

Community Legacy Strategic Plan: Friendsville, Maryland



August, 2003

The residents of Friendsville 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	5
1.1 Overview and Purpose.....	5
1.2 Study Process	5
1.3 Organization of Report	5
2. Market Position	6
2.1 Overview	6
2.2 Population	6
2.3 Economy	8
2.4 Housing	11
2.5 Traffic	12
2.6 Retail Activity	12
2.7 Conclusions	13
3. Existing Conditions	13
3.1 Overview	13
3.2 Commercial District	13
3.2.1 Water and Sewer Systems	14
3.3 Tourism and Recreation	15
3.3.1 Heritage Tourism	17
3.3.2 Recreational Resources	17
3.4 Community Evaluation of Existing Conditions	18
3.5 Conclusions	20
4. Recommendations	21
4.1 Overview	21
4.2 Community Vision and Values	21
4.3 Statement of Goals	21
4.4 Strategies	21
4.4.1 Tourism Development and Marketing	21
4.4.2 Business Development Opportunities	29
4.4.3 Commercial District Revitalization	32
5. Implementation	36
5.1 Summary of Projects and Suggested Priorities	36
5.2 Implementation Issues	36
5.2.1 Organization	36
5.2.2 Shared Programming Among Communities	36
5.2.3 Resource Development	37
5.3 Conclusion	37
Summary of Action Plan	38
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 Indigo Designs to assist in the preparation of a strategic plan for the Town of Friendsville. 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 Friendsville 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, Friendsville's demographic and economic trends mirror those changes that are occurring in the county. There are some important trends in Friendsville that should be taken into consideration when planning for future development:

- While the population decreased over the past decade, there is significant growth that has occurred in the county. Friendsville's location provides an opportunity for the community to grow in the future.
- Household incomes have grown as they have in the county.
- Economic trends indicate that Friendsville's job growth has occurred in those industries that support tourism development: construction, retail and entertainment/lodging/food service.

Existing Conditions

Friendsville has opportunities to promote revitalization through its position as a river and recreation community. Opportunities abound for small business development, heritage and recreational tourism development, and improvements to the overall quality of life for residents. The Youghigheny River with world class whitewater rapids, runs through the center of town and provides the venue for excellent kayaking and whitewater rafting. Unfortunately there are many vacant buildings in the downtown area. While there are not many, there are some very interesting small businesses that could form the foundation for a much more expansive small business development initiative. Interestingly there are two manufacturing businesses located in the town that continue to do well. Future expansion within the community may be in doubt without additional land to do so.

Community Vision and Goals

Nearly 50 residents participated in the development of this plan. Through this process they articulated a clear vision statement and goals that form the basis for the recommendations contained in this report. Their vision and goals follow:

Friendsville is a national recreation and tourism destination, and a great place to live. Tourists and residents enjoy unparalleled beauty, clean and abundant natural resources, and historic charm. Such a combination has fostered a vibrant small business economy while maintaining the quality of our small town environment. Our values promote preservation of our pristine environment and heritage; tolerant attitudes among those with diverse interests; and strong relationships among the generations in our community.

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

- Develop and improve tourism activities in the community.
- Support and expand local small businesses.
- Revitalize the town center commercial area.
- Promote job opportunities for town residents.
- Develop an organizational structure to implement the revitalization plan.

Recommendations

Tourism Development and Marketing: Friendsville should develop the appropriate infrastructure and marketing support to enhance recreational tourism. Foremost, the town should address the needs of those using the river for rafting, kayaking and fishing. This entails building appropriate facilities for parking, changing and river access. Additionally, there are opportunities to promote trail use in and around Friendsville through the development and promotion of trailhead facilities.

Heritage tourism is an important component aspect of Friendsville's revitalization strategy. The historic mill should be restored and efforts should be made to capture the interesting history of community through interpretation, oral histories, and walking tours. Finally, special events should be expanded to include a new river heritage festival and a longer version of Friendsville Days.

Friendsville should develop a marketing strategy for tourism that communicates events, town history, and attractions to the hundreds of thousands of tourists who visit the county annually.

Business Development: Friendsville needs to strengthen its commercial business base to provide goods and services to tourists and residents. Existing businesses should form a business association to advocate for the needs of small business operators in the community. A business retention program that provides education and training to these businesses is necessary in order for them to grow to their greatest potential.

A variety of business recruitment opportunities exist small specialty retail operations such as antique stores, art galleries, specialty foods, and restaurants. River related and outfitting companies are also viable prospects. An organized effort to document space availability, communicate opportunities and respond to prospects is required. Attention should be paid to the capital investment needs of prospects and loan programs should be accessed or developed where the need exists.

In order to address future new manufacturing opportunities and expansion of existing companies, property located along Route 742 should be considered for a small light industrial complex. These facilities should be carefully designed to reflect a high quality environment. Situated at the community's gateway entrance, all new construction should be carefully designed to integrate the streetscape and surrounding buildings.

Commercial District Revitalization: Friendsville should preserve its historic structures as an important part of its revitalization plan. Many areas of the community appear eligible for listing on the National Register of Historic Places. In addition to listing these properties, Friendsville should develop design guidelines for rehabilitation of properties as well as for new infill construction. As incentive for use of these guidelines, property owners should have access to a façade grant program that will help to offset some or all of the costs.

Friendsville's gateways are important as first impressions of the community. Improvements should be made to the Maple Avenue and First Avenue entrances into town. Streetscape improvements such as lighting, signage, landscaping, and banners will add an inviting atmosphere to the community.

Implementation

It is recommended that the community look at a combination of organizations to support this effort. Friendsville should form a Friendsville 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 plan presents opportunities to create programs or develop projects that can benefit many of the communities in Garrett County. The following areas represent prime possibilities for the collaboration between the towns and their programs:

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

- Streetscape Design: Most of the communities will need assistance with planning and design of streetscape and gateway improvement projects. It is recommended that the project management for this activity be vested with Community Action who in turn can procure design assistance for all interested communities.
- 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 Chamber of Commerce dedicate a person to work as a circuit rider in the communities providing staff support for these efforts.

Conclusion

Friendsville's future direction is highly dependent upon its ability to capture opportunities related to tourism and recreational development. It will take a strong collaboration between Town residents, Town Council, Garrett County and various county organizations to implement a successful revitalization program.

1. INTRODUCTION

1.1 *Overview and Purpose*

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Indigo Designs to assist in the preparation of a strategic plan for the Town of Friendsville. 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 Friendsville 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, 46 individuals participated in meetings to share their thoughts on how to improve Friendsville, 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 Friendsville and Garrett County.
- Summary of the community's strengths and weaknesses and relevant existing conditions.
- Revitalization strategies that reflect the vision and values of Friendsville residents.
- Analysis of organizational capacity and recommendations to support the future implementation of the plan.

2. MARKET POSITION

2.1 Overview

Friendsville is one of eight small municipalities in Garrett County, Maryland. It is in the extreme northwest corner of the county and is a gateway to the tremendous recreational resources of Western Maryland. It is a community rich in history. Settlement occurred in the mid-1700's and it is considered to be the first settlement in Garrett County. Its location along Interstate 68, and the Wild and Scenic Youghiogheny River, presents extraordinary opportunities for future development. While Friendsville has an opportunity to capitalize on its history, location and scenic beauty, the following information suggests that its full potential has not been met.

2.2 Population

Friendsville's population has been marked by a series of increases and decreases since the 1910 Census. The Town's population was 446 in 1910 and it peaked at 580 in 1960. Exhibit 2-1 shows a decline in population during the decade of the 1990s as compared to a 6% growth rate in the County.

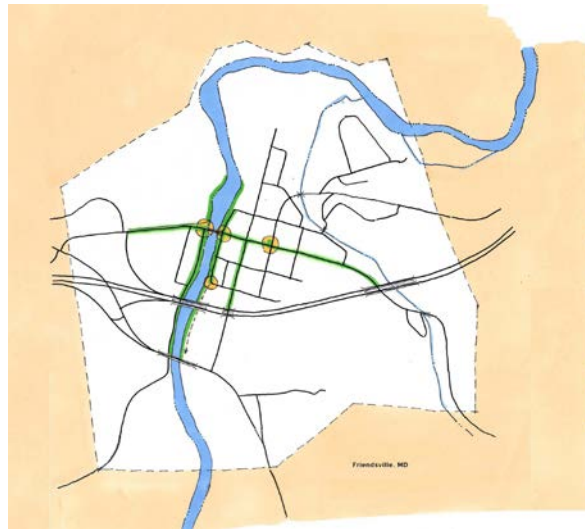


Exhibit 2-1
Town and County Population Estimates
1990-2000

Place	1990	2000	% Change
Garrett County	28,138	29,846	6%
Friendsville	577	539	(7%)

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

Exhibits 2-2 and 2-3 address both the size and number of Friendsville's households and trends in age distribution for the population over the period 1990-2000. The Town and County's age distribution patterns are very similar. There is an indication that the population is getting older, resulting in smaller household sizes. This supports the notion that the County is an attractive place for retirees from surrounding metropolitan areas in the mid-Atlantic region.

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

Place	Households: 1990	Households: 2000	Household Size: 1990	Household Size: 2000
Garrett County	10,110	11,476	2.7	2.55
Friendsville	222	232	2.6	2.32

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

Exhibit 2-3
Age Distribution
Garrett County and Friendsville
1990-2000

Age	Garrett Co.		Friendsville	
	1990	2000	1990	2000
19 years and <	30%	28%	29%	25%
20-64 years	56%	57%	55%	58%
65 years and >	14%	15%	16%	17%

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

Exhibit 2-4 reflects changes in distribution of household income over the period 1990-2000. Relatively speaking, income for Friendsville's households have experienced improvements during the time period with dramatic increases in the number households in the \$50,000-\$75,000 range. While only 10% of the households had incomes over \$75,000, this was an improvement from 1990 when there were none.

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

Exhibit 2-4
Distribution of Household Incomes for Friendsville
1990-2000

Income	1990	% of HH	2000	% of HH	% Change
< \$10,000	60	27%	61	26%	-
\$10,000-\$14,999	52	23%	17	7%	(67%)
\$15,000-\$24,999	45	20%	45	19%	-
\$25,000-\$34,999	36	16%	43	19%	19%
\$35,000-\$49,999	24	11%	27	12%	13%
\$50,000-\$74,999	9	4%	23	10%	156%
\$75,000-\$99,999	-	-	8	3%	-
\$100,000-\$149,999	-	-	7	3%	-
> \$150,000	-	-	7	3%	-
Total	226	100%	238	100%	

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

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

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

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

2.3 Economy

Friendsville's economy has exhibited some mixed trends. Even with a decline in population, there has been some job growth over the past decade. Exhibit 2-5 indicates that 30 jobs have been created. However, the nature of the job market is changing. Jobs are shifting into the construction, retail and tourism services arena. Manufacturing jobs declined, a trend that parallels the national economy.

Exhibit 2-5
Employment Trends for Friendsville
1990-2000

Industry	1990	% of Total	2000	% of Total
Agriculture, forestry, fishing, mining	9	5%	16	7%
Construction	17	9%	37	16%
Manufacturing	59	30%	25	11%
Transportation/Communications Public Utilities	11	6%	18	8%
Information	-	0%	-	0%
Wholesale Trade	5	3%	6	3%
Retail Trade	18	9%	38	17%
FIRE	4	2%	2	1%
Health/Education/Related Services	43	22%	53	23%
Public Administration	5	3%	8	3%
Arts/Entertainment/Recreation Services/Food/Lodging	-	0%	18	8%
Other services	23	12%	5	2%
Total	194	100%	226	100%

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

Exhibit 2-6 and 2-7 compare job trends by major industry for both Friendsville and the County. The town's major increases are in industries that mirror the county's trends. Construction, Entertainment/Recreation/Food Service and Lodging were areas of large increases for both. The number of new jobs related to the tourism industry for the County is astounding. Of the 1,321 new jobs created, tourism related jobs accounted for 73% of them. While the Town gained a significant number of jobs in retail, the county appears to have lost 656, a rather large number. It is assumed that this loss is only on paper and can be attributed to the implementation of a new classification system by the Census Bureau which shifted food service and lodging from the retail category and placed it into Arts/Entertainment/Recreation/Food Service and Lodging.

Exhibit 2-6
Changes in Employment by Major Industry: Friendsville
1990-2000

Industry	1990-2000 Change in Number of Jobs	Percent Change
Agriculture, forestry, fishing, mining	7	78%
Construction	20	118%
Manufacturing	-34	-58%
Transportation/Communications Public Utilities	7	64%
Information	0	-
Wholesale Trade	1	20%
Retail Trade	20	111%
FIRE	-2	-20%
Health/Education/Related Services	10	23%
Public Administration	3	60%
Arts/Entertainment/Recreation Services/Lodging/Food Services	18	-
Other services	-18	-78%
Total	32	16%

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

Exhibit 2-7
Changes in Employment by Major Industry: Garrett County
1990-2000

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

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

2.4 Housing

Housing in Friendsville varies in terms of age and condition. According to the Census, 41% of the housing stock was built prior to 1939. During the past ten years there have been an additional 30 units built in the community. These can primarily be attributed to income based rental units. Exhibit 2-8 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.

More households are renting units in Friendsville than in previous years. Exhibit 2-9 shows a 17% 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 2-8
Number of Housing Units
Garrett County and Friendsville
1990-2000

Place	1990	2000	% Change
Garrett County	14,119	16,761	19%
Friendsville	240	270	13%

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

Exhibit 2-9
Housing Tenure Trends
Garrett County and Friendsville
1990-2000

Place	Owner Occupied		% Change	Renter Occupied		% Change
	1990	2000		1990	2000	
Garrett County	57%	78%	21%	15%	22%	7%
Friendsville	61%	57%	(4%)	26%	43%	17%

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

Perhaps the most dramatic changes in the housing market can be demonstrated by the changes in housing values in the county. Exhibit 2-10 shows the disparity between housing values in Friendsville 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 2-10
Median Housing Values
Garrett County and Friendsville
1990-2000

Place	1990	2000	% Change
Garrett County	\$86,400	\$159,000	84%
Friendsville	\$43,800	\$73,100	67%

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

Exhibit 2-11
Average Home Prices
Western Maryland Counties and State

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

Source: Maryland Association of Realtors

2.5 Traffic

Interstate 68 passes through Friendsville. It provides access from I-70 and the Baltimore-Washington, DC areas to points west. State highways MD 42 and MD 742 are also important arteries. MD 42 connects Friendsville to Deep Creek Lake and Oakland to the south, and Pennsylvania to the north. MD 742 becomes Maple Street and is the main thoroughfare through town.

2.6 Retail Activity

Tourism's impact on the county economy is reflected in the growth trends for retail sales in Garrett County. Exhibit 2-12 reflects retail sales growth of 57% from 1987-1997. This growth came with only nine more stores over the time period. It appears that shopping has been concentrated in the existing establishments. Exhibit 2-13 indicates that Garrett County's population expenditures, as compared to the region, perform well against Effective Buying Income potential.

Exhibit 2-12
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 2-13
Effective Buying Income and Related Sales for Garrett County and Western Maryland
2002

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

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

2.7 Conclusions

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

- While the population decreased over the past decade, there is significant growth that has occurred in the county. Friendsville's location provides an opportunity for the community to grow in the future.
- Household incomes have grown as they have in the county.
- Economic trends indicate that Friendsville's job growth has occurred in those industries that support tourism development: construction, retail and entertainment/lodging/food service.

3. EXISTING CONDITIONS

3.1 Overview

This section of the plan addresses conditions related to the commercial district, tourism and recreation. These are the most important conditions that will have an impact on Friendsville's commercial revitalization potential.

3.2 Commercial District

Friendsville's history is reflected in its commercial district and surrounding housing. Businesses are concentrated along Maple Street between Morris and Second Avenues. There are 29 operating businesses, agencies and organizations within the community. These businesses can be categorized as follows:

- Specialty Retail: candlemaking; health foods; art gallery; ginseng farm (4)
- Contractors (3)

- Manufacturing: primarily related to the rafting industry (3)
- Professional Services: bank; printing; insurance (3)
- Auto Related/Gas (3)
- Personal Services: funeral home; hair salon (2)
- Food and Liquor Stores (2)
- Recreation Services: rafting and outfitting (2)
- Eating and Drinking Establishment (1)
- Convenience: pharmacy (1)
- Lodging (1)
- Other: nonprofit, municipal (4)

It is worth noting that there are some very interesting businesses currently operating in Friendsville. The Candlesmith offers handmade candles; Mountain Surf manufactures and retails high end river wear; Wihinape/Appalachian Valley Natural Products sells a variety of aromatherapy products, herbs and health food products; Vision Quest is a high quality art gallery. Demaree Inflatable Boats, an important employer in the community, occupies a former school building. And Precision Rafting draws many tourists into the community with its guided whitewater rafting business. The town's one grocery store carries a wide variety of products. The Friends Family Museum documents the history of the Town dating back to the mid-1700's. It is a tremendous genealogical resource and provides tourists, residents, and students with information on the history and heritage of the community.

The buildings in the commercial district have varying degrees of historical significance. Many have been significantly altered over the years, and some suffer from neglect. There is a very high vacancy rate, particularly along Maple Street. Part of the difficulty in filling these buildings is the reported high expectations that property owners have for the value of their buildings.



It is also important to note that there are two manufacturers located within the Town's commercial district. Both Mountain Surf, manufacturer of high end kayak apparel, and Demaree Inflatables, manufacturer of inflatable rafts, are located in facilities that do not offer opportunities for physical expansion of their sites.

3.2.1 Water and Sewer Systems

An important point of interest lies with the community's sanitary sewer constraints. During the course of this planning period, there was a moratorium on sewer taps due to infiltration that occurred in the system as a result of broken caps during snow removal. While these have been repaired, the system has almost reached capacity, and there will only be between 5-10 new taps issued until the system can be upgraded. Currently the

system has capacity for 125,000 gallons per day. An upgraded system based upon growth projections should be a priority issue for the community.

There do not appear to be similar issues with water capacity.

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 the tourists.

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

3.3.1 Heritage Tourism: Friendsville is considered the first settlement in Garrett County. John Friend, Sr. came into the area in 1765 and purchased land from the Indians. Beginning in the 1890's, Friendsville became an important shipping point for the lumber industry. Current day resources and elements of this heritage include:

- Friend Family Association's National Heritage Museum and Library: The Museum showcases the settlement of the area and traces development activities from the 1600s to the present. The Association was headquartered in California at one time, but has since moved back. Friend Family Reunions are held annually which brings many people back to the community.
- Peters Mill
- Potential Downtown Historic District
- Events and Festivals: Friendsville Days; Fiddlers and Banjo Contest
- Agricultural Resources: Deep Creek Cellars is a vineyard located in close proximity to the community



3.3.2 Recreational Resources: There are an abundance of recreational, natural and scenic resources in Garrett County that draw nearly one million tourists per year. Most of this visitation is driven by the Deep Creek Lake area and related developments which are less than 10 miles from Friendsville.

- Youghiogheny River: Friendsville is perhaps best noted for its recreational resources, most notably the Youghiogheny River. This river was designated as Maryland's first Wild and Scenic river corridor. It is known for its excellent whitewater, including Class V and VI rapids, for both rafting and kayaking and has drawn river enthusiasts from around the world to experience its extreme vertical drops. Other outstanding features include its scenic, geologic, historic, ecological, agricultural, fish and wildlife properties. The River is stocked with trout at certain points within the community including the Maple Street bridge, Bear Creek, and the Interstate Bridge. Unfortunately there are few safe access points to promote fishing for residents or tourists with the Town.



There have been conflicts between river users and the Town regarding parking, access to the river and changing facilities. Many individuals will enter Friendsville on Route 742 (Maple Street entrance), park along the side of the road and change in the open. This has created a less than optimum environment for the community. Reportedly up to 75-100 vehicles line the road on any given weekend during the high season for kayaking. Parking is an issue during the months of May through October, on Fridays and Mondays; and the first Saturday of the month. Trips organized by outfitting companies, such as Precision Rafting, do not encounter these problems. Precision Rafting has made arrangements for changing facilities, in town parking, and provides shuttle transportation for its clients to and from the river.

- **Bear Creek:** Bear Creek is an important stream that is part of Garrett County’s Rural Legacy Initiative. The county has identified this watershed as an important conservation initiative. Within a few short miles of Friendsville, Bear Creek provides beautiful scenery and excellent fishing opportunities.
- **Kendall Trail:** The Kendall Trail is the site of a former railroad line that extends along the east side of the river. An entrance to the Trail is on Morris Avenue in downtown Friendsville. This trail is restricted in its use by the Maryland Department of Natural Resources because of its location in the Wild and Scenic Corridor. It is open for hiking, but not well publicized or promoted. The entrance to the Trail is overgrown and there is a gate with signage posted that indicates that motorized vehicles and camping are prohibited. It presents a very “unfriendly” appearance and actually discourages use. Until the DNR develops its strategic plan for the Corridor, there will be limited use of the Trail and it will continue to be an underutilized resource for the community.
- **Friendsville Community Park:** Situated on the banks of the River, this facility has walking paths, an amphitheater, green space, changing rooms for people engaged in river related activities and it provides a venue for the community to host events. Currently Friendsville Days and the Fiddlers and Banjo Contest are held at this site. Kayakers have been encouraged to use the park and its changing facilities as an egress point from the river. However, it gets limited use because it is located approximately 2 miles past the parking on Rte. 742 which is the optimal take out point.

3.4 Community Evaluation of Existing Conditions

The community meetings provided an opportunity for residents to share their ideas about Friendsville’s strengths and weaknesses, and external opportunities and threats that will have an impact on their revitalization plans. This analysis resulted in the identification of key issue areas: ***tourism development and marketing; small business and job development; commercial district revitalization and community facilities.*** The following matrix summarizes this information.

Tourism Development and Promotions

<p><u>Strengths</u></p> <p>Youghiogheny River Bear Creek Friendsville Days, Fiddlers Contest Museum Lodging Facilities Access to Interstate Scenic Beauty Hunting</p>	<p><u>Weaknesses</u></p> <p>Lack of Signage Lack of camping facilities Appearance</p>
<p><u>Opportunities</u></p> <p>Package Tours and Develop Marketing Materials Trail from Friendsville to Oakland Lake Tourists Upper Yough Festival Whitewater Activities Parking Between Town and Interstate</p>	<p><u>Threats</u></p> <p>Parking Congestion Related to River Tensions with Rafting Community Noise from Highway</p>

Small Business and Job Development/Commercial Revitalization

<p><u>Strengths</u></p> <p>Health Foods Store Candle Business Family Owned Grocery Store Manufacturing Facilities</p>	<p><u>Weaknesses</u></p> <p>No restaurant Several Weak Businesses Lack of Support for Local Businesses No Building Lots</p>
<p><u>Opportunities</u></p> <p>Proximity to New Federal Prison Historic Revitalization of Buildings</p>	<p><u>Threats</u></p> <p>Inflated Real Estate Prices</p>

Community Facilities and Image

<p><u>Strengths</u></p> <p>Library Elementary School Health Care Community Park Churches Fire and Rescue Squads Proximity to Higher Education Organized Programs for Children</p>	<p><u>Weaknesses</u></p> <p>Limited Sewer Capacity Town's Appearance</p>
<p><u>Opportunities</u></p> <p>(none cited)</p>	<p><u>Threats</u></p> <p>State Highway Reductions For Street and Sidewalk Maintenance</p>

3.5 Conclusions

Based upon the above analysis, Friendsville has opportunities to promote revitalization through its position as a river and recreation community. Opportunities abound for small business development, heritage and recreational tourism development, and improvements to the overall quality of life for residents.

4. RECOMMENDATIONS

4.1 *Overview*

This section presents recommendations for revitalization of Friendsville 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. Task forces formed around key issue areas to provide a framework for project ideas.

4.2 *Community Vision and Values*

The following vision and values were developed over the course of two public meetings and were agreed upon by consensus among all 47 participants.

Friendsville is a national recreation and tourism destination, and a great place to live. Tourists and residents enjoy unparalleled beauty, clean and abundant natural resources, and historic charm. Such a combination has fostered a vibrant small business economy while maintaining the quality of our small town environment. Our values promote preservation of our pristine environment and heritage; tolerant attitudes among those with diverse interests; and strong relationships among the generations in our community.

4.3 *Statement of Goals*

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

- **Develop and improve tourism activities in the community.**
- **Support and expand local small businesses.**
- **Revitalize the town center commercial area.**
- **Promote job opportunities for town residents.**
- **Develop an organizational structure to implement the revitalization plan.**

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

4.4 *Strategies*

4.4.1 *Tourism Development and Marketing*

Projects should be implemented that support both the river and trail based activities, and the community's heritage. In addition, proactive marketing strategies are recommended that will draw travelers in the Town. Friendsville is well positioned to

draw travelers off the highway. It is the first Maryland community that tourists come upon when traveling from the west on Interstate 68, and it is on the main artery from the interstate to the Deep Creek Lake resort activities and other abundant recreational resources.

- **Support and enhance the whitewater tourism industry:** In order to promote opportunities related to the whitewater industry, Friendsville needs to better develop the infrastructure to support tourists that are coming to enjoy river related activities. This includes better points of access, and improvements to signage and information.

Develop parking and changing facilities for kayakers and rafters: As previously indicated, better parking and changing accommodations need to be made available for whitewater enthusiasts. Two locations are suggested to provide parking for two types of users: individual kayakers, and group trips.

Location 1, Corner of Morris and Maple Streets: Currently this lot is used by Precision Rafting to park their customers. This lot could be re-developed to include a public-use trail-head facility complete with bathrooms and changing rooms for the kayakers and river-goers alike. This building should be situated at the symbolic head of Maple Street. Positioned to capture the corner, this infill building should be designed to retain the history and character of Friendsville and fit seamlessly within the existing Maple Street fabric. Inside, the building could provide information on Youghioghney River and nearby natural features that tourists may find of interest. There should be parking provided behind the building that is landscaped and paved to accommodate the groups of rafters booked by rafting companies. This lot can also provide parking support for the proposed Kendall Trailhead (see following recommendations.) This particular lot development scenario can serve as a model for other infill sites along Maple Street. In general, parking areas should be encouraged behind main-street buildings, and nearby on-street parking should be well signed and accessible. This will allow for better pedestrian movement throughout the town and help to revitalize the downtown business district.



Alternative: Property adjacent to Route 742: If additional parking is still needed, seek ownership or long term leasing rights to a portion of the fields

along Route 742 to construct a small changing facility and parking lot for private kayakers. A small changing facility with restrooms can be situated at one end of the parking lot, nearby to the kayakers take-out area along the river. This project can be designed as part of a larger office/commercial development opportunity, allowing shared parking uses. It will be important to consider the prominence of this site during the development process. This project will be seen as the new gateway to Friendsville and it should be designed as “the front door” of the community. Careful consideration should be taken to make sure that the historic character of the town should be incorporated into the architecture of the buildings and parking areas. The site should continue to provide essential sight lines to the river upon entrance to the town, and perhaps provide a town “green” for public use.



- ❑ **Improve access to the river for fishing and other recreational activities:** The river is stocked with trout at various points in the community creating opportunities for residents and tourists to fish and enjoy its beauty. However, there are few points for public access. This is an amenity that the town should promote through walking and lookout points that can be enjoyed by visitors.

Develop public access points along Water Street: Water Street is a beautiful street that is strategically located near the entrance to town. It is recommended that improvements be made to the river bank, including cleaning out underbrush, developing a trail or sidewalk, implementation of some low maintenance plantings, and placement of benches and trash receptacles to encourage use of the area. This will create a ribbon of green along the river and provide good sight lines to the river, as well as downtown. On-street parking could be located along one side of this street where necessary. Water Street has historic buildings of interest lining the river. These buildings could be restored to their original appearance and possibly be highlighted for heritage tourism.

Better promotion of the Friendsville Community Park: The community park is a great community asset and should be better promoted as a place for

visitors to access the river. Visitors who are not familiar with the town do not know that the park exists. This could be accomplished through mentions in marketing materials and signage in town that directs people to the park.

- **Promote use of trails in and around Friendsville:** There are opportunities to better utilize the trail resources in and around Friendsville. The county has developed a recreational trail plan update that provides a framework for future trail development and Friendsville is an important access point in this plan. Trails can generate a whole new classification of tourist to the community who will assist in supporting existing and new businesses.

Develop a trailhead facility in downtown Friendsville. The corner of Morris and Maple Streets presents an opportunity to provide a trailhead facility for future and existing trails in and around Friendsville. This project, as mentioned, above, can also serve to support the parking needs for the white water rafting industry. The trailhead, in addition to parking and landscaping, should also include a changing/rest room facilities for rafters and trail users. A kiosk with tourism information should also be placed on site. This is an excellent location to post trail maps, walking tour brochures, business district directories, local calendar of events, etc.

Improve the entrance to the Kendall Trail: The Kendall Trail runs along the Youghiogheny Wild and Scenic Corridor, and is therefore subject to the restrictions placed upon it by the Maryland Department of Natural Resources. The Kendall Trail entrance is not very user-friendly. Located off of Morris Street, the trail is hidden by overgrown foliage and access is controlled by an unattractive gate with “no camping” and “no motor vehicles” signs posted. From a distance, it appears that the trail is closed to the public. In reality, the trail is open for public use. Since, the Department of Natural Resources controls issues related to the trail, any improvements will have to be approved by the Wild and Scenic Corridor Advisory Board and County Commission, with final review and approval by the Maryland Department of Natural Resources.



From a distance, it appears that the trail is closed to the public. In reality, the trail is open for public use. Since, the Department of Natural Resources controls issues related to the trail, any improvements will have to be approved by the Wild and Scenic Corridor Advisory Board and County Commission, with final review and approval by the Maryland Department of Natural Resources.

With this in mind, it is recommended that the following improvements be made to the trail entrance. It will be important to provide colorful signage and street lighting at the corner of Maple and Morris Streets, and then along the river to direct the public to the Kendall Trail Head. It is recommended that improvements be made to the river bank, as described above along Water

Street, including cleaning out underbrush, developing a trail or sidewalk, implementation of some low maintenance plantings, and placement of benches and trash receptacles to encourage use of the area. On-street parking could be located along one side of Morris Street where necessary. A new inviting entry gate should be provided at the head of the trail, which should incorporate in its design, a map of the trail, its destination, and approximate time of travel, and important sights along the way. It will be important to be able to allow special vehicles on the trail in case of an emergency but the trail will not be open to public vehicular traffic.



Promote Friendsville as an access point for county trails. Besides the Kendall Trail route, there are other trail opportunities as presented by the county's recreational trail plan. These include biking along Blooming Rose and Trap Run Roads, with connections that can take one as far south as Oakland. Along this route there are many scenic and recreational amenities, including the Mt. Nebo Wildlife Management Area, Cranesville, Swamp Nature Preserve, Piney Mountain State Recreation Area, and Swallow Falls State Park, to name a few.

Friendsville must promote itself as a terminus for trail activity. This can be accomplished by:

- Development of a trail map showing Friendsville as the terminus of various trails that leading to fishing spots, hiking and biking paths, and scenic adventures. The brochure should also highlight interesting businesses, and the history of the area.
- Distributing the map at outfitting stores, welcome centers, lodging facilities, Garrett County Tourism Information Centers, and through realtors who serve the incoming tourists.
- Working with the Recreational Trails task force to develop a coordinated signage and wayfinding program to direct users to facilities and trailheads.

- ❑ **Establish, expand and promote community festivals.** While Friendsville is developing its business base, it can provide tourists with opportunities to extend their stay in the community by expanding and establishing special events.

Expand Friendsville Days: This event which celebrates the heritage of the community should be marketed to tourists as such. It should be expanded into a two-three day festival. While its current location at the Community Park is good for the existing event, it does not enhance opportunities for downtown businesses. Therefore, it is recommended that the expansion effort also include a downtown venue for food, arts and crafts booths, and entertainment. Other activities or features might include ethnic booths, children’s activities, river related activities, and events to celebrate the logging and railroad history of the community, such as an historical drama. An effort should be made to turn this into a high quality heritage event. Assistance for planning and marketing should be secured from the County Chamber of Commerce.

Develop a river related festival: Friendsville’s unique location along a wild and scenic river should be celebrated. A special event that provides various opportunities for river activities should be developed. This festival can include a wide range of activities such as the following ideas:

- fishing competitions for young and old;
- “anything that floats” race
- fly fishing instruction
- organized hikes along the river trails
- organized kayaking and white water rafting for novice and advanced skill levels
- music that celebrates the river
- food booths

Again, assistance for planning and marketing should be sought from the County Chamber of Commerce.

- ❑ **Enhance heritage tourism attractions.**

Determine the feasibility of restoring the historic mill. The mill is an important historic resource and potentially, a very important tourism attraction for the community. If feasible, the inner workings and building should be restored. The Friend Family Museum may consider ownership



or management of the project, and develop it as an authentic working mill with a retail component. It would be an excellent tourism draw and interpretative project.

From the outside, the building appears to have some structural damage. The consultant was informed that the original mill equipment is still inside the structure, however, an interior site visit was not possible. Because there is limited knowledge about the structure, it is recommended that a structural analysis and reuse plan be prepared for the building. That plan will subsequently guide the preservation of the building.



Record oral history and distribute through self-guided or guided walking tours. The town's rich heritage should be captured through a series of interpretative oral histories that can be keyed to walking tours of the town. This will require that the following steps be taken:

- historic buildings, sites and points of interest must be documented;
- tour(s) should be developed based upon the resources identified;
- persons should be identified to record information on the resources;
- equipment (tape or compact disc players) be purchased to distribute to visitors

The Museum is a logical starting point for the tour and distribution of the tapes.

- **Develop marketing strategies and materials to promote the town's history, natural resources and unique businesses.** There is very little information available on Friendsville. A major focus of activity needs to be on the publication and dissemination of various marketing pieces describing the town's attributes.

Develop a visitor information kiosk. An information kiosk should be developed as per the previous recommendations on trailhead development.

Develop an events calendar. There are a number of current and planned events that should be included on a calendar for distribution throughout the community, at tourist information centers and elsewhere. Listings could include specials events, the Friends Family Reunion, and events at the Museum to name a few.

Develop a town brochure with map and list of businesses. A simple brochure summarizing the town's history, points of interest, historic buildings, and businesses should be developed. The brochure should be widely distributed to both state and local welcome centers, and be placed in all businesses throughout the community.

Develop web based marketing strategies. Friendsville needs to develop a web site and it should be linked to the County Chamber of Commerce site. The site should include information on the town's history, businesses, special events, services, and business development opportunities (see subsequent recommendations). Businesses with their own web sites should be linked, as well as the Maryland Division of Tourism, Maryland Scenic Byways, and other relevant sites.

Participate in the Showcase program at the Maryland Welcome Centers. An average of 50,000 visitors per day pass by the Maryland Welcome Centers. Friendsville should take advantage of this traffic by participating in the Showcase program at the I-68 Welcome Center just east of town. This is a tremendous opportunity to market the town's unique attributes to the traveling public.

Participate in the Monday evening showcase program during the summer months at the Lake. Every Monday evening during the summer, a large showcase is held at the Lake to give businesses, attractions, and communities the opportunity to market themselves to tourists. Friendsville should have materials on its business district and recreational attractions available at this event.

Improve exposure within State and County marketing materials. As the community's tourism infrastructure improves, efforts should be made to include more of Friendsville in printed and web based marketing materials published by the county and state. Immediate action should be taken to work with State Tourism officials to include the Youghiogheny River in the kayaking section of the state's tourism magazine.

Package marketing materials with other attractions including Deep Creek Cellars. Deep Creek Cellars is but one attraction that is within close proximity to Friendsville that should be drawn into the marketing strategies.

The winery and community could approach one of the lodging facilities or realtors at the Lake with a half day tour of the winery and town. The town portion could include stops at the Museum, and other historic buildings as well as shopping at the candlemaker, health food store, kayak shop, etc.

Implement a hospitality training program through Garrett College. Part of the community's success will depend on how Friendsville businesses and residents treat visitors to the community. Garrett College has programs to support communities in this effort.

4.4.2 Business Development Opportunities

Friendsville has an underdeveloped business base. There are both opportunities to develop new businesses and expand existing ones. The recreational resources in the community create a draw for a certain type of customer. The commercial activities should focus on primarily serving outdoor recreational enthusiasts. There is a very limited market for local goods and services.

- ❑ **Develop a business association to promote and advocate for the business community.** The business community, small as it is, needs an organizational structure to speak with one voice on matters of concern. As an association, it should focus on two key areas:
 - Marketing and promotions: The role of downtown businesses in special events; promotion of local businesses; tourism packaging; and publishing materials to name a few activities.
 - Communications with the Town Council: Act as a liaison between individual businesses and the Town Council to express concerns and inform policy makers on the needs and interests of the business community.
- ❑ **Work proactively with the newly organized county utilities office to upgrade the sewer system.** Until the existing system can be upgraded, there will be limited opportunity for new business growth and development. The Town must immediately work toward identifying its projected growth needs and proactively advocate for the planning, design, and funding for the implementation of an upgraded system.
- ❑ **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 Friendsville. The best opportunities relate to tourism supported specialty retail, such as antique stores, art galleries, specialty foods and restaurants. Outfitters, guides, and river related retail or service businesses are also viable prospects. Since recreation is a major draw

for the community, a youth hostel, targeting younger eco-tourists who are looking for affordable accommodations would be appropriate. 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 Town's recommended 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.

Develop a “Buy Local” Program and Store: There are many buy local programs across the country. Most of them focus on the purchase of goods from small local family farms. The Friendsville planning committee expressed a strong desire to implement a buy local program for general goods and services. While this is admirable, there is not enough of a business base to develop an effective program. However, this idea may grow into a “Buy Garrett County” program including agricultural and specialty food items. Downtown Friendsville may be an excellent location for a store to feature an indoor Farmers Market with local organically grown products. The Rural Coalition, which is a nonprofit organization, of small farm producers in the area is interested in developing such a concept and should be brought in as a partner on this concept.

Explore the concept of developing a river related retail and demonstration facility. Few communities have the resources of such a river running through the center of town. There is an opportunity to develop a demonstration store that invites river enthusiasts in to learn river rafting and kayaking techniques. In store promotions, as well as on the river training programs can be offered. This can be combined with a retail component that offers inventory for consumers interested in river sports and hiking.

Work with county organizations to utilize existing or develop new business loan programs to support the business recruitment effort. For many small business start-ups and expansions, access to capital is a major barrier. The County Economic Development Office has a loan program that offers loans in the \$10,000-\$150,000 range, but there are several requirements that must be met regarding job creation. The Garrett County Community Action Committee also has a micro-loan program for entrepreneurs seeking \$10,000 or less; however, this

loan fund is almost depleted. There may be a need to develop a loan program to serve prospects that need small loans and cannot meet job requirements.

❑ **Provide future expansion opportunities for local manufacturers.**

Develop a small portion of the property adjacent to Route 742 as a light industrial business park.

If the two manufacturers in Friendsville ever need future expansion room, there are not any appropriate sites within the community for them to do so. The property along Route 742 represents the best site for a small light industrial/commercial park. The town should seek to acquire approximately 10 acres of land that can ultimately accommodate two multi-tenant buildings in the 30,000-40,000 square foot range. This will give the town adequate space for existing businesses and the recruitment of possible new companies. Without these buildings, Friendsville may lose its two manufacturers in the future. (See recommendations above with regard to placement and aesthetic development of this site)



❑ **Implement business retention and entrepreneurial training program.** It is critical that the businesses in Friendsville 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.

4.4.3 Commercial District Revitalization

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

- **Preserve the historic resources of the community:** As one of the oldest communities in the county and region, Friendsville 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 and prepare a National Register nomination for Historic District status: According to the Maryland Historical Trust, there is the potential for historic district designation in Friendsville. More than likely this designation would encompass a portion of what is currently known as the 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 historic district, 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:

- 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 and amend zoning ordinance.

The Town's current zoning ordinance does not give adequate guidance on appropriate design standards for new construction within the Town Center and consequently the proposed historic district area. New construction should be compatible with the scale and architecture of the existing buildings. Height of buildings, materials, setbacks, façade design, roof pitch, etc. are elements that should be discussed. Construction guidelines should encourage the incorporation of local architectural precedent, such as loggia or porch elements at the street level. 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 historic 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.

- **Improve gateways into the community.** First impressions are lasting impressions. Whether entering Friendsville from Maple Avenue or Route 42, the experience should immediately support the essential qualities of the town at first glance. Therefore, the landscaping, and streetscaping of the roads

themselves as well as the improvements to the buildings and signage framing the roads should be conceived as the town’s ‘front door.’

Maple Avenue Entrance: Maple Avenue serves as the most accessible entrance for river activities. This gateway should reflect those uses and highlight the beauty of the river itself, while promoting the historic character of Friendsville. It will be important to establish welcome signage which will help to ‘define’ Friendsville and its role in



the region of providing tremendous opportunity for river activity. This signage should be coordinated with all new signage in the town, and should provide a cohesive graphic identity for the public. The welcome signage should be placed before the bridge into town and should be surrounded with scenic entry landscaping. It is important to provide sight-lines to the river at this gateway at the entry to town. It is recommended that the bridge be repainted, over-head lampposts be added, and improve the sidewalks. These sidewalks should continue on both sides of the street for at least one block past Water Street. Street trees, light posts and landscaping should frame the gateway into town. Parking can be allowed along the gateway, before the bridge but should only be allowed in parallel fashion with proper curbs and sidewalks. All trash and dumpsters should be concealed. Re-paint and beautify existing buildings in the area and coordinate signage for the commercial where possible.



Route 42 Entrance: The Route 42 entrance provides access to Friendsville from 1st Avenue. This gateway should be landscaped with tree/landscape

buffers where possible and signage should be provided to point visitors toward Maple Avenue and downtown.

- **Implement streetscape improvements:** Friendsville’s Maple Avenue has a charming traditional main street character. The street has many interesting buildings, and the landscape seen in the distance of each end of the street is unmatched. Maple Avenue allows parking on both sides of the street and the sidewalks are in good shape and provide direct access into the buildings along both sides of the Avenue. Additional improvements to the streetscape might

include providing new distinctive signage, lighting and street trees located approximately 30’ apart. Potted plants hanging from porches and loggias, and flower beds at key places will enhance the street. Banners or flags might be hung discreetly from the lamp posts. The



green park area on the corner of Maple and First Avenues could serve as the “heart” of the town and should be revitalized to include the planting of a large pine tree similar to those adorned during previous town Christmas celebrations.

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 Friendsville
- 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. Friendsville should form a Friendsville 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 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 Friendsville Revitalization Task Force.

- Streetscape Design: Most of the communities will need assistance with planning and design of streetscape and gateway improvement projects. It is recommended that the project management for this activity be vested with Community Action who in turn can procure design assistance for all interested communities.
- 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 Chamber of Commerce dedicate a person to work as a circuit rider in the communities providing staff 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. Friendsville has a network of supporters through the Friends Family Association that could be tapped to support 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

Friendsville's future direction is highly dependent upon its ability to capture opportunities related to tourism and recreational development. It will take a strong collaboration between Town residents, Town Council, Garrett County and various county organizations to implement a successful revitalization program.

Exhibit 5-1
Summary of Action Plan: Friendsville

Activity	Priority	Lead Organization	Resources
<i>Tourism Development</i>			
Parking facilities for rafters/kayakers	1	Town	Waterway Improvement Program
Water Street improvements	2	Town	Waterway Improvement Program
Trailhead at Morris St.	2	Town	DNR, Legacy
Improve Kendall Trail	2	Town/DNR	DNR
Expand Friendsville Days	1	Task Force	Local
Create New River Event	3	Task Force	Local
Oral Histories and Tours	2	Museum	Md. Historic Trust
Restoration of Mill	1	Museum	Md. Historic Trust, Legacy
<i>Tourism Marketing</i>			
Information kiosk	2	Task Force	Local/Chamber
Events calendar	1	Task Force	Local/Chamber
Town brochure	1	Task Force	Local/Chamber
Web site	1	Task Force	Local/Chamber
Tourism showcase	2	Task Force	Local/Chamber
Package attractions	2	Task Force	Local/Chamber
Improve exposure in state tourism marketing materials	1	Task Force	Local/Chamber
Hospitality training	3	Task Force	Garrett College
<i>Business Development</i>			
Create business association	1	Task Force	Local/CAC
Sewer improvements	1	Town/County	County/USDA/CDBG
Business recruitment & retention	2	Task Force/CAC	County/CAC
Buy local program/store	2	Task Force/CAC	USDA/ARC/EDA/Extension/Rural Coalition
Loan program	2	CAC	Legacy, USDA, DHCD
Manufacturing buildings	3	Town/County	EDA, One Maryland, DBED, EDBG, ARC, USDA
Entrepreneurial training	3	Task Force/CAC	Garrett College, CAC
<i>Commercial District Revitalization</i>			
National Register nomination	1	Task Force	Md. Historic Trust
Design guidelines	1	CAC	Legacy, Md. Historic Trust
Infill construction guidelines	1	CAC	Md./County Planning
Façade grant program	1	CAC	Legacy, Md. Historic Trust
Gateway improvements	1	Town/Task Force	DOT/CDBG/Legacy
Streetscape improvements	2	Town/Task Force	DOT/CDBG/Legacy

APPENDIX A

Access to State and Federal Financial Resources

Garrett County
Access to State and Federal Financial Resources

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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