business plan. These courses typically require 12-15 hours of time commitment and are generally offered over a multi-week period. This is very useful for businesses operating without a business plan, or for those considering an expansion. If it is not feasible to offer a course, targeted workshops on relevant topics should be pursued. Examples include: cash flow planning and management; inventory control; web based marketing, etc.

#### ***4.4.5 Leadership Development***

##### **Implement a leadership development program to encourage greater community participation in civic events.**

The participants in the planning process spoke often of the need to cultivate more citizen interest in the affairs of the community. It is proposed that an initiative be established by an entity, such as Garrett County Community Action Committee, to stimulate leadership development. The purpose of this initiative is to identify new and emerging leaders whose skills and knowledge can be developed so that they can champion community and economic development activities.

A proposed approach might be as follows:

- Identify a project from the plan that can be implemented by a broad group of community representatives. Require that twenty people, as an example, participate who represent various segments of the community: youth, retirees, local government, civic organizations, etc.
- Provide a pool of funds for project implementation subject to requirements that the group attend certain meetings and sessions to learn how to:
  - organize members, facilitate agreement, sustain action
  - develop a well planned project
  - develop a team approach to bring about the most effective work
- Use the meetings as a facilitated approach to helping the community plan the project as well as train them on consensus building, project planning, conflict resolution, working with different personality types, goal setting, etc.
- Provide funding for the project implementation after successful completion of the meetings by the participants. It may be beneficial to require that participants attend all or most of the meetings in order to qualify for the funds.



## **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 Accident
- A New Nonprofit Community Development Corporation
- Garrett County Community Action Committee (through its Main Street Initiatives and Community Legacy)

It is recommended that the community look at a combination of organizations to support this effort. Accident should form a Accident Revitalization Task Force, comprised of residents 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 circuit rider positions 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 and residential 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 Accident Revitalization Task Force.

- **Streetscape Design:** Most of the communities will need assistance with planning and design of streetscape, town square 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.
- **Tourism Marketing and Development:** It is important to work closely with the Garrett County Chamber of Commerce in the development of tourism projects, events and marketing campaigns. It is recommended that the community work closely with the Chamber of Commerce dedicated staff person who is charge of special events to increase support for these efforts.

### ***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. Until there is an organizational entity 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 organize and manage multiple donor and community advised funds.

### ***5.3 Conclusion***

Accident's future growth is directly related to growth at Deep Creek Lake and the opportunities created by potential new housing and commercial development. There is strong potential to capture business opportunities related to tourism and recreational development. It will take 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**  
**Accident**

<b>Activity</b>	<b>Priority</b>	<b>Lead Organization</b>	<b>Resources</b>
<b><i>Community Improvements</i></b>			
Streetscape on Rt. 219	3	Town/Task Force	Legacy/CDBG/DOT
Streetscape on Main St.	1	Town/Task Force	Legacy/CDBG/DOT
Improve community parks	3	Town	Open Space Funds
Site improvements at Town Hall	2	Town	
<b><i>Housing</i></b>			
Housing rehabilitation	2	Private/GCCAC	CDBG/HUD
Improve site planning requirements for new housing	2	Town	County Planning Office
<b><i>Heritage Tourism &amp; Historic Preservation</i></b>			
Enhance programming at Drane House	1	Accident Cultural & Historical Society	MD Historical Trust, Museum Assistance Grant Program
Agri-tourism programs	3	Task Force/Local Farms	County Extension/Rural Coalition/Chamber of Commerce
Farmers Market	2	Task Force	County Extension/County ED
Determine feasibility of historic district	1	Task Force	MD Historical Trust
Develop design guidelines	1	Task Force	Garrett CAC
Develop infill guidelines	1	Task Force	County Planning Office
Develop façade grants	1	Task Force	Garrett CAC
Develop bike trail	3	Task Force	County Trails Committee
<b><i>Business Development</i></b>			
Business recruitment	3	Task Force	County ED/Chamber of Commerce
Retention/Entrepreneurship	2	Task Force	Garrett College/County ED/SBDC
<b><i>Leadership Development</i></b>			
Leadership program	1	Task Force/GCCAC	ARC/Foundations

# **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
<b>Tax Incentive Programs</b>				
<b>Job Creation Tax Credits</b>	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
<b>One Maryland Tax Credits</b>	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
<b>Maryland Enterprise Zone Tax Credits</b>	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
<b>Maryland Research and Development Tax Credit</b>	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.	
<b>Brownfields Tax Incentives</b>	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
<b>Federal Low-Income Housing Tax Credit Program</b>	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
<b>Loan Programs</b>				
Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
<b>Maryland Economic Development Assistance Authority and Fund (MEDAAF)</b>	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"> <li>➤ Regional or local revolving loan fund</li> <li>➤ Special purposes loan</li> </ul>			
<b>Significant Strategic Economic Development Opportunities</b>	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
<b>Local Economic Development Opportunity</b>	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
<b>Direct Assistance to local jurisdictions or MEDCO</b>	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
<b>Regional or local revolving loan fund</b>	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
<b>Special purposes loan</b>	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
<b>Economic Development Opportunities Fund (Sunny Day Fund)</b>	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
<b>Smart Growth Economic Development Infrastructure Fund (One Maryland)</b>	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><b>Maryland Industrial Development Financing Authority (MIDFA)</b></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.	
<b>Maryland Small Business Development Financing Authority (MSB DFA)</b>	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>
<b>Community Development Block Grant Program – Economic Development (CDBG-ED)</b>	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>
<b>Maryland Economic Adjustment Fund (MEAF)</b>	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>		
<b>Maryland Competitive Advantage Financing Fund (MCAFF)</b>	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
-----------------	---------------------	-------------------	----------------------------	-----------------

**Heritage Preservation**

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
<b>Certified Local Government Grants</b>	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
<b>Historic Preservation Easements</b>	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
<b>Historic Preservation Loan Program</b>	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
<b>Historic Rehabilitation Tax Credits</b>	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
<b>Maryland Historical Trust Grants</b>	The Historic Preservation Grant Fund includes both <a href="#">Capital</a> and <a href="#">Non-Capital</a> 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
<b>Technical Preservation Assistance</b>	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
<b>Heritage Museum Development Grants, Mini Grants and Consultant Grants</b>	<a href="#">Heritage Museum Development Grants</a> , 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
-----------------	---------------------	-------------------	----------------------------	-----------------

<b>Housing</b>
----------------

<p><b>Operating Assistance Grants Program - Production Grants</b></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"> <li>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.</li> <li>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.</li> <li>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.</li> </ul> <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 &amp; Community Development (800) 543-4505</p>
---	---	--	--	--

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.	
<b>Operating Assistance Grants Program – Capacity Building Grants</b>	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
<b>Community Services Block Grant Program</b>	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
<b>Maryland Housing Rehabilitation Program – Single Family (MHRP-SF)</b>	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
<b>Multifamily Rental Housing Program</b>	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
<b>Neighborhood Housing Services Program (NHS)</b>	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
<b>Accessory, Shared and Sheltered Housing Program (ACCESS)</b>	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
<b>Group Home Financing Program (GHRP)</b>	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.	
<b>Historic Rehabilitation Tax Credit</b>	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
<b>HOME Investment Partnerships Program (HOME)</b>	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
<b>Maryland Affordable Housing Trust (MAHT)</b>	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
<b>Multifamily Bond Program</b>	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
<b>Partnership Rental Housing Program (PRHP)</b>	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.			
<b>Community Housing Support Program (CHSP)</b>	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
<b>Affordable/Accessible Housing Registry</b>	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
<b>Community/Business Development</b>				
<b>Maryland Town Manager Circuit Rider Grant Program</b>	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
<b>Community Legacy Program</b>	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
<b>Live Near Your Work Program (LNYW)</b>	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
<b>Main Street Maryland Program</b>	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
<b>Maryland Capital Access Program</b>	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 <a href="mailto:conlon@dhcd.state.md.us">conlon@dhcd.state.md.us</a> .
<b>Maryland Downtown Development Association</b>	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
<b>Microenterprise Grant</b>	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
<b>Assistance (MEGA)</b>	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
<b>Neighborhood Business Development Program</b>	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
<b>Neighborhood Partnership Program (NPP)</b>	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
<b>Programs for Revitalizing Communities</b>				
<b>Code Lynx</b>	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
<b>Office and Commercial Space Conversion Initiative</b>	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
<b>Smart Codes – The Maryland Building Rehabilitation Code Program</b>	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
<b>Special Targeted Applicant</b>	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
<b>Rehabilitation Program (STAR)</b>	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
<b>Maryland State Highway Administration</b>				
<b>Partnership Planting Program</b>	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 <a href="mailto:planting@sha.state.md.us">planting@sha.state.md.us</a>
<b>Transportation Enhancement Program (TEA-21)</b>	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
<b>Maryland Department of Natural Resources</b>				
<b>Community Parks &amp; Playgrounds Program</b>	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 <a href="mailto:dritchie@dnr.state.md.us">dritchie@dnr.state.md.us</a>
<b>Maryland's Rural Legacy Program</b>	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) <a href="mailto:pbush@dnr.state.md.us">pbush@dnr.state.md.us</a>

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

<b>Federal Resources</b>				
--------------------------	--	--	--	--

<b>U.S. Small Business Administration</b>	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
<b>USDA Rural Development Rural Business Cooperative Service</b>	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
<b>USDA Rural Development Community Facility Programs</b>	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
<b>USDA Rural Development Rural Housing Programs</b>	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
<b>USDA Rural Development Water and Waste Programs</b>	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
<b>U.S. Economic Development Administration</b>	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
<b>Appalachian Regional Commission</b>	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