

Community Legacy Strategic Plan: Grantsville, Maryland



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& ASSOCIATES



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EXECUTIVE SUMMARY

Overview

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Indigo Designs to assist in the preparation of a strategic plan for the Town of Grantsville. Through a State of Maryland Community Legacy grant, GCCAC is taking the lead to assist all eight of Garrett County's 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 Grantsville by taking advantage of its strength as a unique community located in an area known for its tourism potential and economic growth.

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

- The population is increasing at a significant rate and household incomes are moving in a positive direction.
- New housing is being developed to accommodate the growing population.
- More people are employed in manufacturing, health care and tourism related businesses than in 1990.

Existing Conditions

Grantsville's future is tied to both tourism and new manufacturing facilities that are currently being constructed. The town's location on the National Road provides many opportunities for heritage tourism promotion and development. Grantsville's historic resources, Amish heritage and specialty retail base provide a perfect environment for future tourism attractions. Already the Penn Alps and Spruce Village complex draws an estimated 50,000 visitors annually.

The new Closet Maid manufacturing plant that is under construction will eventually employ up to 700 people. Phase 1, which will employ approximately 200 people, is expected to be completed by the spring of 2004. This phase will be a packaging and distribution center. The timing of Phase 2 will be dependent upon national economic as well as other factors. It will add a new manufacturing facility to the distribution center.

With the Closet Maid facility there are community concerns that Grantsville will experience issues related to rapid growth which will in turn cause the town to lose its rural village character.

Community Vision and Goals

The following vision and values were developed over the course of two public meetings and were agreed upon by consensus among all 33 participants.

Grantsville is a model community for its innovative approach to community planning and development. In the process of cultivating a new generation of leaders, Grantsville has experienced unprecedented growth that is in balance with the town's rural heritage and values. This growth, spurred by high quality jobs, supports the important services that make Grantsville attractive to young families and retirees.

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

- Preserve the historic small town rural nature of the community.
- Promote and enhance the community's tourism opportunities.
- Improve commercial development opportunities.
- Develop and enhance community facilities and services.

Recommendations

Preserve Rural Historic Character: In order to address community concerns related to sprawl and over development, it is recommended that Grantsville focus its attention on the preservation of its historic buildings and resources, creation of appropriate design guidelines and incentives for rehabilitation and new construction, revision of its zoning ordinance to increase density guidelines for residential construction, and implement streetscaping and gateway improvements.

Tourism Enhancements: Grantsville should implement the marketing and interpretation recommendations of the Maryland National Road Scenic Byway Corridor master plan. These recommendations and those of this study include development of a visitors center at Stanton Mill and interpretative panels at the Casselman River Bridge State Park. Other interpretative activities should take place at the Fuller Baker Log House and the Casselman Inn. The library building on Main Street should be converted to a Leo Beachy and Grantsville Museum. Grantsville should also expand its offerings of special events throughout the year by developing events that tie into the National Pike Festival, Amish driving tours, walking tours, cycling events and others. In order to facilitate all of this new activity, Grantsville should retain the services of an events coordinator who will also work in conjunction with the Garrett County Chamber of Commerce to market the community.

Commercial and Business Development: Grantsville should focus on redevelopment of existing buildings and sites, and strengthening the small business base in the community. The Summers Auto site should be redeveloped as an Amish themed retail attraction. And the property at Grant Street and Route 495 should be developed as new commercial space for office and retail. A business recruitment program should be

implemented that focuses on attracting more antique, arts and crafts, and specialty retail. A full service restaurant is also needed. While recruitment is important, business retention is also critical to Grantsville's success, and the community should develop a partnership with local resources to strengthen existing businesses. The expansion of high speed internet access to Grantsville is encourage to also assist businesses to remain competitive.

Community Facilities: Additional planning is needed to tie together all of the new municipal services and facilities, new housing and infrastructure, and recreational facilities that have been recently developed. Improvements to circulation patterns such as pedestrian walkways and trails, and street grid patterns, need to be made in order to more effectively manage the available land for future growth.

A new indoor community center should be developed adjacent to the Town Park in order to provide space for year round recreational and educational programs.

Implementation

It is recommended that the community look at a combination of organizations to support this effort. Grantsville should form a Grantsville 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

Grantsville's future direction is highly dependent upon its ability to maintain its small town rural qualities in the face of potential growth management issues. There are tremendous opportunities related to heritage tourism and small business development. The impact of Closet Maid's location is yet to be realized. While there will be obvious benefits for existing businesses, and opportunities for new ones, it is yet to be seen how much this will affect residential growth and land use management issues. There is currently adequate land within the community's municipal limits, if properly managed, to address substantial growth. Clustering of new residential development, and developing new commercial space on existing infill sites will reduce the amount of sprawl that could develop without thoughtful planning and development. It will take a strong collaboration between town residents, Town Council, Garrett County and various county organizations to implement a successful revitalization program.

INTRODUCTION

1.1 *Overview and Purpose*

The Garrett County Community Action Committee (GCCAC) retained Terrell Ellis & Associates and Devlin Indigo Designs to assist in the preparation of a strategic plan for the Town of Grantsville. Through a State of Maryland Community Legacy grant, GCCAC is taking the lead to assist all eight of Garrett County's 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 Grantsville by taking advantage of its strength as a unique community located in an area known for its tourism potential and economic growth.

1.2 *Study Process*

Terrell Ellis & Associates engaged the community in a participatory planning process. During the course of the study process, 33 individuals participated in meetings to share their thoughts on how to improve Grantsville, 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*

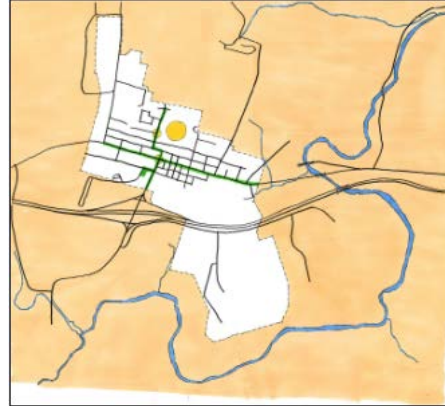
This report contains the following sections of information:

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

2. MARKET POSITION

2.1 Overview

Grantsville is one of several small communities in Garrett County, Maryland. It straddles Interstate 68 and is bisected by U.S. Route 40, or what is known as the National Road. It is a community rich in history based upon the migration of settlers and industry from the eastern seaboard to the west. Grantsville is known for its plentiful historic and scenic resources as well as its productive farmland. More recently Grantsville has become known for the location of a large new manufacturing facility that will eventually employ up to 700 people. This news has been met with both pride and trepidation as the community adjusts to the potential growth challenges that this opportunity represents.



2.2 Population

Over the past one hundred years, Grantsville's population has experienced growth and decline during various stages of development. The Town's population was 248 in 1910 and today it stands at 619. Exhibit 2-1 shows a substantial increase of 23% 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%
Grantsville	505	619	23%

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

Exhibits 2-2 and 2-3 address both the size and number of Grantsville's households and trends in age distribution for the population over the period 1990-2000. Grantsville has not experienced any significant changes in population age categories. The town and county's age distribution patterns are very similar. While the number of households increased, the average size actually decreased. This may be an indication that the population is getting older. This supports the notion that the county is an attractive place for retirees from surrounding metropolitan areas.

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
Grantsville	201	270	2.5	2.22

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

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

Age	Garrett Co.		Grantsville	
	1990	2000	1990	2000
19 years and <	30%	28%	27%	27%
20-64 years	56%	57%	58%	59%
65 years and >	14%	15%	15%	14%

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, Grantsville's households have experienced significant improvements during the time period with dramatic increases in the number of households in the \$50,000 and above ranges.

Grantsville's positive trend is mirrored by 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 Grantsville
1990-2000

Income	1990	% of HH	2000	% of HH	% Change
< \$10,000	42	20%	42	16%	-
\$10,000-\$14,999	52	25%	37	14%	(29%)
\$15,000-\$24,999	45	21%	46	17%	-
\$25,000-\$34,999	36	17%	35	13%	-
\$35,000-\$49,999	60	29%	29	11%	(52%)
\$50,000-\$74,999	9	4%	56	21%	522%
\$75,000-\$99,999	0		15	6%	1500%
\$100,000-\$149,999	0		10	4%	1000%
> \$150,000	0		0		

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%

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

2.3 Economy

Grantsville's economy has also exhibited positive trends. With an increase in population, there has been 64% growth in the number of jobs over the past decade. Exhibit 2-6 indicates that 123 jobs have been added to the local economy. However, the nature of the job market is changing. Job growth is occurring in the manufacturing, arts, entertainment, lodging and health care sectors.

Exhibit 2-6
Employment Trends for Grantsville
1990-2000

Industry	1990	% of Total	2000	% of Total
Agriculture, forestry, fishing, mining	15	8%	9	3%
Construction	18	9%	20	6%
Manufacturing	26	13%	64	20%
Transportation/Communications Public Utilities	15	8%	22	7%
Information			5	2%
Wholesale Trade	8	4%	4	1%
Retail Trade	47	24%	57	18%
FIRE	6	3%	3	1%
Health/Education/Related Services	34	18%	65	21%
Public Administration	12	6%	16	5%
Arts/Entertainment/Recreation Services/Food/Lodging	0		33	10%
Other services	12	6%	18	6%
Total	193	100%	316	100%

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

Exhibit 2-7 and 2-8 compare job trends by major industry for both Grantsville 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 2-7
Changes in Employment by Major Industry: Grantsville
1990-2000

Industry	1990-2000 Change in Number of Jobs	Percent Change
Agriculture, forestry, fishing, mining	-6	-40%
Construction	2	11%
Manufacturing	38	146%
Transportation/Communications Public Utilities	7	47%
Information	5	-
Wholesale Trade	-4	-50%
Retail Trade	10	21%
FIRE	-3	-50%
Health/Education/Related Services	31	91%
Public Administration	4	33%
Arts/Entertainment/Recreation Services/Lodging/Food Services	33	-
Other services	6	50%

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

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

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

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

2.4 Housing

Housing in Grantsville varies in terms of age and condition. According to the Census, nearly 36% of the housing stock was built prior to 1939. During the past ten years there have been an additional 81 units built in the community. These can primarily be attributed to income based rental units, and new housing subdivisions. 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 Grantsville 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 2-9
Number of Housing Units
Garrett County and Grantsville
1990-2000

Place	1990	2000	% Change
Garrett County	14,119	16,761	19%
Grantsville	217	298	37%

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

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

Place	Owner Occupied		% Change	Renter Occupied		% Change
	1990	2000		1990	2000	
Garrett County	71%	78%	21%	21%	22%	7%
Grantsville	59%	50%	(9%)	33%	50%	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 2-11 shows the disparity between housing values in Grantsville and the county. This is, again, attributed to what is known as the “Lake Effect” of resort homes being constructed to accommodate the growing tourism industry. Perhaps what is even more interesting is the comparison of housing values between the western Maryland counties and the state. Exhibit 2-12 shows the enormous gains in housing values for Garrett County with the average value of a home in 2002 being \$259,119 compared to \$75,129 in Allegany County, \$142,631 in Washington County, and \$224,667 for the State.

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

Place	1990	2000	% Change
Garrett County	\$86,400	\$159,000	84%
Grantsville	\$61,100	\$ 93,600	53%

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

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

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

Source: Maryland Association of Realtors

2.5 Traffic

Interstate 68 passes by Grantsville, providing enhanced access to the community from points east and west. Direct access to the town is provided from the interstate access on Route 495. Some businesses have reported that traffic has increased since the completion of the interstate, while others have not seen a substantial increase. U. S. Route 40 is the main traffic artery 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 2-13 reflects retail sales growth of 57% from 1987-1997. This growth came with only nine more stores over the time period. It appears that shopping has been concentrated in the existing establishments. Exhibit 2-13 indicates that Garrett County's population expenditures, as compared to the region, perform well against Effective Buying Income potential.

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

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

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

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

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

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

2.7 Conclusions

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

- The population is increasing at a significant rate and household incomes are moving in a positive direction.
- New housing is being developed to accommodate the growing population.
- More people are employed in manufacturing, health care and tourism related businesses than in 1990.

3. EXISTING CONDITIONS

3.1 Overview

This section of the plan addresses conditions related to the commercial district, community facilities and tourism and recreation. These are the most important conditions that will impact Grantsville’s commercial revitalization potential and ones that residents focused on during the planning process.

3.2 Commercial District

Grantsville’s history is reflected in its commercial district located along U.S. Route 40, or more commonly known as the National Road. Most businesses are concentrated along this route, which serves as Grantsville’s Main Street. Based upon the inventory of businesses provided by the Greater Grantsville Business Association, there are 53 businesses in town. These businesses can be categorized as follows:

- Specialty Retail: antiques, furniture, natural foods, crafts (9)
- Hospitality: food, lodging, attractions (13)
- Service Businesses: banks, professional services, pharmacy, medical (26)
- Other Retail: auto, electronics, flooring (5)

It is worth noting that there are some very interesting businesses currently operating in Grantsville. Particular retail strengths include antique stores, arts and crafts and stores that sell Amish products. The Penn Alps Restaurant and Craft Shop and Spruce Forest Artisan Village are exceptional tourism attractions that draw an estimated 50,000 visitors annually. These facilities sell handcrafted Amish products and specialty foods, and Appalachian crafts in an attractive setting at the edge of town. A small cluster of antique stores and specialty retail along Main Street offer tourists additional shopping alternatives. Unfortunately, other than the Penn Alps and the Casselman Inn, there are few eating establishments in town to serve tourists passing through.



The buildings in the commercial district have varying degrees of historic significance. The potential for a downtown historic district designation is very strong. At present there is no historic preservation ordinance or design guidelines in place to protect the most significant buildings. There has been some intrusion of new development that is inconsistent with the architectural styles of the older properties. Main Street is a combination of commercial and residential structures.

Some of the residential buildings have been converted to commercial use and this trend will more than likely continue in the future. Most buildings are occupied with viable

businesses and there are few developable sites for the creation of additional commercial space.

3.3 Tourism and Recreation

Tourism is an economic engine for both Grantsville and 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 visitor 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 Grantsville. The following summarizes conditions related to the key opportunities for Grantsville.

- 3.3.1 Heritage Tourism:** Grantsville's rich history can be traced back to the mid 1700's when the area was part of Nemacolin's Path, an American Indian trail that included encampments on the banks of the Casselman River. Subsequently, Braddock's Road was developed as the first wagon road from Fort Cumberland to the Great Meadows. Colonel George Washington had an important role in the development of Braddock's Road. Washington also led troops camped outside of Grantsville during the French and Indian War. Through the years, as the National Road was constructed, Grantsville became an important center of commerce and travel for people and industry migrating from east to west. Amish farmers

have played an important role in the development of the community, and today, Grantsville is known for its Amish heritage and prime farmland. There are some very significant historic and cultural resources associated with Grantsville, which should be preserved, promoted and celebrated. The following is a brief inventory of the most important resources:

- Potential Downtown Historic District
- The National Road
- Casselman Inn: oldest operating hotel along the National Road
- Casselman River Bridge and State Park: built in 1813 and was the longest single span stone arch in the country when built
- Stanton Mill
- Penn Alps and Spruce Forest Artisan Village: estimated visitation is 50,000 people per year
- Old Stone House: formerly Tomlinson's Inn
- Artifacts from Braddock's Road
- Civil War sites
- Fuller Baker House
- Nearby Amish Communities and Farms

3.3.2 Outdoor Recreational Resources: Grantsville is located near several outstanding recreational resources that draw tourists and can be potential sources of visitors to the community. Understandably, all of the lakes, recreation areas, trails, and forests in the entire county can be considered as having a potential impact on Grantsville's tourism opportunities; however, the following summarizes the most important of these resources that are located in close proximity to the community.

- Casselman Bridge and State Park: While only a four acre park, this area offers world class flyfishing, picnicking, and scenic views of the famous Casselman Bridge.
- Savage River State Forest: Maryland's largest state forest offers over 54,000 acres of wildlife habitat and forestlands. There are developed recreational areas for camping, cabin rentals and picnicking, as well as winter sports opportunities for cross country skiing, snowshoeing, and snowmobiling.
- New Germany State Park: Located five miles from Grantsville, and within the Savage River State Forest, this area includes a 13 acre lake with campsites, rental cabins, trails and winter recreational opportunities for cross country skiing, snowshoeing and sledding.
- Big Run State Park: Also located within Savage River State Forest, this 300 acre area is a popular fishing, camping and hiking area. It also contains pavilions for 50-100 people.

3.4 Community Facilities and Events

This section provides an overview of certain facilities and events in the town. It is not intended to be all-inclusive, but rather it focuses on those areas that came up for discussion as residents discussed the future of Grantsville.

3.4.1 Recreational Facilities: The Grantsville Park is located on approximately 11 acres of land in the north central portion of the town. The Park includes ball fields, a children’s playground area, pavilions, basketball and tennis courts and walking trails. It is an outstanding resource for the community and is used extensively for both recreational activities and special events, most notably Grantsville Days. In addition to the park, Grantsville has developed the Meadow View Pond project, which includes a small pond, wetlands and boardwalk area. It is located off Route 495, one block off Main Street.

3.4.2 Special Events: Grantsville is known for two very special annual events. Grantsville Days is held the last week of June and draws thousands of people to the community. It is a multi-day festival of food, entertainment, and activities centered on the Park. By all accounts, it is a huge success, but demands incredible resources from the community. In addition, Grantsville’s town wide yard sale, held the third Saturday in May, and second Saturday in September, is another excellent source of visitors to the community.

3.4.3 Senior Center and Outreach Center: Garrett County Community Action Committee has developed facilities to serve the senior population and the human service needs in the community. Day care, extended education and access to public benefits and services are provided through these programs.

3.4.4 Library: Currently located on Main Street, the Ruth Enlow Library is preparing to move into a new facility on Hershberger Lane, near the town park. Discussions are underway to convert the current location on Main Street to a museum and visitor information center.



3.4.5 Industrial Park: The Northern Garrett Industrial Park is now located within the town’s limits. The opening of Closet Maid’s factory with projections of 500-700 new jobs will have a tremendous impact on Grantsville. Hobby House Press, a tenant in the park, is also expanding their facilities. At this point in time, the industrial park is built out. The creation of so many new jobs has created a certain amount of concern that Grantsville will grow too fast and be

unable to provide the services necessary to accommodate the needs of the community.

3.5 Community Evaluation of Existing Conditions

The community meetings provided an opportunity for residents to share their ideas about Grantsville’s strengths and weaknesses; and external opportunities and threats that will have an impact on their revitalization plans. This analysis results 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	
<u>Strengths</u> History Grantsville Days Casselman Inn Penn Alps and Spruce Village Proximity to Deep Creek Lake/Recreation areas	<u>Weaknesses</u> Limited marketing No visitor information center
<u>Opportunities</u> Develop historic attractions Draw visitors from state parks Fishing at trout streams Amish communities	<u>Threats</u> Lack of preservation tools for historic buildings

Small Business and Job Development/Commercial Revitalization

<p><u>Strengths</u></p> <p>Industrial Park Location and highway access Water and sewer capacity Good workforce Cluster of antique and specialty retail shops Agricultural base</p>	<p><u>Weaknesses</u></p> <p>Traffic patterns Lack of plan for business district Lack of commercial and retail space Poor postal facilities</p>
<p><u>Opportunities</u></p> <p>Demand generated by Closet Maid employees Interstate exit and related properties Route 219 upgrade High speed internet access</p>	<p><u>Threats</u></p> <p>Annexation and sprawl Competition for workers generated by Closet Maid</p>

Community Facilities and Programs

<p><u>Strengths</u></p> <p>Recreational facilities and park Low crime rate Health care facilities and new doctors Good school New library Active service clubs</p>	<p><u>Weaknesses</u></p> <p>No wellness or community center Limited law enforcement Lack of organized recreation for youth Limited child care Distance from county government</p>
<p><u>Opportunities</u></p> <p>Garrett College facility</p>	<p><u>Threats</u></p> <p>Rapid growth issues: infrastructure, sprawl, funding of services, increases in crime and housing costs</p>

3.6 Conclusions

Based upon the above analysis, Grantsville has opportunities to promote revitalization based on its heritage tourism resources and the current economic development climate. Opportunities abound for small business development, activities and services to serve tourists and the influx of workers located at the industrial park.

4. RECOMMENDATIONS

4.1 *Overview*

This section presents recommendations for revitalization of Grantsville within the context of preserving both its historic and rural small town nature. Strategies have been 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 33 participants.

Grantsville is a model community for its innovative approach to community planning and development. In the process of cultivating a new generation of leaders, Grantsville has experienced unprecedented growth that is in balance with the town's rural heritage and values. This growth, spurred by high quality jobs, supports the important services that make Grantsville attractive to young families and retirees.

4.3 *Statement of Goals*

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

- **Preserve the historic small town rural nature of the community.**
- **Promote and enhance the community's tourism opportunities.**
- **Improve commercial development opportunities.**
- **Develop and enhance community facilities and services.**

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

4.4 *Strategies*

4.4.1 *Preservation of Historic Rural Small Town Character*

During the course of the planning process, there were repeated concerns expressed by residents that Grantsville should control its growth and not lose the historic, rural small town nature of the community. The following recommendations address this concern.

- **Preserve the historic resources of the community:** As one of the oldest communities in the county and region, Grantsville 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 Grantsville. 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 credits, 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 subsequent 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. In order to maintain the historic integrity of the town, principles of new construction should include:

- development that is compatible with the scale and architecture of the existing buildings;
- height of buildings, materials, setbacks, facade design, roof pitch, etc. should be compatible;
- the incorporation of local architectural elements at the street level;
- building setbacks that are minimal to facilitate a village streetscape character;
- parking areas that are located to the side or rear of buildings wherever possible. The ordinance should be forgiving in attempting to create too many off-street parking spaces. Parking lots should be conceived as shared with complimentary and non-competing uses. The intersections of streets should contain building masses that create destinations and visual landmarks rather than be left open for parking.

Develop a facade 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. Development of this program should be done in cooperation with any programs that might be developed through the National Road Scenic Byway planning group.

- **Revise and increase the density guidelines for new residential development:** Grantsville’s current zoning ordinance allows new homes to be developed on quarter acre lots. There are approximately 75 acres of land available for development among the three parcels known as the Schrock, Beitzel, and Sebold properties. Taking the current density guidelines into consideration, Grantsville can accommodate approximately 300 more housing units. While this may appear to be an adequate inventory of land, over the long term, there may not be sufficient space for the community to grow without annexation.

It is recommended that the density guidelines encourage clustered development of housing with common green space, and smaller lot sizes. This will enhance the concept of Grantsville as a village. Current standards create a suburban subdivision environment and landscape that does not promote the compact feel of a small village. The densities should increase at the town center and commercial areas. In addition, there should be more provisions to facilitate multi-family housing typologies without variances or special exception.

- **Implement streetscape, gateway and signage improvements:** First impressions are lasting impressions. Whether entering Grantsville from Route 495 or Route 40, 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.’

Improve gateways into the community. All gateways are not created equal. The most important for outsiders is the Rte 495 connection from Interstate 68. The gateways from either end of Rte 40 can be more subdued with possibly just a sign and similar landscaping. Sidewalks are probably not necessary given the longer distances to the town center and the financial resources required that would be better spent elsewhere.



Implement streetscape improvements to enhance the pedestrian environment: The town may want to consider how to make the Route 40 commercial district more appealing from a pedestrian standpoint. This may include the use of flags, hanging baskets, and landscaping to soften the environment.



Implement a wayfinding, or signage, program to direct visitors to important facilities and interesting places: Because of how public facilities are developing in a way that is hidden from Main Street, it is essential to develop a coordinated signage program to help visitors to the community find important public buildings. The new library, town park, town hall, outreach center, senior center, and Garrett College are but some of the places that need directional signage. Other places of interest include Yoder’s Country Market, Penn Alps and Spruce Village, Casselman Bridge and Inn, and Fuller-Baker House. These signs should be developed in coordination with gateway signage and the wayfinding system that is recommended in the National Road Scenic Byway plan.

Develop a sign ordinance and incentive program to address inappropriate signage on commercial buildings. The town council should develop a new sign ordinance that provides guidance on the appropriate size and style of signage on buildings along Main Street and other commercial areas. Once adopted, an incentive program should be developed to encourage those signs that are “grandfathered” to be taken down and replaced by ones that are in accordance with the ordinance. Suggested incentives might include: assistance by the town with sign removal; whole or partial payment of the replacement costs for a new sign; free design assistance for new signage; or installation of signs by town personnel. Funding for this program could come from a portion of the facade grant pool of funds.

4.4.2 *Tourism Enhancements*

Much of Grantsville's opportunity to promote and enhance tourism is rooted in its heritage as an important stop along the National Road. Prior to the development of the National Road, the area was an important American Indian encampment area. Also there are important artifacts of Braddock's Road and George Washington's involvement in the French and Indian War in the vicinity. Much of this has already been documented in the county's heritage plan and in the National Road Scenic Byway corridor master plan. The following recommendations support the massive amount of work that has been undertaken and published to date. They also build on that work by offering support for marketing and implementation.

- **Implement the marketing and interpretative display recommendations contained in the Maryland National Road Scenic Byway Corridor Partnership Plan.** These recommendations include:

Develop a Western Maryland "gateway" with wayside exhibits and visitor facilities at Casselman River Bridge State Park and Stanton's Mill. It should be noted that the Stanton's Mill portion of this project is currently underway with a recent award of funding to a consortium of groups including the Garrett County Visitors Bureau. This facility will provide much needed visitor information on local and regional activities and attractions. The Corridor Plan also recommends the development of interpretative panels at the Casselman State Park.

Develop a museum/exhibit to house the Leo Beachy (noted local photographer) in Grantsville. This project is planned for the current library location, which will be vacated upon completion of the new library. This facility should be a gallery and retail outlet for the unique and cutting edge works of photographer Leo Beachy. In addition, National Road merchandise should be sold at this location and can be used to support marketing and promotion of Grantsville's heritage tourism program. The facility's location on Main Street will be convenient and encourage visitors to stop and shop at the complimentary cluster of antique and specialty retail shops.

Develop interpretative displays at the Fuller Baker Log House and the Casselman Inn. These two structures are some of the oldest in the community, and are located right on Route 40 with easy access for visitors. While the Corridor Plan recommends interpretative displays, this consultant recommends a more interactive style of interpretation as well.

First, work with the owners of the Casselman to make some small improvements to the property by making the entrance more visually appealing with flowers, landscaping, lighting, etc. Encourage re-enactments of stage

coach stops, dress employees in period costumes and develop a menu that reflects the time period of the Inn's heyday.

The Fuller-Baker House should be restored and developed as an interpretative site for the history of the Braddock Road and march. Since the path the road followed has been absorbed by development and private property owners, the Fuller-Baker House and adjoining properties represent an excellent opportunity for both static and interactive displays. Inside, visitors can view artifacts and multi-media displays of Braddock's march, battles, and army of men. Battle re-enactments can be staged at times during the year to bring the history to life and make it more meaningful.

- **Promote and develop special events that celebrate the heritage of Grantsville:** Grantsville Days and the town wide yard sales are very successful events. They are so successful that it has become difficult for the community to take advantage of other opportunities due to a lack of human and financial resources. However, because of the National Road designation, there are opportunities to develop additional events, particularly in conjunction with other communities along the National Road. These recommendations will build on the events in place and provide implementation support.

Develop local events to tie in with the National Pike Festival: The National Pike Festival is a multi-state event celebrating the history and heritage of the National Road (Pike). It is held during the third week in May. At the core of the event is a wagon train re-enactment of the migration by pioneers to the western frontier. In the past, Grantsville has planned very little around the coming of the wagon train. It is recommended that more events be planned around the Festival and that the town consider moving its spring yard sale (held the second weekend in May) to coincide with this event.

Develop an Amish country driving tour that originates in Grantsville: Grantsville's proximity to Amish farms makes this a natural event. Tourists can stop at the Stanton's Mill Visitor's Center or Leo Beachy Museum to pick up maps and an audio cassette/CD for an interpretative drive of the region. Tours can include stops at Yoder's Country Market and up Route 669 to Springs, PA and points beyond.

Develop a walking tour of Grantsville: Visitors to Grantsville should be able to pick up self-guided walking tour brochures at various locations around town. The tour should direct visitors to key points throughout the town and provide interpretative information about the history and evolution of Grantsville's development over the three hundred years.

Participate in the re-enactment of Braddock's March planned for the year 2005: The National Road Committee is planning the re-enactment of

Braddock's March in 2005 and Grantsville should proactively develop local activities to support this event. This event celebrates the 250th anniversary of the march and offers tremendous opportunity to showcase Grantsville on a regional basis.

Develop a sanctioned cycling event that is staged in Grantsville: The beautiful countryside around Grantsville offers an excellent venue for a sanctioned bicycle event. The development of such an event could take place with assistance from the Garrett College Adventure Sports Institute. The Institute has experience in promoting and hosting sports competitions. A one day fall event, perhaps in conjunction with the Autumn Glory Festival, could draw tourists during what is typically a season when tourists are willing to travel. Again, the town wide yard sale could also be re-scheduled to coincide with these activities in order to develop a larger agenda of activities.

Retain the services of an events coordinator: With the growth of Grantsville Days and yard sales, and the above recommendations to increase the number of events, Grantsville will need to retain staff support for the planning and implementation of these activities. These duties should be considered as part of the responsibilities for the person hired to staff the Stanton's Mill Visitors Center.

Coordinate with the Garrett County Chamber of Commerce to develop a comprehensive marketing strategy: Grantsville should develop, in conjunction with the Chamber of Commerce, a tourism marketing strategy that incorporates a range of elements including development of direct mail marketing pieces, databases for direct mail, web based links to regional tourism organizations, development and solicitation of bus and automobile tour packages, to name a few.

4.4.3 Commercial and Business Development

In order to take full advantage of the tourism revenues in the area, Grantsville should concentrate on developing its commercial and small business base to a greater extent. The following recommendations provide guidance on how to develop and revitalize the commercial district to better serve tourists and residents.

- **Develop additional commercial space opportunities.** Grantsville is in need of both retail and office space for prospective new businesses and expanding businesses. As a general principle, any new construction should be focused at in-fill sites, rather than the development of new sites outside of town. Two opportunities to develop new space are recommended below.

Redevelop the Summers Auto site for an Amish themed specialty retail complex:

This site represents an opportunity to develop a new building that can provide much needed retail space for an excellent tourism attraction. The town should seek funding to acquire and demolish the former Summers Auto site. Subsequently the town could either make the land available to an entrepreneur, or build a building and lease it to an entrepreneur who is willing to develop this retail concept. Working cooperatively with a variety of Amish vendors, a retail store should be developed to showcase a range of Amish goods including food, crafts, furniture, art, etc. Any new construction should follow in-fill construction design guidelines as previously recommended. This is critically important in order to preserve the historic nature of Main Street.



Develop new in-fill construction on Route 495 and Grant Street: The town should proactively work with the property owner to explore the development of this site for possible use as a restaurant and other commercial uses. This location should include three major components: 1) *formal streetscaping* with the regular spacing of trees and lighting plus sidewalks on both sides of the streets, 2) a *town sign*, tastefully done to provide a snap shot of the organizations in the town and its key destinations, 3) a *prominent building* close to the street next to mobile station. This building could be residential, commercial or both and should be a minimum of 2 stories in height, preferably three stories. It should also be consistent with the town’s historic character.

□ **Implement a business retention and entrepreneurial training program.**

It is critical that the businesses in Grantsville 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 to 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.

□ **Recruit new and expand existing businesses to support gaps in the retail and service sectors.** Grantsville needs to attract more small businesses that can support the influx of new employees at Closet Maid and tourists. Especially needed are restaurants, arts and crafts, antique shops, souvenir shops, and other specialty retail.

Implement a business recruitment program: In order to implement an effective program, a concerted effort must be made to market the community to prospective business operators. 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 target 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 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 target business opportunities with existing businesses and assist them in expanding their businesses if so desired.
- Proactively visit businesses within a 50 mile radius that might be good prospects to open a second location in Grantsville.

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. However there may be a need to develop a loan program to serve prospects that need smaller loans or that cannot meet job requirements placed on applicants by government agencies.

Develop an incentive package for locating in Grantsville. Grantsville should create a pool of resources, both human and financial, to support the location of specialty shops and restaurants. Examples of assistance could include:

- support for the first month of advertising courtesy of Grantsville Business Association;
- property tax abatement on the first year of liability courtesy of the Town of Grantsville;
- assistance with forms, licensing, and loan applications courtesy of Garrett County Community Action Committee;
- and, at the extreme, assistance with the first year's rent.

4.4.4 Community Facilities

In order to maintain Grantsville's high quality of life, care must be taken to provide adequate facilities and public services to residents. The following recommendations are intended to address citizen concerns that Grantsville remain a vibrant village in the face of potential growth management issues.

- ❑ **Develop a community center adjacent to the town park.** As the community grows there is a need to develop a community center to house a number of activities. Services that are needed, but the town does not have space for, include: Child Care/Headstart; indoor recreational facilities; meeting rooms and auditorium; and other organized recreational and wellness programs. Portions of the facility can be developed in conjunction with Garrett County Community Action Committee, and to the extent possible, other county partners should be sought to collaborate on programming.
- ❑ **Improve circulation patterns and site planning throughout the community.** Most of the town’s current and potential development is occurring in the northwest section of the community, and there is now a need to develop improvements to both automobile and pedestrian circulation. Recent and new developments include the library, multi-family housing, single family housing, the outreach and senior centers and the town park. Future developments, including a church, the recommended community center and additional housing add to the amount of automobile and foot traffic in this area of town.

The town has traditionally grown in a very linear fashion with long narrow blocks paralleling Rte 40. The old street grid illustrates this very clearly on the map. The new growth is occurring in a contrary fashion away from Rte 40 in a haphazard manner. A new town center is emerging in the northern fields of what used to be farm land. This area needs to be thought of in a new way that is more formalized. Furthermore, the existing longitudinal street grid needs to be modified to include a traverse grid that accesses these areas more directly. In general, the streets need to become more connected rather than isolated by reducing dead ends, indirect access and one way streets in favor of more transparency physical and visual access.



Extend Hershberger Lane to Main Street. The streetscape currently lacks continuity and is awkward to navigate once north of Rte 40. The development trend of locating new public structures and park spaces in the “back yard” of the original town requires a more direct and continuous street system to support it. The town should consider purchasing small parcels to create vehicular and pedestrian access to the new town center.



Extend sidewalks along Hershberger Lane from Main Street to the new library. The streets feeding public uses should be dominant over the typical residential streets and be more highly structured in terms of increased lighting, sidewalks, and landscaping.



Develop a walking and bike trail along Route 669 and looping back to Dorsey Hotel Road.

Develop an integrated site plan and strategy for developments that are bounded by Hershberger Lane, Miller Street and Dorsey Hotel Road. There is a lack of prominence in the public architecture in Grantsville. The town hall should be the symbolic center setting on the edge of the town park. Yet, it presents itself as nothing more than a maintenance structure. The town park has well used amenities but also lacks structure and the physical cues required to make it a special place. This area should be targeted for very intensive development, particularly multi-family or higher density housing.

- **Extend broadband internet access to Grantsville.** As in many rural communities, Grantsville does not currently have access to high speed internet access. For Grantsville this becomes more problematic in more ways than one as companies expand in the industrial park. The county's technology office should be able to assist the town in two ways:
 - Work with private providers to put incentives in place to bring service to the community. An existing private provider is currently planning on bringing wireless service to Grantsville. The town should work with the county to encourage this and offer assistance with such issues as fast track permitting, zoning approvals and regulatory review.
 - Secondly, the town should work with the county to develop strategies to assist companies in paying for the costs associated with installing T-1 lines and the associated costs of interfacing with the POP. Because the closest POP is in Hagerstown, these costs can often reach as much as \$1,200 per month.

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

It is recommended that the community look at a combination of organizations to support this effort. Grantsville should form a Grantsville 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 in Oakland. It is recommended that these programs expanded 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 Facade 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 Grantsville 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. Because each of the towns are so small, it would make more sense to create a county wide entity that can organize either donor advised funds, and manage multiple funds dedicated to specific projects or communities.

5.3 Conclusion

Grantsville's future direction is highly dependent upon its ability to maintain its small town rural qualities in the face of potential growth management issues. There are tremendous opportunities related to heritage tourism and small business 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: Grantsville

Activity	Priority	Lead Organization	Resources
<i>Preservation of Community Heritage</i>			
Survey and National Register nomination	1	Task Force	Md. Historic Trust
Develop design guidelines	1	CAC	Legacy
Develop infill construction guidelines/amend zoning	1	CAC	Md./County Planning
Façade grant program	1	Town	Legacy, Md. Historic Trust
New residential density guidelines	2	Town/Task Force	Md./County Planning
Gateway improvements	2	Town/Task Force	DOT/CDBG/Legacy/TEA-21/Scenic Byway
Streetscape improvements	2	Town/Task Force	DOT/CDBG/Legacy/TEA-21/Scenic Byway
Wayfinding program	3	Town/Task Force	Scenic Byway
Develop sign ordinance	1		Municipal League/Md.& County Planning
<i>Tourism Enhancements</i>			
Stanton's Mill visitor information	1	Chamber	TEA-21; Scenic Byways
Leo Beachy Museum	2	Task Force	TEA-21
Fuller Baker Log House/Casselman Inn interpretation	2	Task Force/Private	TEA-21; Scenic Byways; Private/Local
National Pike festival	1	Task Force/Chamber	Local/Chamber
Walking tour	2	Task Force/Chamber	Local/Chamber
Braddock's March re-enactment	2	Task Force/Chamber	Local/Chamber
Sanctioned cycling race	3	Task Force/Chamber	Local/Chamber/College
Hire events coordinator	1	Task Force/Chamber	Legacy/Chamber
Develop marketing strategies	2	Task Force/Chamber	Local/Chamber
<i>Commercial/Business Development</i>			
Redevelop Summers Auto site	1	Town	ED/CDBG/USDA
Develop Grant St./Rte.495 site	3	Private	Private
Implement business retention	2	Task Force/CAC	College/CAC
Implement business recruitment	2	Task Force/CAC	County/CAC
Loan program	2	CAC	Legacy/USDA/DHCD
Develop recruitment incentives	2	Task Force/Town	Local/Façade grants
<i>Community Facilities</i>			
Community center	2	Town	CDBG/Legacy/CAC
Extend Hershberger Lane	3	Town	Highway User Funds/DOT
Extend sidewalks on Hershberger Lane	2	Town	Highway User Funds/DOT
Develop trail on Rte. 669	3	Town	DOT
Improve site planning	1	Town	Md.& County Planning
Extend high speed internet access	2	Private/Town	Private/County

APPENDIX A

Access to State and Federal Financial Resources

Garrett County
Access to State and Federal Financial Resources

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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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

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

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

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

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

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