

Calvert County, MD
Economic Development
Strategic Plan, 2026-2031

July 2025



**CALVERT
COUNTY**
Maryland

SAGE | policy group

Executive Summary

PURPOSE

Calvert County policymakers selected Sage Policy Group (Sage) to develop the County’s Economic Development Strategic Plan (EDSP) for 2026-2031. To develop a relevant, actionable, and politically viable plan, the Sage study team coordinated with Calvert County Economic Development staff to discuss economic development needs and goals. The study team also conducted focus group meetings with key stakeholders representing a variety of local industries, nonprofits, and other forms of endeavor.

As is the case with all Sage analyses, data play a central role. The study team analyzed data from a range of sources including the Bureau of Labor Statistics, the Census Bureau, the Maryland Department of Planning, and Calvert County government. Study team economists also reviewed prior economic development strategies, analyzing in particular their relevance to continuously shifting economic, fiscal, and technological circumstances.

KEY FINDINGS

Demographics

- Calvert County is one of Maryland’s wealthiest jurisdictions, boasting the second-highest median household income in the state at 30 percent above the statewide average. Its poverty rate is also low, with fewer than 3 percent of families below the poverty line in 2022.
- Calvert County’s public high schools excel in several areas, including higher-than-average attendance and graduation rates, and lower absenteeism and dropout rates (as of 2023). However, public school enrollment has declined due to an aging population, slowing birth rates, and demographic shifts, averaging a 0.7 percent annual decline from 2009 to 2023.
- The county’s population is becoming both older and more diverse, reflecting state and national trends. The share of population 65 and older expanded from 8.9 percent in 2000 to 15.5 percent in 2022, while the non-white share increased from 15.6 percent to 22.0 percent.
- Population growth accelerated between 2020 and 2024, averaging 0.6 percent annually—outpacing the state—driven largely by domestic net in-migration, which accounted for 62 percent of the 2,100-person increase.
- However, Calvert County’s population growth is projected to slow, with annual growth declining from 0.38 percent (2025–2030) to just 0.08 percent by 2040.

Economy

- Commuting is typical. Nearly 70 percent of Calvert County residents commute to jobs outside of the county, with common destinations including Prince George’s County, St. Mary’s County, Anne Arundel County, and the District of Columbia. Approximately 46 percent of jobs in Calvert County are filled by workers from other counties.
- Local government accounts for nearly 20 percent of employment in Calvert County.
- Within the private sector, the largest employment segments are trade, transportation, and utilities (22.5% of county employment), education and health services (16%), and leisure and hospitality (13.9%).
- Tourism supports many local businesses and generates significant tax revenue. After a slight dip in FY2021, tourism rebounded following the pandemic, reaching near-record levels in FY2023. Visitation in FY2023 was up 22.3 percent compared to FY2020.
- Agriculture, though a small part of Calvert County’s economy (0.04% to 0.26% of GDP), remains central to its identity and history. Profitability is a challenge, with average farm production expenses rising 37 percent between 2017 and 2022. Nearly three-quarters of Calvert County farms operated at a loss in 2022 compared to 61 percent statewide.
- Employment in Calvert County has nearly returned to pre-pandemic levels, down just 1 percent in 2024 compared to 2019.
- The public sector has recovered from early pandemic job losses, but private sector employment remains below pre-pandemic levels in key industries, including leisure and hospitality, construction, manufacturing, education and health services, financial activities, and professional and business services.
- Nearly 15 percent of Calvert County residents’ wages stems from federal government jobs, according to data from the Maryland Department of Labor and U.S. Census Bureau. While it is conceivable that many of these residents work in agencies less likely to be impacted by federal employment cutbacks, this still represents a potential source of economic vulnerability.

Housing

- Calvert County has low owner and renter vacancy rates, indicating a housing shortage. The homeowner vacancy rate is just 0.4 percent, below the statewide and national average of 1.1 percent. The rental vacancy rate is 4.8 percent compared to 5.1 percent statewide and 5.5 percent nationally as of 2022.
- Accordingly, the cost of living is relatively high. Median monthly homeownership costs for mortgaged homes are about 25 percent higher than the national average while median gross rent is also 25 percent higher.
- Limited new housing development has contributed to high housing costs. From 1990 through the early 2000s, Calvert County issued about 900 building permits annually. Since then, permitting has declined to fewer than 300 in most years.

Public Views

- Residents view *quality of life* as a key Calvert County strength. A definitive small-town feel, excellent schools, beautiful landscapes, parks, and rich farmland heavily shape perception. Stakeholders also value the county's *location*, which offers easy access to Washington, D.C., Baltimore, Annapolis, and Alexandria. All surveyed respondents rated quality of life as 7 or above on a 10-point scale.
- Focus group participants consider *tourism* an important economic segment, highlighting shorelines, natural beauty, outdoor recreation, and prime location. Wineries, museums, and historic sites provide additional tourist appeal. The *agricultural economy* is also considered an asset, encompassing traditional farming and newer operations like direct-to-consumer farming and agritourism.
- The *town center* concept was identified as a strength, aiming to create live-work-play spaces while preserving rural areas. While this approach of concentrating development in town centers appears popular, focus group participants felt it hasn't been fully implemented.
- Several *challenges* were identified, including housing affordability, lackluster economic growth, job availability, business attraction/retention, infrastructure limitations, limited amenities, transportation constraints, mixed views on growth, and opportunities for modernized government and planning.
- When asked about priorities to increase economic vibrancy in Calvert County, survey respondents most commonly selected community design and placemaking, business formation/expansion/retention, public investment in water/sewer infrastructure, and increasing housing options for more people, including younger families.

RECOMMENDATIONS

Like prior economic development strategies, the 2026-2031 Calvert County EDSP endeavors to supply Calvert County Economic Development and other aligned stakeholders with realistic goals and practical strategies that build on the County's unique strengths, while acknowledging potential challenges.

Recommendations are split into two groups: those for economic development efforts in 2026-2031, and those for long-term policy, intended for the broader Calvert County community/government.

Recommendations for *economic development efforts in 2026-2031* fall into the following areas of focus: business attraction and retention, workforce development, tourism, agriculture, public outreach and education, and alignment with the County Comprehensive Plan.

Recommendations for *long-term policy* revolve around investment in physical infrastructure expansion, digital infrastructure development, development of expanded and improved housing options, investment in public services and amenities for current and future residents, and defining a clear vision for the county's growth.

The comprehensive list of recommendations is detailed beginning on page 13 of this report.

IMPLICATIONS

Each recommendation is valuable on its own, but together, they paint a particularly promising future. If implemented effectively, these strategies will make Calvert County more attractive to young families, entrepreneurs, and visitors, fostering economic and demographic balance while significantly expanding both the residential and commercial tax base. This growth will enable greater investment in education, streetscaping, agricultural support, and tourism marketing. Rather than witnessing an aging county with declining public school enrollment, Calvert County will be poised for broad-based prosperity, preserving its rural heritage while channeling development into increasingly vibrant, well-equipped town centers.

Calvert County Economic Development Strategic Plan, 2026-2031

Sage extends its gratitude to the Calvert County Department of Economic Development, the Economic Development Advisory Commission, and the Economic Development Authority for their collaboration in developing this report. We also sincerely thank focus group participants for their time, insights, and valuable contributions.

Table of Contents

Executive Summary	2
Introduction & Background	8
Part I: Public Feedback & SWOT	9
Part II: Strategic Plan Recommendations	13
Recommendations: Economic Development Efforts in 2026-2031	13
Recommendations: Long-Term Countywide Efforts	16
Appendix A: Calvert County Statistical Profile	18
Population Dynamics & Demographics	18
Human Capital & Education	21
Income & Earnings	25
Employment & Labor Force	27
Housing	36
Tourism & Agriculture	39
Government Finances & Assessable Base	42
Appendix B: Examples of Targeted Incentive Programs for Business Attraction & Retention	46
Appendix C: Examples of Utility Fee Incentives for Business Attraction	48
Appendix D: Countywide Comprehensive Plan Economic Development Quick Reference	49
Appendix E: Data Center Development	52

List of Exhibits

Exhibit 1. Survey: What should Calvert County Prioritize to Increase Economic Vibrancy?	11
Exhibit 2. Economic Development Success Metrics	15
Exhibit A1. Calvert County Total Population, 1970-2024	18
Exhibit A2. Change in Population in Select Areas, 2000-2010 & 2010-2020	19
Exhibit A3. Calvert County: Cumulative Estimates of the Components of the Population Change, April 2020-July 2024	19
Exhibit A4. Projected Population Growth Rates, 2025-2045	20
Exhibit A5. Calvert County Population by Select Characteristics, Select Years 2000-2022	20
Exhibit A6. Calvert County: Population Aged 25+ by Educational Attainment, 2000, 2010, 2022	21
Exhibit A7. Educational Indicators for High School Students, 2023	22
Exhibit A8. Historical Enrollment for Calvert County Public Schools, 2009-2023	22
Exhibit A9. Enrollment of Calvert County Residents at Maryland Colleges, 2019-2023	23
Exhibit A10. Calvert County Residents: Fall 2023 College Enrollment, Top 10 Schools	23
Exhibit A11. College of Southern Maryland, Prince Frederick Campus Graduates by Program, 2023	24
Exhibit A12. Median Household Income, Select Years 1999-2022	25
Exhibit A13. Poverty Rates, Select Years 1999-2022	25
Exhibit A14. Average Weekly Wages in Maryland, 2024Q2	26
Exhibit A15. Calvert County: Average Weekly Wage by Industry Sector, 2019 vs. 2024	26
Exhibit A16. Total Employment (NSA), 2019 v. 2024	27
Exhibit A17. Calvert County Employment Growth (NSA), 2002-2024	27
Exhibit A18. Maryland & Calvert County Unemployment Rate (NSA), 1990-2024	28
Exhibit A19. Number of Business Establishments, 2019 v. 2024	28
Exhibit A20. Calvert County: Employment by Industry, 2024 YTD	29
Exhibit A21. Calvert County Industry Concentration (Location Quotients), 2024Q2	30
Exhibit A22. Calvert County Employment by Sector, 2015, 2019, 2024	31
Exhibit A23. Growth in Calvert County Employment by Industry/Sector, 2019 v. 2024 YTD	31
Exhibit A24. Maryland & Calvert County: Historic Labor Force Participation Rates	32
Exhibit A25. Calvert County Employment Inflow/Outflow, 2022	33
Exhibit A26. Calvert County: Labor Market Details, 2022	34
Exhibit A27. Calvert County: Employment Inflow/Outflow, Characteristics of Workers, 2022	34
Exhibit A28. Working/Living Destinations/Locations, 2022	35
Exhibit A29. Select Housing Characteristics in Calvert County, MD, Select Years 2000-2022	36
Exhibit A30. Housing Costs, 2022	37
Exhibit A31. Median Home Sale Prices, Maryland & Southern Maryland Counties, 2019 v. 2024	38
Exhibit A32. Calvert County, MD: Residential Building Permits, 1990-2023	38
Exhibit A33. Tourism Visitors to Calvert County, FY2013-FY2023	39
Exhibit A34. Calvert Admission/Amusement Taxes & Room Taxes, FY2014-FY2023	40
Exhibit A35. Market Value of Agricultural Sales in Calvert County, 2002-2022	41
Exhibit A36. Calvert County, MD: Real Property Assessed Value (\$ Billions), FY2014-FY2024	42
Exhibit A37. Calvert County Real Property Taxable Assessable Base, 2014 v. 2024	43
Exhibit A38. Calvert County Government Fund Balances, FY2014-FY2024	44
Exhibit A39. Calvert County Primary Government Net Position, FY2014-FY2024	45

Introduction & Background

Since a prior Economic Development Strategic Plan (EDSP) developed by Sage was submitted in 2017, much has occurred, including the COVID-19 pandemic in 2020, which brought widespread economic disruption and continues to produce rippling effects.

Recent economic changes and trends include:

- ◆ After declining by 7.7 percent in 2020 due to the COVID-19 pandemic, employment in Calvert County has nearly recovered to pre-pandemic levels (down 1% in 2024 compared to 2019). Statewide employment has fully recovered according to some Bureau of Labor Statistics data (+1.6%, Quarterly Census of Employment and Wages program), but not yet recovered according to others (-0.3%, Current Employment Statistics program).
- ◆ County employment has yet to recover in some key segments, including leisure and hospitality, construction, manufacturing, education and health services, financial activities, and professional and business services.
- ◆ County unemployment is almost at its lowest rate in the last two and a half decades—at 2.6 percent in 2024, lower than the statewide average of 3.0 percent.
- ◆ Between 2019 and 2024, average weekly wages climbed by approximately 22 percent in Calvert County (slightly less than the average growth statewide of 25.6 percent). Some of the fastest wage gains in significant employment segments were in leisure and hospitality (+29.3%) and transportation/utilities (+23.9%).
- ◆ The number of businesses in Calvert County grew by 200, or 10.5 percent between 2019 and 2024. Statewide, the number of business establishments grew 18.4 percent during this period.
- ◆ Tourism visitation dipped slightly in FY2021 following pandemic onset but has since rebounded and nearly attained its historic high. By FY2023, tourism visitation was up by 22.3 percent compared to FY2020.

This EDSP seeks to carry forward important elements of prior strategic plans while also adding new insights based on recent and ongoing developments. The balance of this report is organized as follows: Part I supplies feedback from Calvert County stakeholders, including through focus groups and surveys. It also supplies a SWOT analysis. Part II presents policy considerations and recommendations for the strategic horizon period, 2026-2031. The Appendix supplies data and analysis regarding Calvert County's economy as well as additional information related to policy recommendations.

Part I: Public Feedback & SWOT

Stakeholders were invited to participate in the strategic planning process through focus groups and an online survey developed by Sage. In January 2025, Sage conducted a series of focus groups with key stakeholders to acquire perspectives regarding economic conditions in Calvert County, including county strengths as well as opportunities for improvement. After the focus groups, Sage distributed the survey to garner additional input.

PUBLIC FEEDBACK

Focus group participants identified some of the key strengths of Calvert County as *quality of life*, including in the form of a strong small-town feel, excellent public schools, beautiful landscapes, great parks and recreation, and rich farmland, as well as *location* (offering easy access to Washington D.C., Baltimore, Annapolis, and Alexandria while maintaining a quieter, rural lifestyle.). Survey responses strongly support this. When asked to rate the quality of life in Calvert County from 1 to 10, all respondents rated the quality of life as 7 or above. Similarly, all respondents agreed or strongly agreed with the statement “Calvert County is a good place to live.”¹

Tourism is a major economic strength for the county, benefiting from its beautiful shorelines, natural beauty, outdoor recreation opportunities, and a prime location within 1 to 1.5 hours of Washington, D.C., and Northern Virginia. Additionally, wineries and cultural attractions, including public museums and historic sites provide additional tourist appeal. Focus group participants indicated that the county effectively collects tourism data and markets itself well to visitors. The *agricultural economy* was identified as an asset to Calvert County, which is home to both traditional farming as well as newer types of farming such as direct-to-consumer and agritourism operations.

Another strength focus group participants identified is the *town center* concept, which aims to create spaces where residents can live, work, and play while preserving adjacent rural landscapes. The approach of concentrating residential and commercial development in town centers while maintaining the surrounding areas as rural appears to be popular, but there is also a sentiment that this concept has not been effectively implemented.

Focus group participants also identified several challenges facing the county and expressed a desire for improvement in certain areas. Common topics included housing affordability, economic growth and job availability, business attraction and retention challenges, lack of infrastructure, limited

¹ On a scale of 1 to 10, some agreement is defined as 7 to 8 and strong agreement is defined as 9 to 10.

amenities, transportation/roadway limitations, mixed views on growth, and opportunities for modernized government and planning.

A common challenge identified in all the focus groups is that of *housing affordability*, particularly for young families and service workers. Focus group participants suggested that high housing costs are driving younger residents away, with entry-level housing in the \$250K to \$350K range being scarce. Additionally, the lack of affordable housing for restaurant and retail workers may be contributing to staffing shortages. A lack of certain *amenities* to support the current population as well as attract new residents was discussed by many stakeholders. Focus group participants expressed that many residents have to drive long distances for work, shopping, and dining and that there is a shortage of spaces for young adults. Additionally, some participants suggested that the town centers are not pedestrian-friendly or visually distinctive, further limiting their appeal.

Job availability and *economic diversity* were identified as lingering challenges. Many residents commute outside of the county, and as a result, the county functions largely as a bedroom community. Historically, the county has relied on a few major employers for tax revenue rather than fostering a diverse economic landscape. In a related vein, *business attraction and retention* was often identified as a challenge for the county. Many focus group participants cited high costs, slow permitting processes, and lack of clarity on development processes and regulations as reasons that Calvert County is perceived as being unfriendly to business. Despite that sentiment among focus group participants, most survey respondents indicated that Calvert County is still a good place to do business. More than half (56%) of respondents agreed with the statement “Calvert County is a good place to start a new business” and more than 60 percent (63%) agreed with the statement “Calvert County is a good place to own and run a business.”

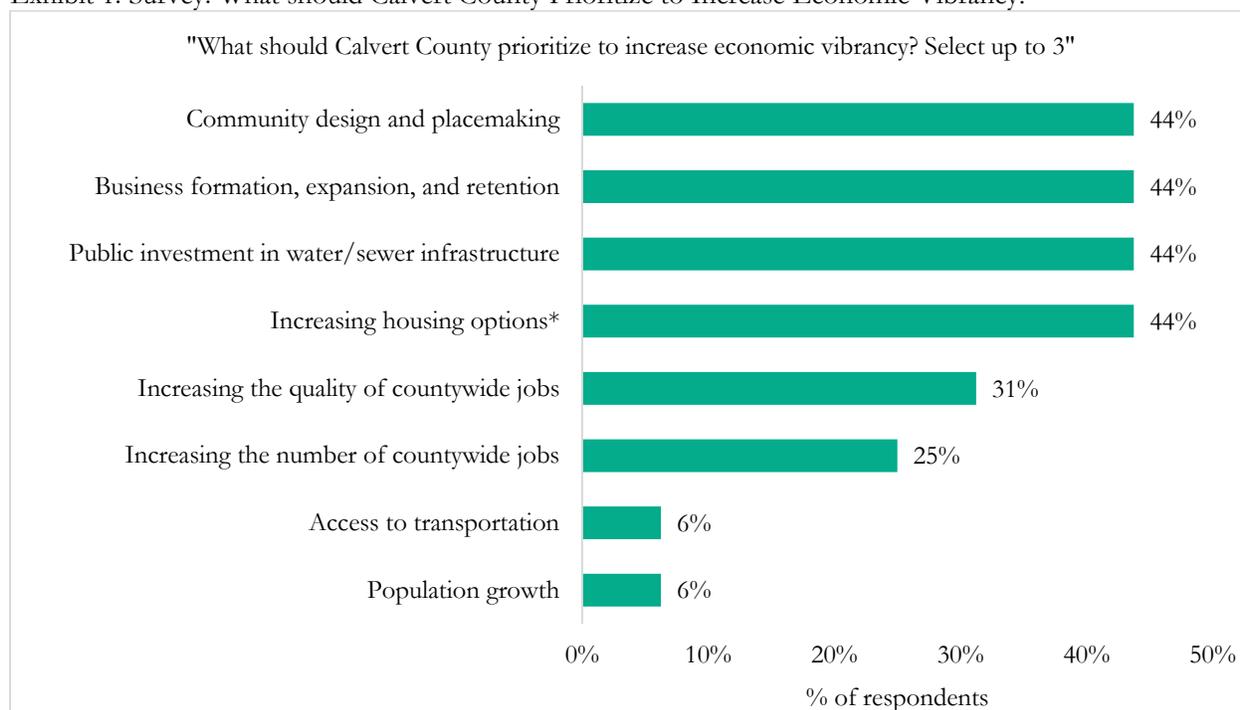
Inadequate *water and sewer infrastructure* was identified as a major barrier to both business and residential growth. Participants cited failing well and septic systems in many town centers as highlighting the need for public wastewater facilities to support long-term growth. Existing road capacity and regional connectivity was also cited as a limit to economic growth and development.

Further exacerbating some of these challenges are differing community views on growth and development in the county, coupled with a feeling among some that policy actions have in the past been reactive rather than proactive. It seems that while some residents want to strictly preserve the county’s rural character, others recognize the necessity of controlled growth for economic and budgetary sustainability. The debate over town center expansion persists, with some residents fearing that expansion could lead to uncontrolled growth and overdevelopment and others supporting town center expansion to create more housing, commercial opportunities, and vibrancy.

Because there was considerable agreement regarding the county’s opportunities and threats, summarizing associated findings is reasonably straightforward. Focus group participants emphasized a need for proactive governance, efficient planning, and long-term economic sustainability by modernizing town centers, supporting businesses, and balancing tourism with diverse economic growth. Participants highlighted the importance of smart, balanced growth, which means preserving the county’s rural charm while improving infrastructure, housing affordability, and public services to attract younger families and entrepreneurs.

Similar priorities were identified by survey respondents. Survey respondents were given a set of goals and asked to identify which should be priorities for Calvert County to increase economic vibrancy. The most commonly selected priorities were community design and placemaking, business formation, expansion, and retention, public investment in water/sewer infrastructure, and increasing housing options for more people, including younger families.

Exhibit 1. Survey: What should Calvert County Prioritize to Increase Economic Vibrancy?



*Survey option was “Increasing housing options for more people, including younger families”

SWOT

The following SWOT analysis reflects feedback from focus groups, public survey results, and data analysis, and informed the policy recommendations set forth in the following section of this report.

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> ◆ Quality of life ◆ Location; proximity to major metro areas ◆ Primary school system ◆ Residential wealth ◆ Tourism ◆ LNG exports ◆ Natural/environmental resources; water, trails, diverse ecosystems, etc. ◆ College of Southern Maryland (CSM) ◆ Committed economic development staff and partners ◆ Dedicated Board of County Commissioners leadership 	<ul style="list-style-type: none"> ◆ Housing affordability; limited housing, particularly for first-time home buyers and middle-income buyers ◆ Workforce attraction and retention; limited job opportunities for college educated workers ◆ Infrastructure; lack of water/sewer infrastructure in designated growth areas ◆ Limited amenities to attract/support diversity ◆ Transportation /roadway limitations ◆ Slow and/or disorganized process for many business services, such as permitting ◆ Mixed views on some important aspects of the county’s future development
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> ◆ Development of town centers; streamlined town center master plan process ◆ Development of Patuxent Business Park ◆ Data center development ◆ Improved high-speed, fiber optic internet access ◆ Tourism ◆ Agriculture/aquaculture ◆ Renewable energy—wind, solar, nuclear 	<ul style="list-style-type: none"> ◆ Continued population aging, slowing population growth ◆ Outmigration of youth and young workers ◆ View of county as not being business friendly ◆ Industry shifts ◆ Decommissioning of Exelon Calvert Cliffs Nuclear Power Plant ◆ Climate change ◆ Reluctance towards adaptation/change ◆ Federal government cutbacks impacting county residents and local nonprofits

Part II: Strategic Plan Recommendations

Recommendations are split into two groups:

1. Recommendations for economic development efforts in 2026-2031, intended for the Department of Economic Development, the Economic Development Advisory Commission, and the Economic Development Authority.
2. Recommendations for long-term policy, intended for the broader Calvert County community/government.

RECOMMENDATIONS: ECONOMIC DEVELOPMENT EFFORTS IN 2026-2031

I. Business Attraction & Retention

- A. Enhance financial and operational support for businesses:
 - Maintain an inventory of existing businesses and services in town centers to identify gaps, foster local business growth, and strengthen partnerships with landlords and developers. This data will also inform the strategic alignment of grants and incentives to meet community and business needs.
 - Offer targeted incentives such as reduced tap/impact fees, property tax abatements, and grants for site improvements to attract new businesses (See Appendix B for examples of incentive programs used by other local or regional governments.)
 - Develop a tiered incentive structure that aligns with the county's economic development priorities by offering varying levels of utility fee reductions based on business type and town center need. For example, capital connection fees could be discounted more heavily in underserved town centers or for targeted industries (See Appendix C for examples of utility fee incentive programs.)
- B. Streamline regulatory processes:
 - Support the implementation of a Fast-Track Business Permitting Program to shorten approval times for new businesses, especially in key industries.
 - Increase transparency by providing an online permitting and licensing dashboard with real-time updates on applications.
 - Conduct a review of zoning and permitting requirements and seek to remove unnecessary barriers to business growth.
- C. Repurpose underutilized spaces such as business parks and vacant properties for new uses like co-working or startup spaces.
- D. Continue revitalization efforts in Main Street areas to create commercial hubs; look for opportunities to strengthen commercial infrastructure in business districts.

II. Workforce Development

- A. Advocate for public policies that support workforce development and retention such as development of affordable housing in town centers to allow workers to live in the county, expanded high-speed internet access, and improved infrastructure and transportation.
- B. Seek opportunities to partner with workforce development programs at local and regional institutions like College of Southern Maryland and the Tri-County Council.
- C. Survey local businesses about workforce needs.
- D. Launch a public awareness campaign to educate students and parents about local career opportunities.

III. Tourism

- A. Enhance coordination with regional tourism organizations and support regional tourism initiatives.
- B. Strengthen collaboration among County businesses, organizations, and tourist attractions to create a cohesive visitor experience.
- C. Facilitate the coordination of events and activities throughout the county to encourage longer visitor stays (i.e., North Beach, Chesapeake Beach, and Solomons Island).
- D. Explore and advocate for new tourism-driven infrastructure, such as a performing arts center (suggested location: Prince Frederick) or a Bay passenger ferry system connecting to Annapolis and Chestertown.
- E. Expand placemaking initiatives in town centers, particularly in key tourist destinations to enhance visitor engagement and economic impact.

IV. Agriculture

- A. Expand support for existing agritourism businesses and assist agricultural businesses in diversifying into agritourism by providing technical or financial resources.
- B. Foster partnerships between the agricultural sector and complementary industries such as retail, hospitality, and recreation to create new economic opportunities.
- C. Collaborate with resource partners to identify key initiatives that Economic Development can undertake to support the region's agricultural operations.

V. Public Outreach & Education:

- A. Develop a public awareness campaign to highlight the benefits of economic development through clear, accessible messaging. The campaign should:
 - Demonstrate community impact by explaining how economic growth creates jobs, generates tax revenue, and enhances local amenities.
 - Explain how infrastructure improvements (water, sewer, transportation) can support responsible, balanced growth.
 - Proactively address common concerns regarding growth through real-life examples of communities that maintained their character while thriving economically.
 - Leverage storytelling and testimonials from local business owners, young families, and residents.

VI. Alignment with County Comprehensive Plan (See Appendix B for further detail):

- A. Regularly review the County Comprehensive Plan, focusing on *economic vitality* goals and objectives assigned to Calvert County Economic Development.
- B. Conduct an institutional mapping exercise to identify county agencies with complementary or overlapping initiatives and strengthen coordination efforts.

The following table lists some data points that can be used to track progress of economic development efforts.

Exhibit 2. Economic Development Success Metrics

Data/Metric	Economic Development Area	Data Source
Visitation	Tourism	Calvert County Economic Development
New business formation; total establishments	Business attraction & retention	U.S. Bureau of Labor Statistics; Maryland Department of Labor
Commercial occupancy at town centers (square footage)	Business attraction & retention	Costar; Calvert County Department of Planning & Zoning
Employment in key industries	Business attraction & retention/workforce development	U.S. Bureau of Labor Statistics; Maryland Department of Labor
Job openings	Workforce development	Maryland Department of Labor-Maryland Workforce Exchange
Number of farms with net financial gains	Agriculture	USDA Census of Agriculture
Farmers market sales	Agriculture/Tourism	Calvert County Economic Development
Direct-to-consumer sales	Agriculture	USDA Census of Agriculture
Residential building permits issued	Housing	Calvert County Department of Planning & Zoning; Maryland Department of Planning; U.S. Census Bureau

RECOMMENDATIONS: LONG-TERM COUNTYWIDE EFFORTS

While Calvert County has many strengths, a number of challenges threaten the long-term trajectory, including slowing population growth, outmigration of youth and young workers, industry shifts, and federal government cutbacks, among others. The recommendations below are intended to answer the question, “How can Calvert County be fiscally sustainable, demographically balanced, and economically dynamic over the long term?”

I. Invest in Physical Infrastructure Expansion

- A. Invest in water and sewer expansion to support controlled, responsible growth.
- B. Explore options to support that expansion through public-private partnerships or special taxing districts.
- C. Prioritize infrastructure expansion in town centers
- D. Improve road networks to enhance connectivity.

II. Embrace Digital Infrastructure Development

- A. Continue to promote successful broadband expansion efforts; leverage federal and state funding opportunities to support expansion of high-speed connections, including fiber optic.
- B. Pursue large data center investments in order to expand tax base without driving outsized population growth, significant fiscal costs, and other externalities associated with certain forms of commercial development.
- C. Accommodate the regulatory needs of data center developments, including with respect to personal property tax exemptions.²

III. Support the Development of Expanded & Improved Housing Options

- A. Diversify housing choices to attract and retain young families, working professionals, and essential workers.
- B. Increase workforce housing accessibility by supporting affordable rental and ownership opportunities.
- C. Enhance walkability and mixed-use development in town centers to create vibrant, connected communities.
- D. Encourage appropriate-density and more diverse housing in town centers to maximize land use and support local economic growth.

² See Appendix E on Page 52 for more information on the potential benefits of data center developments.

IV. Invest in Public Services & Amenities for Current & Future Residents

- A. Expand cultural, recreational, and family-friendly amenities by developing or overseeing the development of sports complexes, music venues, and public gathering spaces.
- B. Leverage donated land and resources for community projects that drive economic and social benefits.
- C. Improve public transportation and pedestrian-friendly infrastructure to enhance accessibility in town centers and promote mixed-use development to create vibrant, walkable communities.

V. Define a Clear Vision for the County's Growth:

- A. Define a clear vision for growth, considering factors such as potential industry shifts, the role of agriculture, and the proper balance between rural preservation and economic growth.
- B. Encourage civic transparency and public engagement in vision development.
- C. Continually reevaluate and adapt the vision for the County by eliciting public feedback through town halls and online surveys.

Appendix

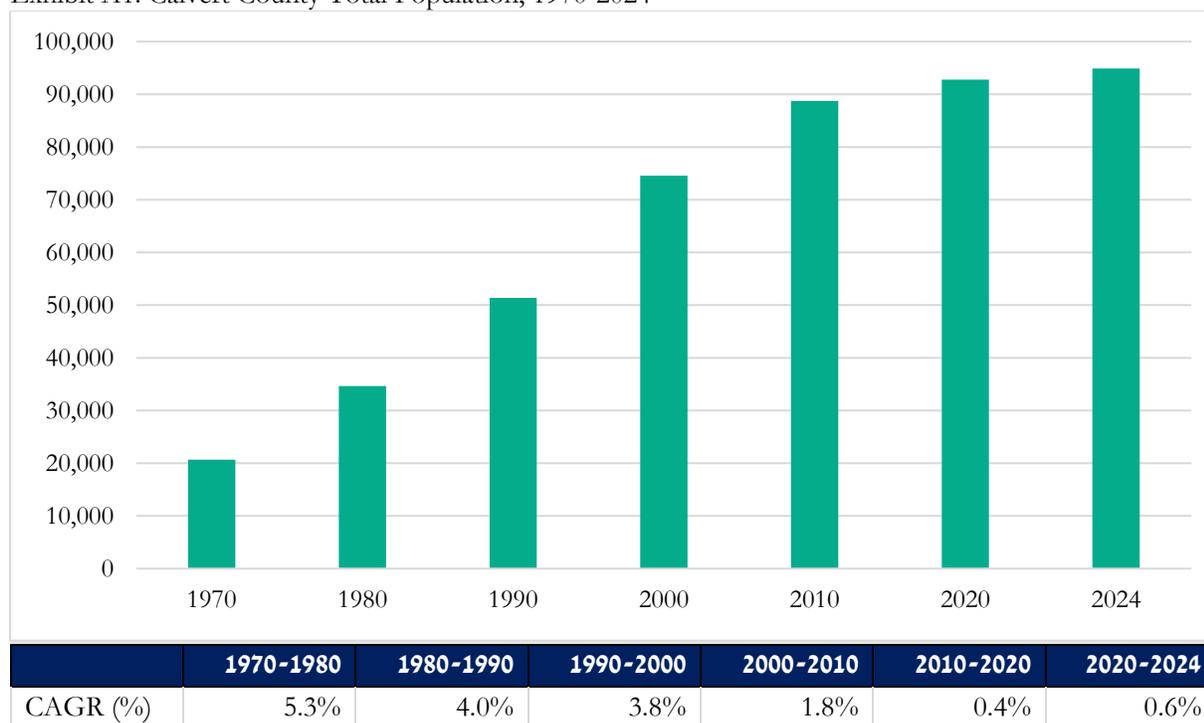
APPENDIX A: CALVERT COUNTY STATISTICAL PROFILE

This Appendix supplies data and analysis regarding Calvert County’s past and current trajectory along key demographic and economic dimensions and serves as the statistical basis for policy considerations and recommendations for 2026-2031.

POPULATION DYNAMICS & DEMOGRAPHICS

Calvert County’s population expanded rapidly from the 1970’s through 2000 and modestly between 2000 and 2010, after which growth slowed in the 2010’s. Between 2000 and 2010, all three southern Maryland region counties expanded their population at a faster than statewide average rate.

Exhibit A1. Calvert County Total Population, 1970-2024



Source: 1. U.S. Census Bureau. 2. Maryland Department of Planning. 3. Sage.

Between 2010 and 2020, population in Charles and St. Mary’s counties continued to grow at a faster than statewide-average rate (0.7%), but Calvert County’s population growth rate slowed to 0.4 percent.

Exhibit A2. Change in Population in Select Areas, 2000-2010 & 2010-2020

	2000	2010	2020	Average Annual % Change	
				2000-2010	2010-2020
Maryland	5,296,486	5,773,626	6,181,629	0.9%	0.7%
Calvert County	74,563	88,737	92,786	1.8%	0.4%
Charles County	120,546	146,551	166,598	2.0%	1.3%
St. Mary’s County	86,211	105,151	113,778	2.0%	0.8%

Source: 1. U.S. Census Bureau; 2. Sage.

The most recent data available indicate that population growth in Calvert County accelerated between 2020 and 2024, to an average annual rate of 0.6 percent, faster than the statewide average. Much of that population growth was attributable to domestic migration as the COVID-19 pandemic spurred many people to move. Between 2020 and 2024, Calvert County’s population grew by more than 2,100 people and 62 percent of that growth was due to domestic migration.

Exhibit A3. Calvert County: Cumulative Estimates of the Components of the Population Change, April 2020-July 2024

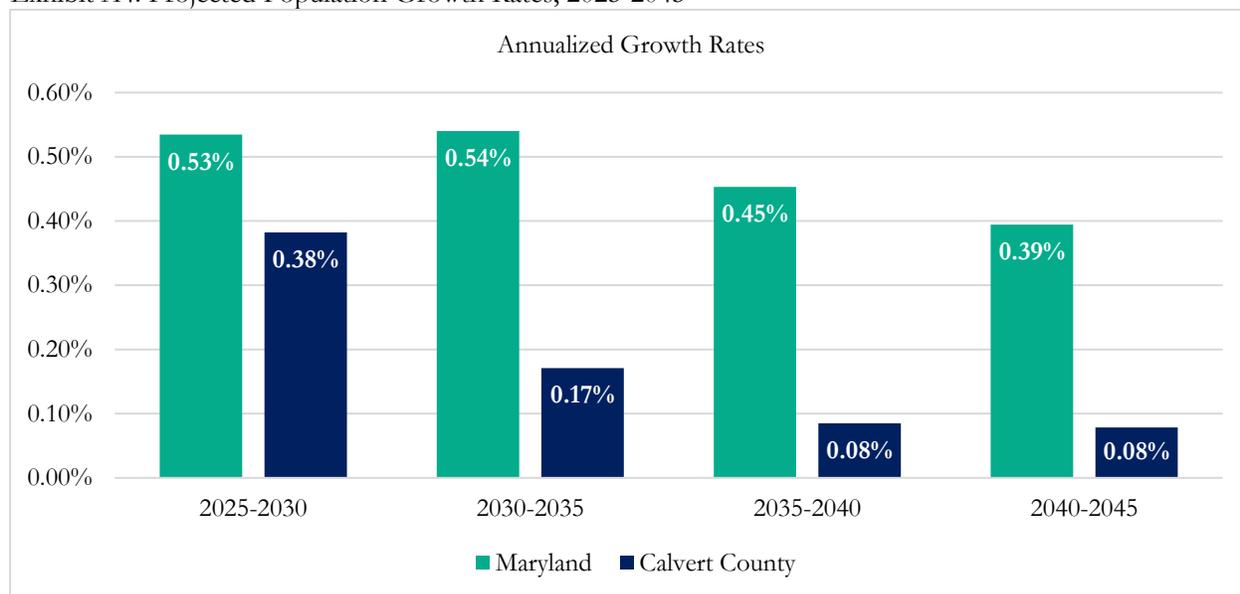
	Natural Increase (1)	International Migration	Domestic Migration	Total Population Change (2)
Calvert County	490	350	1,312	2,127

Source: U.S. Census Bureau, Population Division. *Annual and Cumulative Estimates of the Components of Resident Population Change for Counties in Maryland: April 1, 2020 to July 1, 2024 (CO-EST2024-COMP-24)*; Sage. Notes: 1. Natural increase equals births minus deaths. 2. Total population change includes a residual. This residual represents the change in population that cannot be attributed to any specific demographic component. Due to this, the components of population change do not exactly sum to total population change.

Population growth in Calvert County is expected to slow in coming years, from a projected 0.38 percent annual rate between 2025 and 2030 to 0.08 percent annual growth by 2040 (see Exhibit A4 on the following page). Statewide, population growth is also expected to slow, but will still grow at least twice as fast as in Calvert County.

Like the rest of the state and the nation, Calvert County’s population has become older and more diverse over time. The share of the population aged 65 and over grew from 8.9 percent in 2000 to 15.5 percent in 2022, according to the U.S. Census Bureau. Between those years, the non-white share of the population grew from 15.6 percent to 22.0 percent (see Exhibit A5 on the following page).

Exhibit A4. Projected Population Growth Rates, 2025-2045



Source: Maryland Department of Planning; Sage.

Exhibit A5. Calvert County Population by Select Characteristics, Select Years 2000-2022

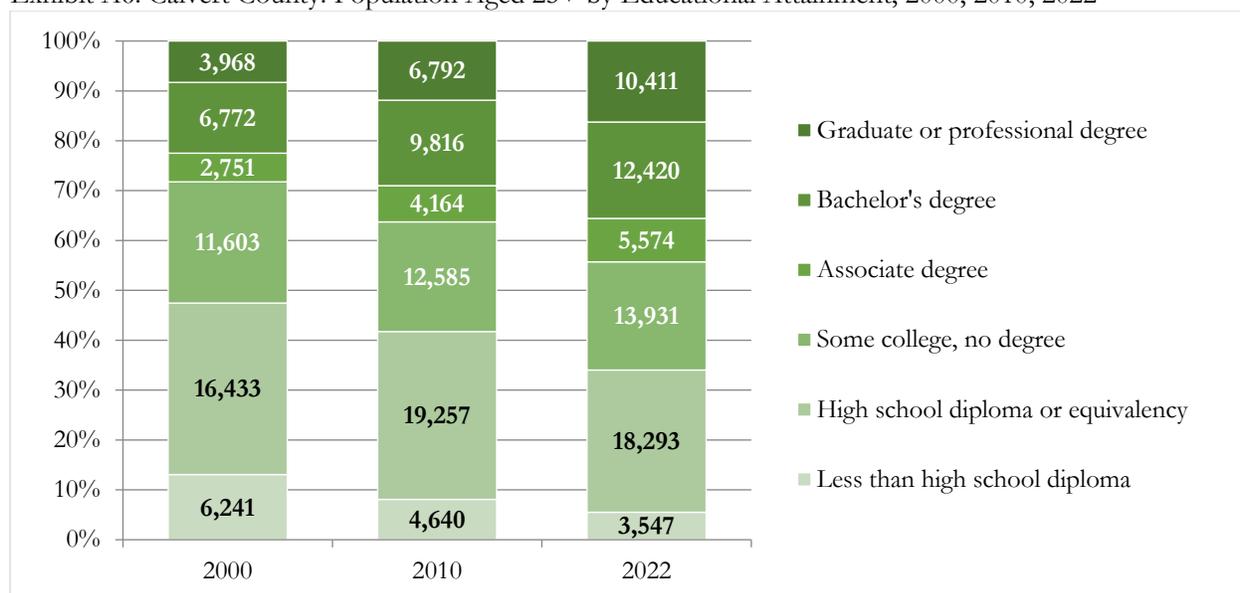
Category	% of Total Population		
	2000	2010	2022
AGE			
<15	24.5%	21.7%	18.6%
15-24	11.5%	13.2%	12.6%
25-44	31.7%	25.5%	24.3%
45-64	23.4%	29.4%	29.1%
65+	8.9%	10.2%	15.5%
Median Age	-	-	-
GENDER			
Male	49.3%	49.3%	49.9%
Female	50.7%	50.7%	50.1%
RACE/ETHNICITY			
White Alone	84.4%	82.0%	78.0%
Black / African American Alone	13.2%	13.7%	12.2%
American Indian / Alaska Native Alone	0.3%	0.2%	0.2%
Asian Alone	0.9%	1.3%	2.0%
Native Hawaiian / Other Pacific Islander	0.0%	0.0%	0.1%
Some Other Race	-	0.7%	1.0%
Two or More Races	1.2%	2.1%	6.6%
Hispanic or Latino (of any race)	1.5%	2.7%	4.6%
Not Hispanic or Latino	98.5%	97.3%	95.4%

Source: 1. U.S. Census Bureau. 2000 Census: DP-1; 2010 American Community Survey 5-Year Estimates: DP05; 2022 American Community Survey 5-Year Estimates: DP05. 2. Maryland Department of Planning, "Total Population Estimates by Race and Hispanic Origin for April 1, 2000 Estimates Base." 3. Sage.

HUMAN CAPITAL & EDUCATION

Calvert County’s population has become increasingly educated over time. The share of the population with less than a high school diploma has declined from a little over 13 percent in 2000 to just 5.5 percent in 2022. At the same time, the share of the population with a bachelor’s degree or higher has expanded from 22.5 percent to 35.6 percent. Compared to the statewide average, Calvert County still has a slightly smaller college-educated population as share of total population (42.2% of the statewide population has a bachelor’s degree or higher).

Exhibit A6. Calvert County: Population Aged 25+ by Educational Attainment, 2000, 2010, 2022



Source: 1. U.S. Census Bureau, 2000 Census: DP-2; 2. U.S. Census Bureau, American Community Survey—2010 ACS 5-Year Estimates: DP02; American Community Survey—2022 ACS 5-Year Estimates: DP02; 3. Sage.

Calvert County’s public high schools outperform in several areas, with higher-than-average attendance rates, lower than average chronic absenteeism and dropout rates, and higher-than-average graduation rates, as of 2023. More than 62 percent of Calvert County’s 2022 high school graduates were enrolled in college in the year after graduation, a higher share than statewide and higher than in neighboring Charles and St. Mary’s counties (see Exhibit A7 on the following page).

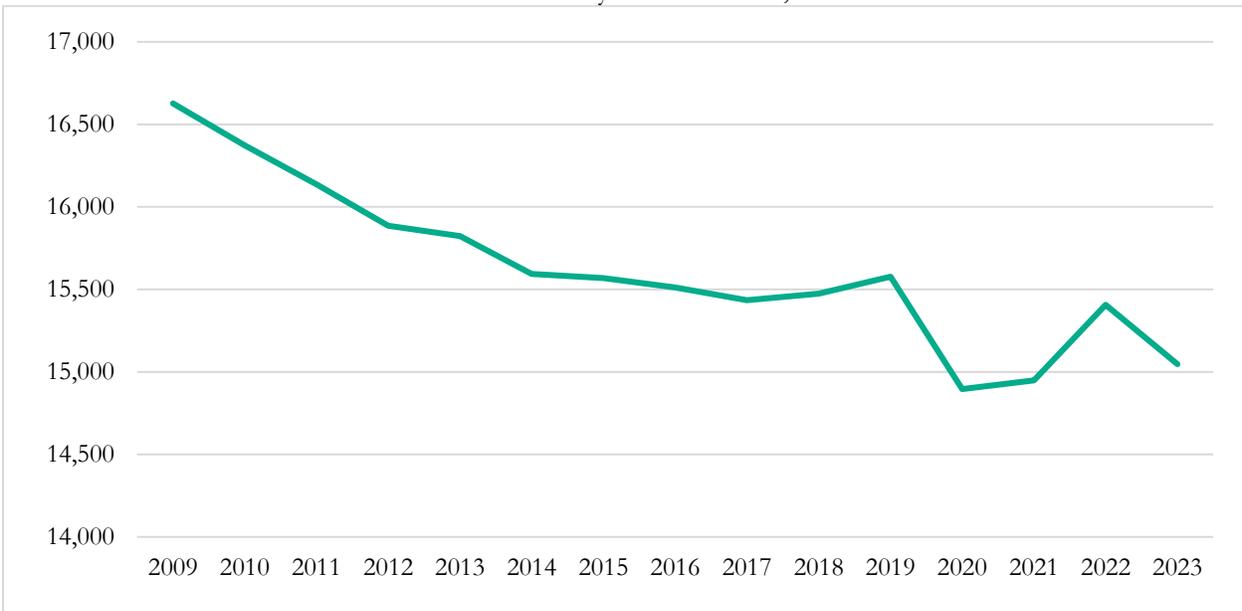
Public school enrollment has been declining in recent years, a reflection of the aging population, slowing birth rates regionally and nationally, and other demographic shifts. Between 2009 and 2023, total public school enrollment in Calvert County declined by an average annual rate of 0.7 percent (see Exhibit A8 on the following page).

Exhibit A7. Educational Indicators for High School Students, 2023

	Maryland	Calvert County	Charles County	St. Mary's County
High school enrollment	276,495	5,049	9,193	5,500
Attendance rate	88.8%	92.2%	90.7%	90.2%
Chronic absenteeism rate	36.5%	23.3%	33.8%	35.4%
Dropout rate [4-yr adjusted cohort]	9.8%	3.8%	5.8%	6.9%
Graduation rate [4-yr adjusted cohort]	85.8%	93.5%	90.2%	91.2%
Mean SAT score [out of 1600]	1,007	1,021	1,001	1,005
Mean ACT score [out of 36]	25	24	18	23
Mean AP score per exam, all subjects [out of 5]	3.1	2.9	2.5	3.2
% of HS graduates enrolled in college within 12 months of graduation (class of 2022)	60.4%	62.3%	56.3%	56.5%

Source: Maryland State Department of Education, Maryland Report Card; Sage.

Exhibit A8. Historical Enrollment for Calvert County Public Schools, 2009-2023

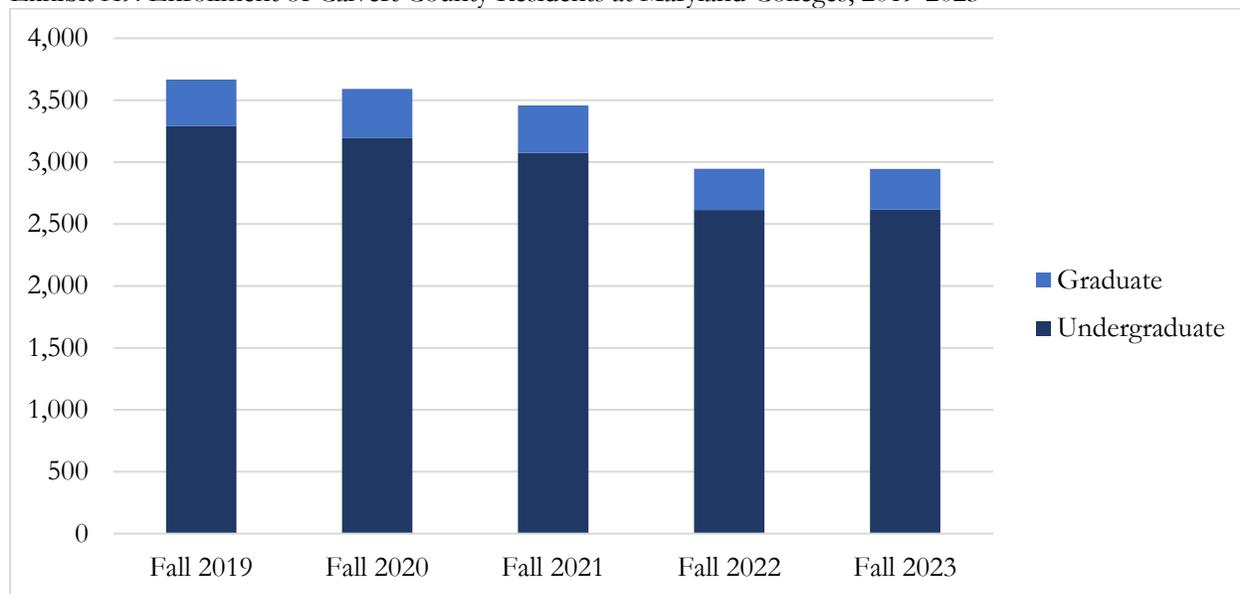


Source: Calvert County Public Schools, Board of Education's Adopted Operating Budget, Fiscal Year 2025; Sage. Note: Total enrollment, not Full-Time Equivalent (FTE) enrollment. Enrollment as of September 30th of each year.

Data from the Maryland Higher Education Commission (MHEC) indicate that in Fall 2023 there were approximately 2,600 Calvert County residents enrolled as undergraduates in Maryland colleges. Approximately 60 percent of those students attended college full-time while 40 percent attended college part-time. Most undergraduate Calvert County residents attending Maryland schools were enrolled at public two-year colleges (44.3%) and public four-year colleges (50.6%) in Fall 2023. Among Calvert County residents enrolled in Maryland graduate programs, roughly 71 percent were enrolled at public four-year colleges and 29 percent were enrolled at independent four-year colleges.

Compared to fall 2019, undergraduate enrollment of Calvert County residents at Maryland institutions is down by approximately 21 percent while graduate enrollment is down by almost 13 percent.

Exhibit A9. Enrollment of Calvert County Residents at Maryland Colleges, 2019-2023



Source: Maryland Higher Education Commission, “Enrollment by Place of Residence”; Sage.

MHEC data indicate that the College of Southern Maryland is the top choice among Maryland schools for Calvert County residents enrolled as undergraduates. The College of Southern Maryland accounted for nearly 40 percent of Calvert residents’ undergraduate enrollment in Fall 2023. Other top choices for Calvert County residents in Maryland undergraduate schools include the University of Maryland Global Campus (14.1%), the University of Maryland College Park (11.4%), Towson University (8.8%), and Salisbury University (6.2%).

Exhibit A10. Calvert County Residents: Fall 2023 College Enrollment, Top 10 Schools

New Full-Time Freshmen			Total Undergraduates		
Rank	College	Fall 2023 Enrollment	Rank	College	Fall 2023 Enrollment
1	College of Southern Maryland	164	1	College of Southern Maryland	992
2	University of Maryland - College Park	48	2	University of Maryland Global Campus	369
3	Towson University	45	3	University of Maryland - College Park	299
4	Salisbury University	34	4	Towson University	230
5	St. Mary’s College of Maryland	22	5	Salisbury University	161
6	Stevenson University	16	6	Anne Arundel Community College	106
7	University of Maryland - Baltimore County	13	7	St. Mary’s College of Maryland	87
8	Frostburg State University	12	8	University of Maryland - Baltimore County	63
9	Anne Arundel Community College	9	9	Stevenson University	49
10	Bowie State University	7	10	Frostburg State University	42

Source: Maryland Higher Education Commission, May 2024. “Enrollment by Place of Residence”; Sage.

The following exhibit details the top programs from which students graduated at the College of Southern Maryland in 2023. In 2023, the most awarded lower-division certificate was for General Studies. For associate degrees, the most common programs were Arts and Sciences Transfer, Nursing, General Studies Transfer, Business Administration Transfer, and Cybersecurity. Among a 2021 cohort of 685 College of Southern Maryland students, within two years, 13 percent had graduated, 9.2 percent had graduated and transferred, and 8.9 percent had transferred without graduating. Some of the top destinations for transfers from the College of Southern Maryland include University of Maryland Global Campus, University of Maryland College Park, Towson University, and Salisbury University.

Exhibit A11. College of Southern Maryland, Prince Frederick Campus Graduates by Program, 2023

	Number	% of Total
LOWER DIVISION CERTIFICATES: TOP 5 PROGRAMS		
General Studies	423	56.0%
Accounting	72	9.5%
Cybersecurity	55	7.3%
Business Management	35	4.6%
Graphics Design	22	2.9%
All Other	149	19.7%
<i>Total</i>	<i>756</i>	<i>100.0%</i>
ASSOCIATE DEGREES: TOP 10 PROGRAMS		
Arts & Sciences Transfer	278	32.0%
Nursing	100	11.5%
General Studies Transfer	91	10.5%
Business Administration Transfer	73	8.4%
Cybersecurity	54	6.2%
Business Management	37	4.3%
Accounting	30	3.5%
Computer Science	24	2.8%
Cloud And Information Technology	23	2.6%
Engineering Transfer	18	2.1%
Mathematics & Science	18	2.1%
All Other	123	14.2%
<i>Total</i>	<i>869</i>	<i>100.0%</i>

Source: Maryland Higher Education Commission, December 2024. “Trends in Degrees and Certificates by Program, Maryland Higher Education Institutions 2015-2024”; Sage.

INCOME & EARNINGS

Calvert County is one of the wealthiest counties in Maryland based on estimates of household income and poverty rates, with the second highest median household income in the state (30% higher than the statewide average). Calvert County also has very low incidence of poverty among its residents, with under 3 percent of families recording incomes below the poverty level in 2022.

Exhibit A12. Median Household Income, Select Years 1999-2022

	1999	2010	2022
United States	\$41,994	\$51,914	\$75,149
Maryland	\$52,868	\$70,647	\$98,461
Calvert County	\$65,945	\$90,838	\$128,078
Charles County	\$62,199	\$88,825	\$116,882
St. Mary's County	\$54,706	\$80,053	\$113,668

Source: U.S. Census Bureau. 2000 Census: DP-3; 2010 American Community Survey 5-Year Estimates: DP03; 2022 American Community Survey 5-Year Estimates: DP03. Note: Not adjusted for inflation.

Exhibit A13. Poverty Rates, Select Years 1999-2022

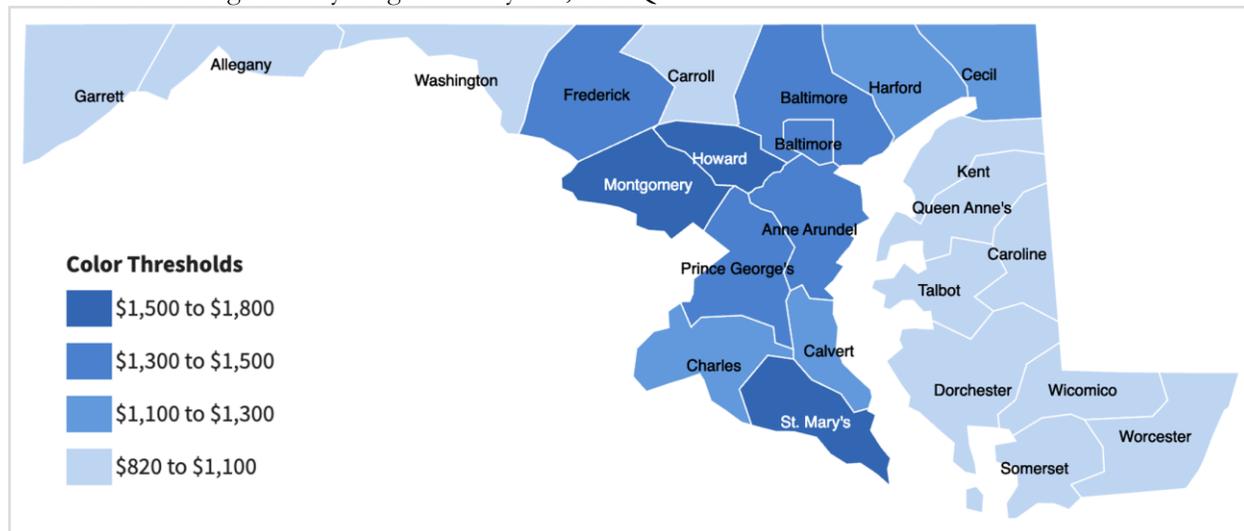
% of families whose income in the last 12 months was below the poverty level	1999	2010	2022
United States	9.2%	10.1%	8.8%
Maryland	6.1%	5.7%	6.2%
Calvert County	3.1%	2.8%	2.8%
Charles County	3.7%	3.7%	3.7%
St. Mary's County	5.2%	4.7%	6.6%

Source: U.S. Census Bureau. 2000 Census: DP-3; 2010 American Community Survey 5-Year Estimates: DP03; 2022 American Community Survey 5-Year Estimates: DP03.

Average weekly wages in Calvert County are slightly lower than statewide average wages, a reflection of the fact that many Calvert County residents commute to higher-earning jobs in other parts of the state. According to the most recent 2024 data, the average private sector weekly wage in Calvert County was \$1,049, compared to \$1,387 statewide.

In recent years, the combination of low labor force supply and elevated human capital demand has helped produce the fastest wage growth in roughly a decade. Between 2019 and 2024, average weekly wages expanded by approximately 22 percent in Calvert County. Some of the fastest wage gains in significant employment segments were in leisure and hospitality (+29.3%) and transportation/utilities (+23.9%). Wages expanded even more in some other segments such as federal government and natural resources/mining, but these account for a very small portion of total employment in the county (see Exhibit A15 on the following page).

Exhibit A14. Average Weekly Wages in Maryland, 2024Q2



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW) program, QCEW State and County Map Application; Sage. Note: Average weekly wage among all industries, public and private.

Exhibit A15. Calvert County: Average Weekly Wage by Industry Sector, 2019 vs. 2024

Sector	2019	2024 YTD	% Chg.
Total Employment	\$956	\$1,169	22.2%
<i>Public Sector</i>			
Federal Government	\$1,374	\$2,525	83.7%
State Government	\$859	\$1,096	27.6%
Local Government	\$1,050	\$1,233	17.4%
<i>Private</i>			
Goods-Producing	\$1,197	\$1,422	18.8%
Natural Resources and Mining	\$536	\$829	54.7%
Construction	\$1,194	\$1,451	21.5%
Manufacturing	\$1,239	\$1,302	5.1%
Service-Providing	\$889	\$1,083	21.8%
Trade, Transportation, and Utilities	\$1,121	\$1,389	23.9%
Information	\$1,413	\$1,842	30.3%
Financial Activities	\$1,162	\$1,459	25.6%
Professional and Business Services	\$1,035	\$1,193	15.3%
Education and Health Services	\$999	\$1,112	11.3%
Leisure and Hospitality	\$381	\$493	29.3%
Other Services	\$692	\$800	15.6%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW); Sage.

Notes: 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

EMPLOYMENT & LABOR FORCE

Total employment in Calvert County stood at around 22,400 in 2024, slightly below its pre-pandemic level.

Exhibit A16. Total Employment (NSA), 2019 v. 2024

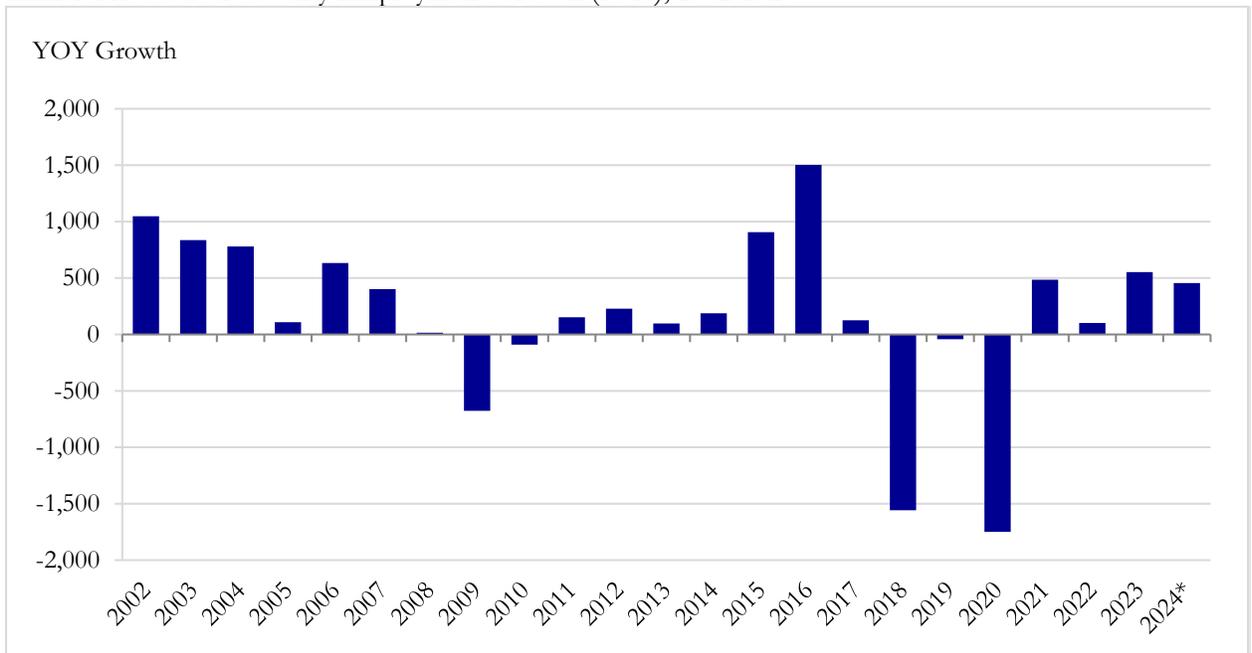
	Total Employment (Annual Average)		2019 v. 2024	
	2019	2024 YTD	Net	%
Maryland	2,698,113	2,742,213	44,100	1.6%
Calvert County	22,668	22,438	-230	-1.0%
Charles County	41,505	41,775	270	0.7%
St. Mary's County	45,789	48,833	3,044	6.6%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW); Sage.

Notes: 1. NSA: Not Seasonally Adjusted. 2. 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

Early-pandemic employment losses were significant. In 2020 employment declined by 7.7 percent in Calvert County, by 7.4 percent in Charles County, and by 0.7 percent in St. Mary's County.

Exhibit A17. Calvert County Employment Growth (NSA), 2002-2024

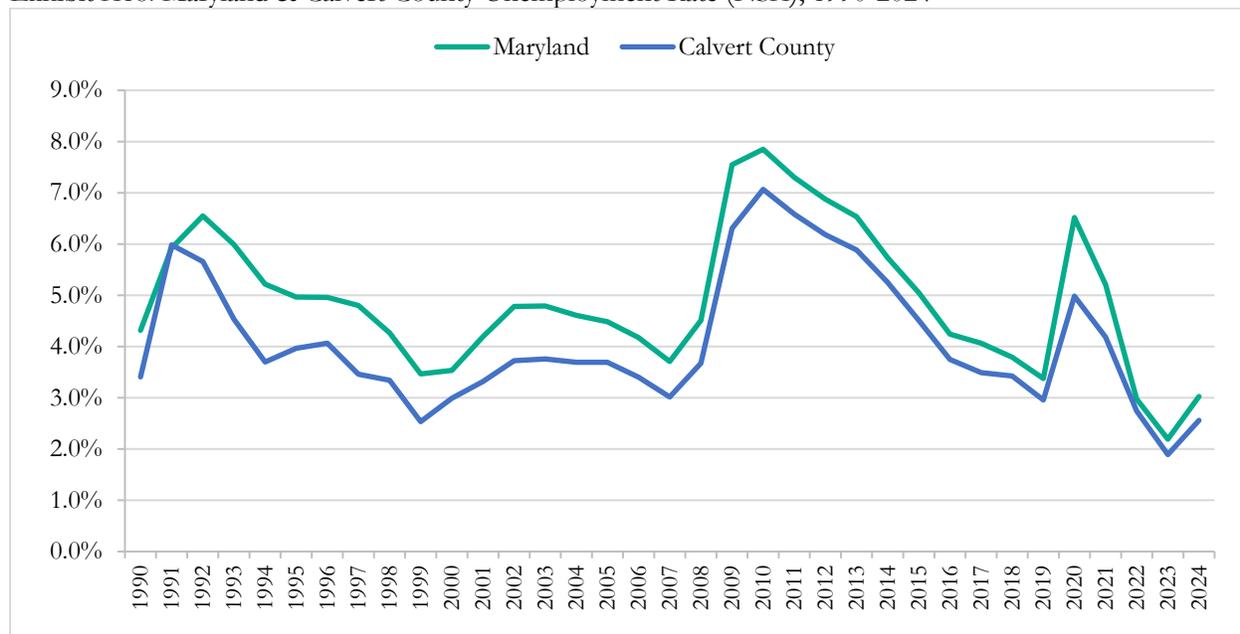


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW); Sage.

Notes: 1. NSA: Not Seasonally Adjusted. *2024 YTD average as of 2024Q2; 2024 figures are preliminary.

The COVID-19 pandemic initially produced a surge in unemployment. National unemployment rose from 3.5 percent in February 2020 to 14.8 percent that April. In Calvert County unemployment expanded from under 3.0 percent to more than 7.0 percent in April 2020. On an annual basis in 2020, unemployment expanded from 3.0 percent to 5.0 percent in Calvert County. While that represents meaningful dislocation, Calvert County fared better than many others; statewide, unemployment rose to 6.5 percent in 2020. As of 2024, the average unemployment rate was 2.6 percent in Calvert County and 3.0 percent statewide.

Exhibit A18. Maryland & Calvert County Unemployment Rate (NSA), 1990-2024



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS) program; Sage. Notes: 1. NSA: Not Seasonally Adjusted.

Business formation has been rapid in recent years. The number of businesses in Calvert County grew by 200, or 10.5 percent between 2019 and 2024. Growth has been even faster in neighboring Charles County, where the number of businesses expanded by 17.4 percent during that period.

Exhibit A19. Number of Business Establishments, 2019 v. 2024

	Total # of Establishments (Annual Average)		2019 v. 2024	
	2019	2024 YTD	Net	%
Maryland	176,160	208,568	32,408	18.4%
Calvert County	1,897	2,097	200	10.5%
Charles County	2,912	3,419	507	17.4%
St. Mary's County	2,202	2,376	174	7.9%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW); Sage. Notes: 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

Local government accounts for a significant portion of employment in Calvert County, representing nearly 20 percent of total employment according to the U.S. Bureau of Labor Statistics. Major local government employers include Calvert County Public Schools (accounts for around 10.2% of county employment), Calvert County Government (6.1%), and the Calvert County Health Department (1.3%).³

Within the private sector, the largest employment segments are trade, transportation, and utilities (22.5% of county employment), education and health services (16.0%), and leisure and hospitality (13.9%). Significant non-government employers include Calvert Health Medical Center (5.3%), and Exelon (3.0%). Other, smaller, yet still significant employers that employ around 200 people each (and each account for 0.8% to 1.0% of county employment) include the ARC of Southern Maryland, Cove Point LNG, Rod ‘N’ Reel, the Gott Company, Inc., Solomons Nursing Center, and Asbury Solomons Island.⁴

Exhibit A20. Calvert County: Employment by Industry, 2024 YTD

Industry	Employment (Calvert County)	% of Total Employment	
		Calvert County	Maryland
TOTAL EMPLOYMENT	22,438	100.0%	100.0%
<i>Government Sector</i>	5,122	22.8%	19.4%
Federal Government	417	1.9%	5.9%
State Government	333	1.5%	3.9%
Local Government	4,373	19.5%	9.6%
<i>Private Sector (All Industries)</i>	17,394	77.5%	80.6%
Goods-Producing	2,156	9.6%	10.2%
Natural Resources and Mining	28	0.1%	0.3%
Construction	1,833	8.2%	5.9%
Manufacturing	295	1.3%	4.1%
Service Providing	15,238	67.9%	70.4%
Trade, Transportation, and Utilities	5,050	22.5%	16.9%
Information	49	0.2%	1.3%
Financial Activities	557	2.5%	4.6%
Professional and Business Services	1,859	8.3%	17.5%
Education and Health Services	3,590	16.0%	17.1%
Leisure and Hospitality	3,122	13.9%	9.7%
Other Services	1,011	4.5%	3.3%

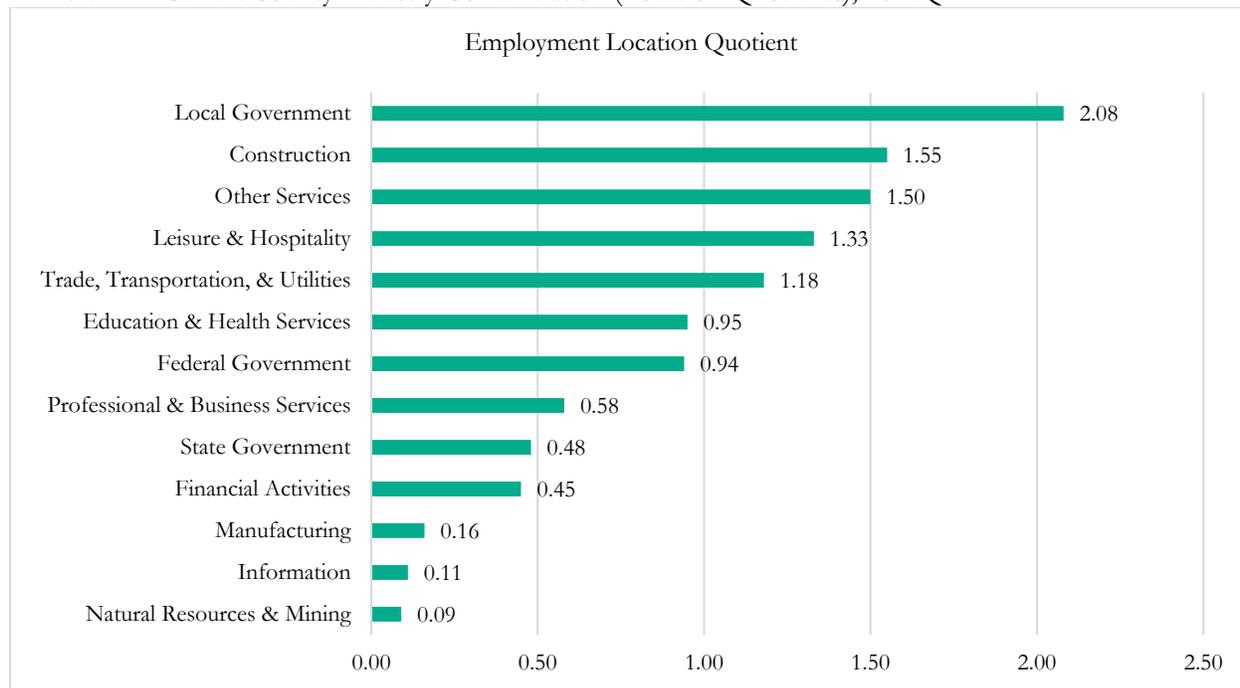
Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW); Sage.
 Note: 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

³ Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Schedule 14.

⁴ Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Schedule 14.

Location quotients are a measure of how represented a given industry is in a geographic area. A location quotient above 1.0 indicates that an industry is over-represented in a region vis-à-vis some other (often broader) region of comparison. The exhibit below presents location quotients comparing Calvert County to the nation. As previously discussed, local government plays a significant role in Calvert County’s employment base. With an employment location quotient of 2.08, local government’s share of total employment in Calvert County is more than two times the corresponding concentration nationally. Other industries that are especially concentrated in Calvert County include construction (location quotient of 1.55), other services (1.5), leisure and hospitality (1.33), and trade, transportation, and utilities (1.18).

Exhibit A21. Calvert County Industry Concentration (Location Quotients), 2024Q2



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW) program; Sage. Notes: 1. Figures are for private employment except for Federal/State/Local government. 2. Location quotient is the percentage of employment in a given sector relative to the percentage of employment in this sector at the national level. Values above 1.0 reflect a concentration greater than the national average. Values below 1.0 reflect a lesser concentration. For example, Las Vegas will have a location quotient greater than 1 in the Leisure and Hospitality industry because this industry makes up a larger share of the Las Vegas employment total than it does for the country as a whole. 3. The Other Services (except Public Administration) sector comprises establishments engaged in providing services not specifically provided for elsewhere in the classification system. Establishments in this sector are primarily engaged in activities, such as equipment and machinery repairing, promoting or administering religious activities, grantmaking, advocacy, and providing drycleaning and laundry services, personal care services, death care services, pet care services, photofinishing services, temporary parking services, and dating services (<https://www.bls.gov/iag/tgs/iag81.htm>).

Prior to the pandemic, the public sector and private sector service-providing industries had been the primary source of employment growth in Calvert County. Between 2015 and 2019, public sector employment grew at a 1.3 percent average annual rate while private sector service-providing employment grew at a 0.9 percent average annual rate. Since then, the public sector has recovered employment losses suffered during early pandemic stages, while private sector services employment remains slightly below pre-pandemic levels as of this writing.

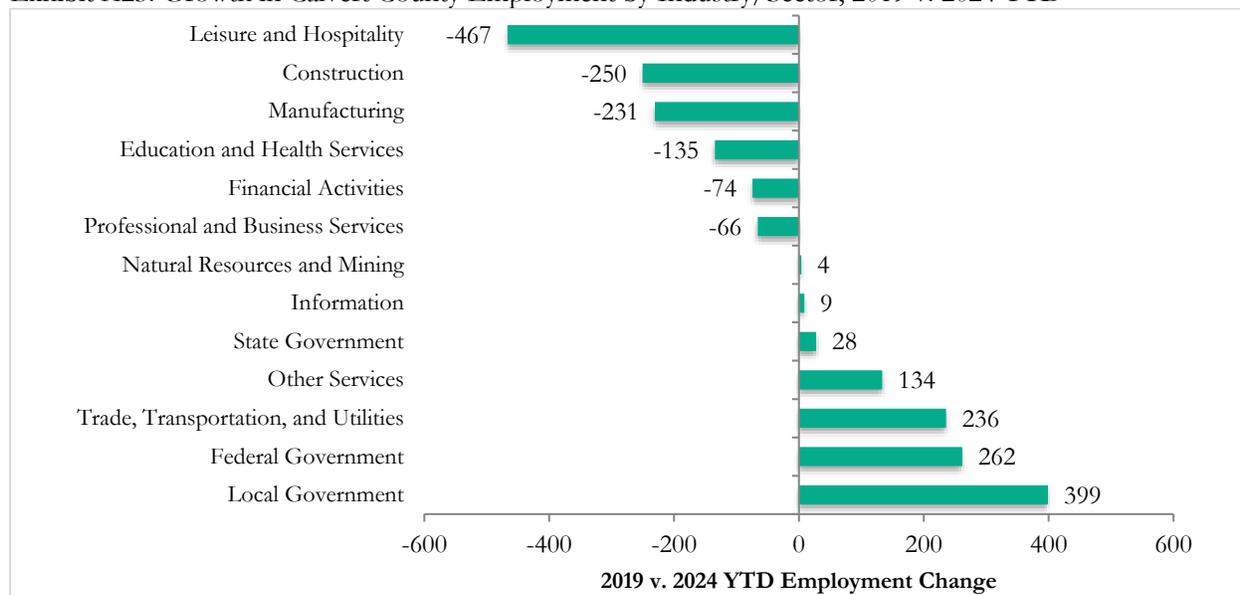
Exhibit A22. Calvert County Employment by Sector, 2015, 2019, 2024

	Employment			Net Growth		CAGR	
	2015	2019	2024YTD	2015-2019	2019-2024	2015-2019	2019-2024
Total Employment	22,639	22,668	22,438	29	-230	0.0%	-0.2%
Public Sector Employment	4,215	4,434	5,122	219	688	1.3%	2.9%
Private Sector Employment	18,424	18,234	17,394	-190	-840	-0.3%	-0.9%
Goods-Producing	3,375	2,632	2,156	-743	-476	-6.0%	-3.9%
Service-Producing	15,049	15,602	15,238	553	-364	0.9%	-0.5%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW) program; Sage.
 Note: 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

Among private industries in Calvert County, other services and trade, transportation, and utilities have expanded employment compared to pre-pandemic levels. Other segments have yet to recover, including leisure and hospitality, construction, manufacturing, education and health services, financial activities, and professional and business services. This may not simply be a function of labor demand. Many employers in these and other categories report difficulty filling available positions in an environment characterized by record lows in unemployment.

Exhibit A23. Growth in Calvert County Employment by Industry/Sector, 2019 v. 2024 YTD

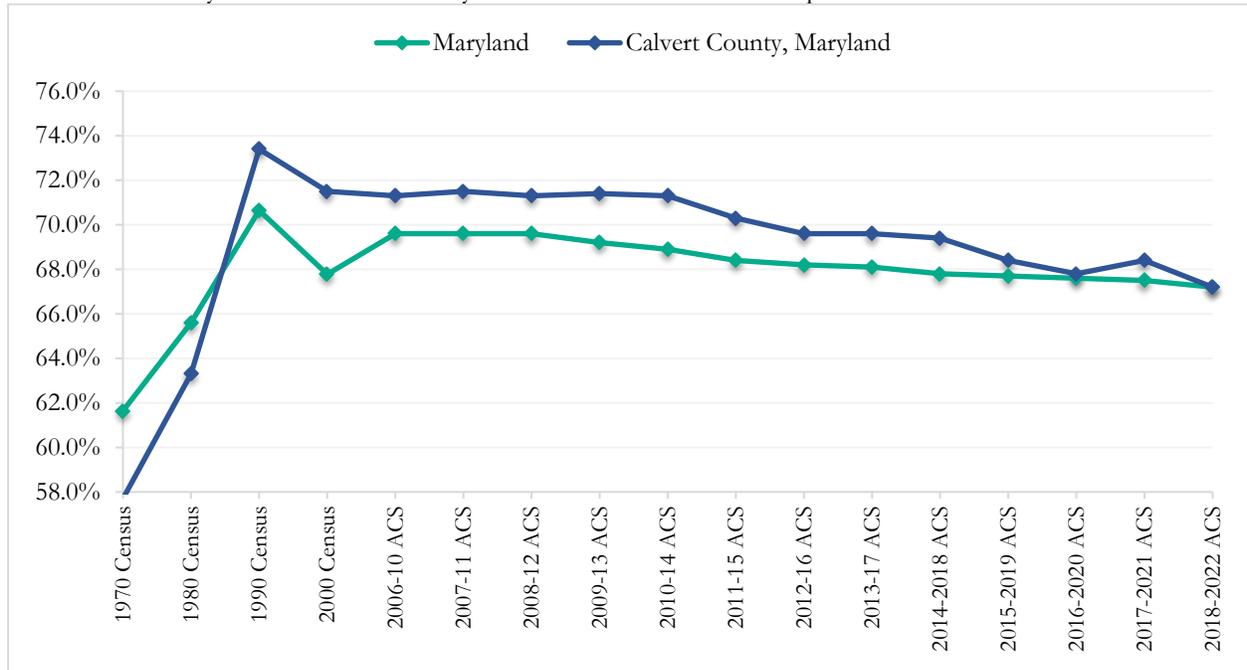


Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW) program; Sage. Note: 2024 YTD average as of 2024Q2; 2024 figures are preliminary.

Data indicate that labor force participation has been trending lower in Calvert County and across the state. This has much to do with the demographics of age, with 11,200 Baby Boomers turning 65 each day in the United States.⁵ According to the U.S. Census Bureau’s American Community Survey (ACS), the labor force participation rate in Maryland declined 1.2 percentage points between the 2011 and 2022 ACS surveys, from 68.4 percent to 67.2 percent. In Calvert County the labor force participation rate declined 3.1 percentage points to 67.2 percent.

While retirement is a major factor shaping the data, many other workers left the labor force during and after the pandemic. Some left early during the pandemic, perhaps to avoid infection, and never returned. Others may feel empowered to remain out of the workforce because someone in their circle has experienced a sizeable increase in compensation, allowing them to engage in other activities (e.g., graduate studies).

Exhibit A24. Maryland & Calvert County: Historic Labor Force Participation Rates

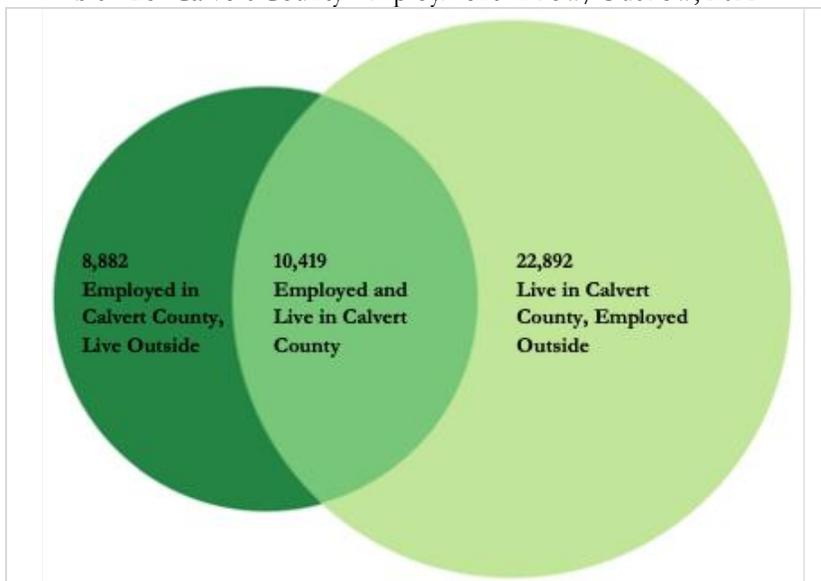


Source: 1. Maryland Department of Planning, 2. U.S. Census Bureau, American Community Survey 5-year estimates: S2301. 3. Sage. Note: population ages 16 and over.

⁵ “The Peak 65 Zone is Here – Creating a New Framework for America’s Retirement Security.” Jason J. Fichtner, PhD, Retirement Income Institute. https://www.protectedincome.org/wp-content/uploads/2024/01/Whitepaper_Fichtner.pdf

As one would suspect, available data indicate that many Calvert County residents commute to jobs outside of the county. The graphic below presents data from the U.S. Census Bureau characterizing employment inflow/outflow in Calvert County. The larger circle pertains to the number of employed Calvert County residents who leave the county for work. The smaller, darker green circle represents the number of people who commute from beyond the county to work in Calvert. The overlapping area represents the population that both lives and works in Calvert County.

Exhibit A25. Calvert County Employment Inflow/Outflow, 2022



Source: U.S. Census Bureau, *Longitudinal-Employer Household Dynamics Program*, OnTheMap Application; Sage. Notes: 1. Numbers represent *primary* jobs, not total jobs. Primary Jobs: Public and private-sector jobs, one job per worker. A primary job is the highest paying job for an individual worker.

Exhibit A26 on the following page further disaggregates the inflow/outflow of employment in Calvert County as of 2022 and indicates that the county is a net exporter of employees. This is not surprising given its proximity to the dense job markets of the Baltimore and Washington metropolitan areas.

Of the approximately 33,000 employed Calvert County residents, nearly 69 percent work outside of the county (22,893 people). The other 31 percent of employed residents both live and work in Calvert County (10,419). This means that of the approximately 19,000 jobs in the county, 54 percent are filled by residents (10,419) and 46 percent are filled by workers from outside Calvert County (8,882).

Workers commute for a reason. Residents who are willing/able to commute to jobs outside of their home county or region often earn higher wages. Data indicate that almost 70 percent of Calvert County residents who work outside the county earn more than \$3,333 per month (15,942/22,893) compared to 54 percent of residents who work inside the county (5,632/10,419). The table below supplies relevant statistical detail.

Exhibit A26. Calvert County: Labor Market Details, 2022

Area Labor Market Size (Primary Jobs)	Count	Share
Employed in Calvert County	19,301	100.0%
Living in Calvert County	33,312	172.6%
Net job inflow	-14,011	-
<i>In-Area Labor Force Efficiency</i>		
Living in Calvert County	33,312	100.0%
Living and employed in Calvert County	10,419	31.3%
Living in Calvert County but employed outside the county	22,893	68.7%
<i>In-Area Employment Efficiency</i>		
Employed in Calvert County	19,301	100.0%
Living and employed in Calvert County	10,419	54.0%
Employed in Calvert County but living outside the county	8,882	46.0%

Source: U.S. Census Bureau, *Longitudinal-Employer Household Dynamics Program*, OnTheMap Application; Sage.

Notes: 1. Numbers represent *primary* jobs, not total jobs.

Exhibit A27. Calvert County: Employment Inflow/Outflow, Characteristics of Workers, 2022

	Calvert County Jobs Filled by Residents	Calvert County Jobs Filled by Outside Workers	Calvert County Residents Working Outside the County
<i>Number of Workers</i>	10,419	8,882	22,893
Age 29 or younger	2,484	2,249	4,863
Age 30 to 54	4,954	4,357	11,991
Age 55 or older	2,981	2,276	6,039
<i>Earnings</i>			
\$1,250 per month or less	1,777	1,460	2,443
\$1,251 to \$3,333 per month	3,010	2,705	4,508
More than \$3,333 per month	5,632	4,717	15,942
<i>Industry Class</i>			
Goods Producing	1,051	1,044	3,671
Trade, Transportation, and Utilities	1,744	2,494	4,329
All Other Services	7,624	5,344	14,893

Source: U.S. Census Bureau, *Longitudinal-Employer Household Dynamics Program*, OnTheMap Application; Sage.

Notes: 1. Numbers represent *primary* jobs, not total jobs.

The following exhibit supplies information regarding where Calvert County residents are employed and where Calvert County workers live. Around 31 percent of employed Calvert County residents work in Calvert County and another 17 percent work in Prince George’s County. Approximately 10 percent of residents work in St. Mary’s County, almost 8 percent work in Anne Arundel County, and almost 6 percent work in the District of Columbia. These regional employment flows appear to endure over time; with similar shares of Calvert County residents working in these locations in 2017 according to U.S. Census Bureau estimates.

With respect to nonresidents commuting to the county for work, St. Mary’s County is the top source of workers (11% of Calvert County workers are from St. Mary’s County) followed by Anne Arundel County (6.2%), Prince George’s County (5.6%) and Charles County (5.5%). These worker destinations have also been stable over time.

Exhibit A28. Working/Living Destinations/Locations, 2022

Where Calvert County Residents are Employed			Where Calvert County Workers Live		
	Count	Share		Count	Share
Total Workers	33,312	100.0%	Total Workers	19,301	100.0%
Counties			Counties		
1 Calvert County	10,419	31.3%	1 Calvert County	10,419	54.0%
2 Prince George’s County	5,875	17.6%	2 St. Mary’s County	2,122	11.0%
3 St. Mary’s County	3,304	9.9%	3 Anne Arundel County	1,198	6.2%
4 Anne Arundel County	2,594	7.8%	4 Prince George’s County	1,089	5.6%
5 District of Columbia	1,915	5.7%	5 Charles County	1,068	5.5%
All Other Locations	9,205	27.6%	All Other Locations	3,405	17.6%
Places			Places		
1 Prince Frederick CDP	3,305	9.9%	1 Chesapeake Ranch Estates CDP	1,105	5.7%
2 Washington city, DC	1,915	5.7%	2 Chesapeake Beach town	644	3.3%
3 California CDP	892	2.7%	3 Prince Frederick CDP	404	2.1%
4 Waldorf CDP	861	2.6%	4 Huntingtown CDP	392	2.0%
5 Lake Arbor CDP	767	2.3%	5 Waldorf CDP	342	1.8%
All Other Locations	25,572	76.8%	All Other Locations	16,414	85.0%

Source: U.S. Census Bureau, *Longitudinal-Employer Household Dynamics Program*, OnTheMap Application; Sage.

Notes: 1. Numbers represent *primary* jobs, not total jobs. 2. CDP: Census designated place.

HOUSING

Calvert County has about 35,700 housing units, 93 percent of which are occupied according to U.S. Census Bureau data. Homeownership is elevated, with 86 percent of occupied units being owner-occupied and 14 percent being rentals. Statewide and nationally, approximately 32 to 35 percent of units are occupied by renters. Vacancy among both owner-occupied and renter-occupied housing is very low in Calvert County. The homeowner vacancy rate is just 0.4 percent, below the statewide and national average rate of 1.1 percent. The rental vacancy rate is 4.8 percent, below the statewide average of 5.1 percent and the national average of 5.5 percent, as of 2022.

Exhibit A29. Select Housing Characteristics in Calvert County, MD, Select Years 2000-2022

	2000	2010	2022
Total housing units	27,576	33,220	35,749
Median year structure built	1985	1988	1989
% Vacant	7.7%	8.8%	6.9%
Occupied housing units	25,447	30,313	33,284
Owner-occupied housing units	21,679 (85.2%)	25,754 (85.0%)	28,671 (86.1%)
Renter-occupied housing units	3,768 (14.8%)	4,559 (15.0%)	4,613 (13.9%)
Housing Characteristics:			
Owner-Occupied Housing Units			
Homeowner vacancy rate	1.6%	1.8%	0.4%
Average household size	3.0	3.0	2.8
Median year householder moved into unit	1992	1999	2008
Median value of housing unit	\$169,200	\$392,900	\$418,900
Median monthly owner costs (houses w/ a mortgage)	\$1,319	\$2,112	\$2,296
% of median HH income (monthly)	24.0%	27.9%	21.5%
Housing Characteristics:			
Renter-Occupied Housing Units			
Rental vacancy rate	6.4%	4.5%	4.8%
Average household size	2.55	2.33	2.52
Median year householder moved into unit	1998	2005+	2016
Median gross rent	\$837	\$1,204	\$1,589
% of median HH income (monthly)	15.2%	15.9%	14.9%

Source: U.S. Census Bureau, 2000 Census: DP-1, DP-3, DP-4, H035, H003, H005, H039; 2010 American Community Survey 5-Year Estimates: DP03, DP04, B25035, B25039; 2022 American Community Survey 5-Year Estimates: DP03, DP04, B25035, B25039; Sage

Calvert County is home to seven town centers that are the focus of commercial and employment activities and are designed for a greater variety of residential development: Dunkirk, Huntingtown, Lusby, Owings, Prince Frederick, Solomons Island, and St. Leonard. Historically, each town center operated under its own individually crafted master plan, developed through collaborative efforts with the Department of Planning & Zoning. In 2025, the Department of Planning & Zoning proposed a new approach to streamline Town Center master plan updates by combining individual plans into a single Master Plan of Town Centers. The single document will eliminate redundancy in town center master plan updates by combining visions, goals, and background information applicable to all town

centers into a single chapter and addressing information specific to individual town centers in subsequent chapters. Meanwhile, the municipalities of Chesapeake Beach and North Beach maintain their separate comprehensive plans, reflecting their independent planning authority.

The cost of living is relatively high in Calvert County, largely due to housing costs. For housing units with a mortgage, median monthly homeownership costs are around 25 percent higher than the national average and for renters, the median gross rent in Calvert County is also around 25 percent higher than nationally. However, it is important to note that while they are higher than the national average, they are similar to the statewide average housing costs. Because household income is meaningfully higher than average in Calvert County, median monthly homeowner costs represent less than 30 percent of income for most households (79 percent of homeowner households). Affordability appears to be more of an issue for renters; data indicate that for almost half (48%) of renter households, gross rent represents more than 30 percent of household income.

Exhibit A30. Housing Costs, 2022

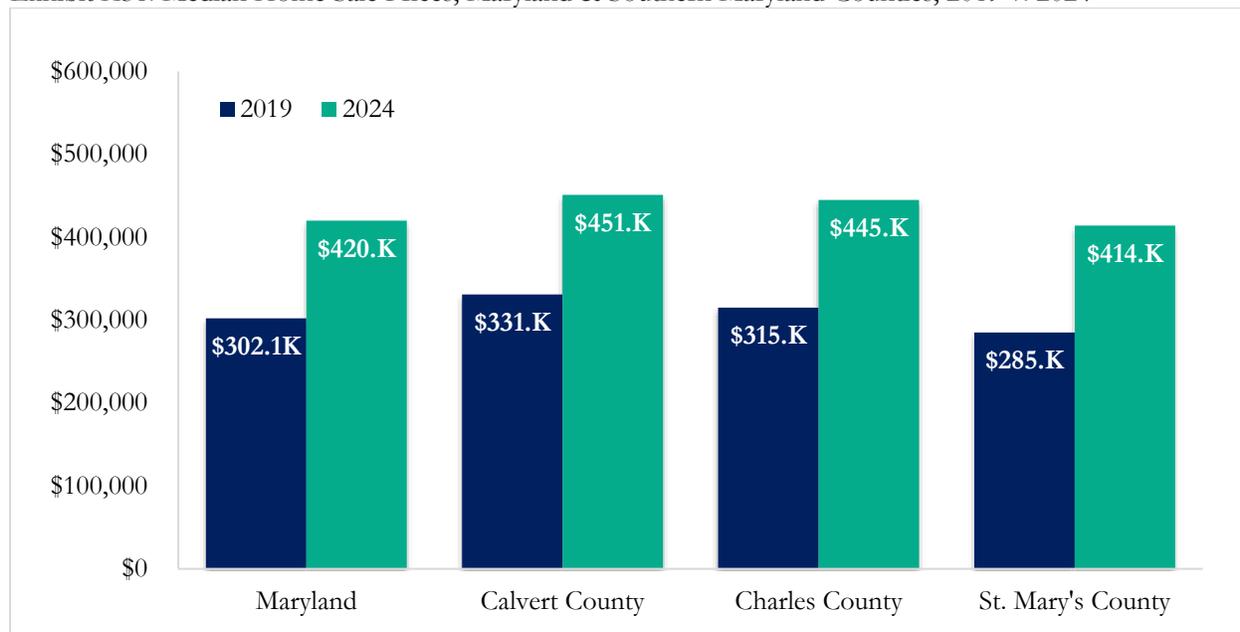
	U.S.	Maryland	Calvert County
Owner-Occupied Housing Units	81,497,760	1,564,056	28,671
<i>Mortgage Status</i>			
Housing units with a mortgage	61.5%	71.8%	77.9%
Housing units without a mortgage	38.5%	28.2%	22.1%
<i>Selected Median Monthly Homeowner Costs</i>			
Housing units with a mortgage	\$1,828	\$2,245	\$2,296
Housing units without a mortgage	\$584	\$703	\$697
<i>Median Monthly Homeowner Costs as a % of HH Income</i>			
Units for which costs represent <30% of HH income	78.0%	77.5%	79.4%
Units for which costs represent 30%+ of HH income	22.0%	22.5%	20.6%
Renter-Occupied Housing Units	44,238,593	754,068	4,613
<i>Median Gross Rent</i>			
	\$1,268	\$1,598	\$1,589
<i>Median Gross Rent as a % of HH Income</i>			
Units for which rent represents <30% of HH income	50.1%	49.6%	51.7%
Units for which rent represents 30%+ of HH income	49.9%	50.4%	48.3%

Source: U.S. Census Bureau, 2022 American Community Survey 5-Year Estimates: DP04; Sage

Homes represent a significant source of wealth for homeowners. The median value of an owner-occupied unit in Calvert County was \$418,900 in 2022 according to Census Bureau data. That is 10 percent higher than the median value statewide (\$380,500) and almost 49 percent higher than the nationwide average (\$281,900). Data from Maryland Realtors indicate that median sale prices in Calvert County are among the highest in the state. Across the U.S. and Maryland, sale prices have risen significantly in recent years. The median sale price in Maryland was 39 percent higher in 2024 than it was in 2019, and the median sale price in Calvert County was 36 percent higher (see Exhibit A31 on the following page).

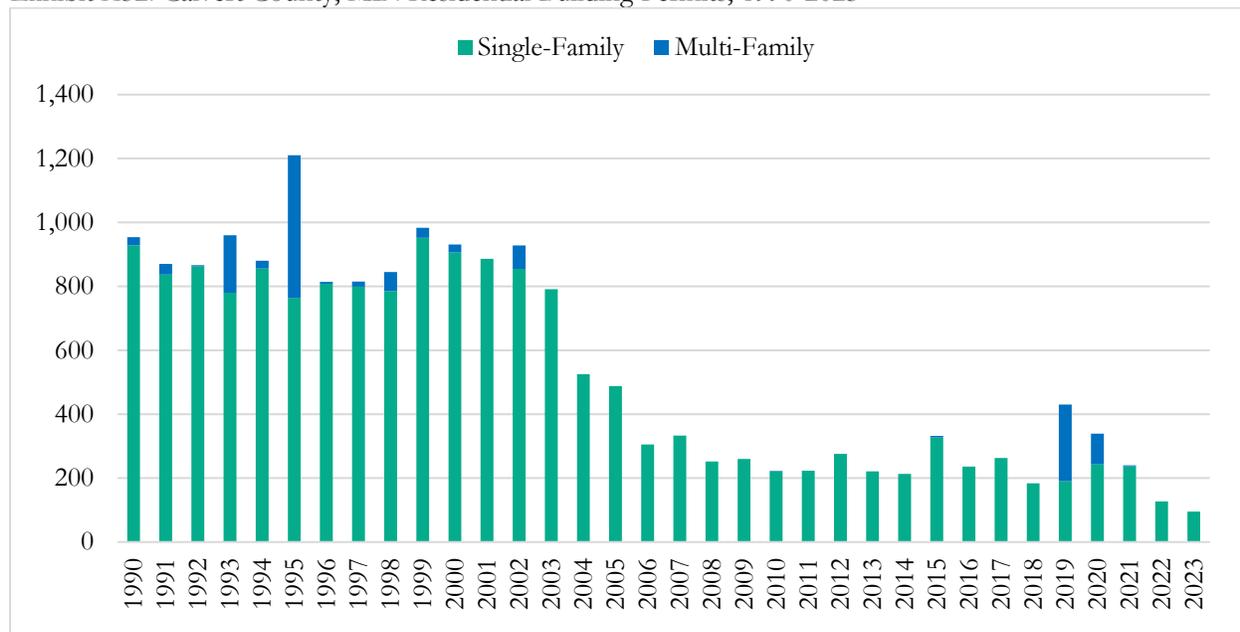
A cause of high housing costs is that there has been relatively little development of new housing in Calvert County in recent years. From 1990 through the early 2000s, there were around 900 building permits issued per year. After that, permitting activity dropped significantly, with the number of permits issued annually typically under 300.

Exhibit A31. Median Home Sale Prices, Maryland & Southern Maryland Counties, 2019 v. 2024



Source: Maryland Realtors; Sage

Exhibit A32. Calvert County, MD: Residential Building Permits, 1990-2023



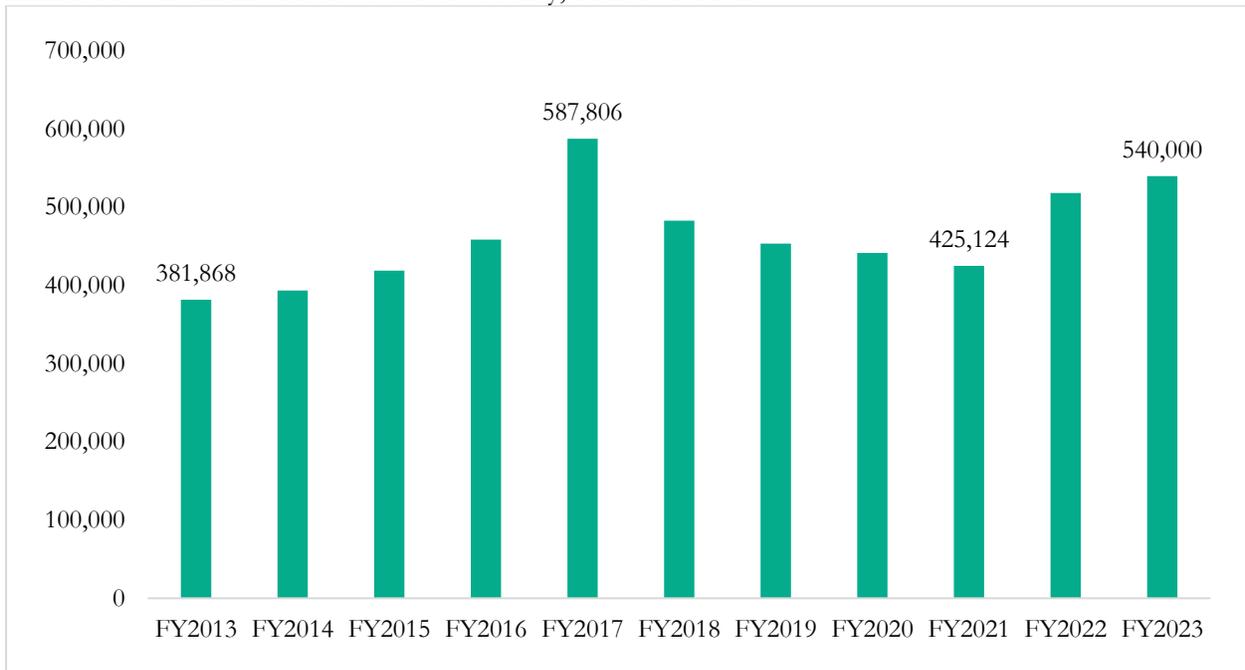
Source: Maryland Department of Planning; Sage

TOURISM & AGRICULTURE

Tourism supports a variety of businesses in Calvert County and provides substantial tax revenues to County government. Calvert County’s colonial history, natural features, waterfronts, and agricultural heritage offer many experiences to attract visitors from throughout the region. Popular tourist attractions include Parkers Creek Natural Area, Calvert Cliffs State Park, cultural centers such as the Jefferson Patterson Park and Museum and the Calvert Marine Museum, the Annmarie Sculpture Garden and Arts Center, the Calvert County Wine and Ale Trail, the towns of Chesapeake Beach, North Beach, and the waterfront community of Solomons Island.

Tourism visitation dipped slightly in FY2021 following pandemic onset, but has since rebounded and nearly reached a historic high according to the most recent estimates. In FY2023 tourism visitation was up by 22.3 percent compared to FY2020.

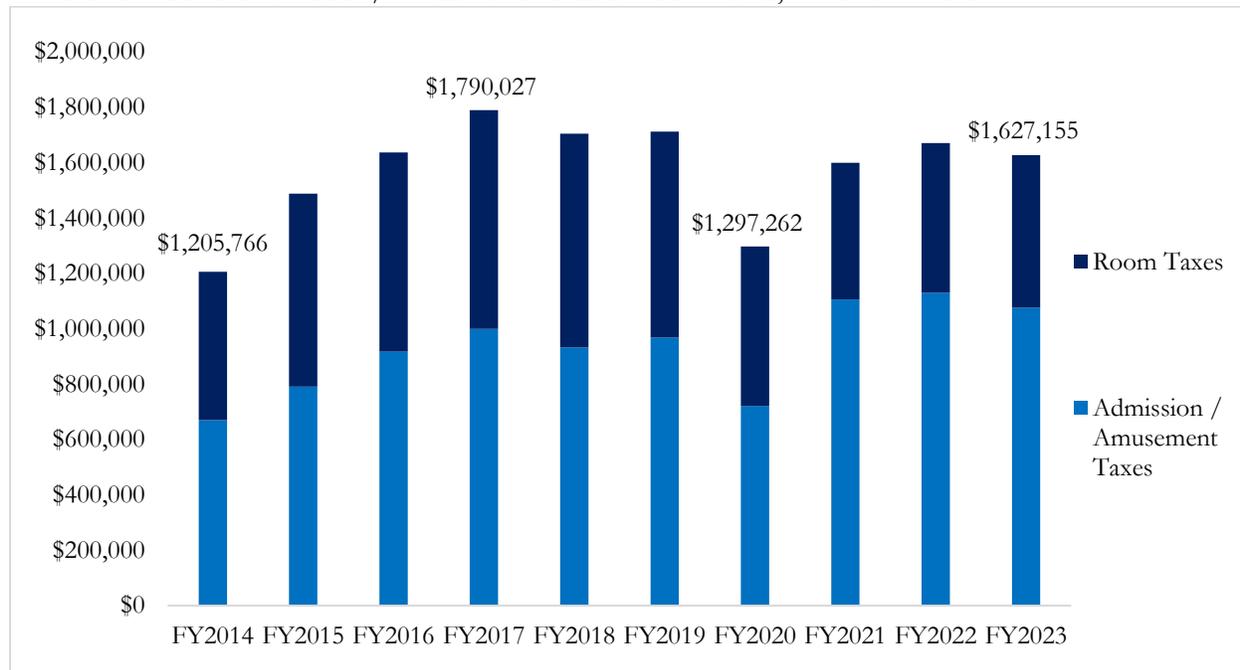
Exhibit A33. Tourism Visitors to Calvert County, FY2013-FY2023



Source: Calvert County Department of Finance & Budget, Adopted Budgets. <https://www.calvertcountymd.gov/102/Prior-Year-Budgets>; Sage.

Admissions/amusement and room tax revenues fell in FY2020, but have since recovered, contributing a combined \$1.6 million to County Government in FY2023.

Exhibit A34. Calvert Admission/Amusement Taxes & Room Taxes, FY2014-FY2023



Source: Maryland Tourism Development Board, annual reports; Sage

Agriculture, although a relatively small contributor to Calvert’s overall economy at around 0.04 to 0.26 percent of Gross Domestic Product (GDP), is important to the county’s identity and history.⁶ Calvert County has nearly 25,000 acres of farmland and is home to 285 farms, the majority of which are small (60% are under 50 acres). Almost 80 percent of agricultural sales in the county are crops, with the remainder being livestock, poultry, and products.⁷

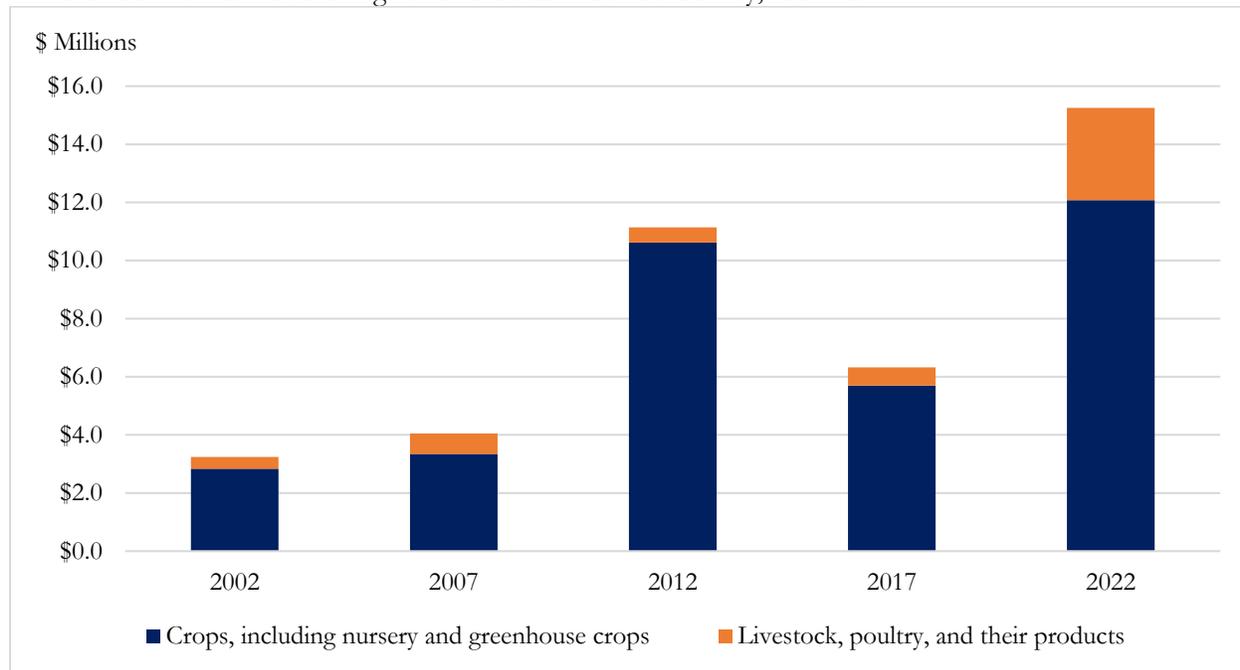
Profitability is a challenge for many farmers. Average farm production expenses increased by 37 percent between 2017 and 2022. Some of the largest expenses are inputs such as fertilizer, lime, and soil conditioners (17.4% of farm production expenses in Calvert County in 2022), feed (14.6%), and seeds, plants, vines, and trees (7.6%). Repairs, supplies, and maintenance costs accounted for approximately 11.4 percent of farm production expenses in Calvert County in 2022, while hired farm

⁶ U.S. Bureau of Economic Analysis, “CAGDP9 Real GDP by county and metropolitan area”

⁷ Calvert County Department of Economic Development, Fact Sheet- Calvert County Agriculture; Data taken from the United States Department of Agriculture (USDA) National Agricultural Statistics Service (NASS), 2022 *Census of Agriculture* www.nass.usda.gov/AgCensus

labor and property taxes each accounted for 8.1 percent, respectively. Almost three quarters of farms in Calvert County operated at a loss in 2022 (compared to 61% statewide).⁸

Exhibit A35. Market Value of Agricultural Sales in Calvert County, 2002-2022



United States Department of Agriculture (USDA) National Agricultural Statistics Service (NASS), *Census of Agriculture*

Calvert County has four farmers markets in Prince Frederick, Lusby, Dunkirk, and North Beach that connect residents with local agricultural producers.⁹ Agricultural land is a central aspect of Calvert County’s rural identity, which it seeks to preserve. The County is active in rural land preservation through its Agricultural Preservation Advisory Board (APAB) and has a stated goal of preserving 40,000 acres by partnering with a variety of local land trust organizations.¹⁰

⁸ United States Department of Agriculture (USDA) National Agricultural Statistics Service (NASS), *2022 Census of Agriculture*

⁹ Calvert County, Maryland, “Farmers Markets” <https://www.calvertcountymd.gov/3356/Farmers-Markets>

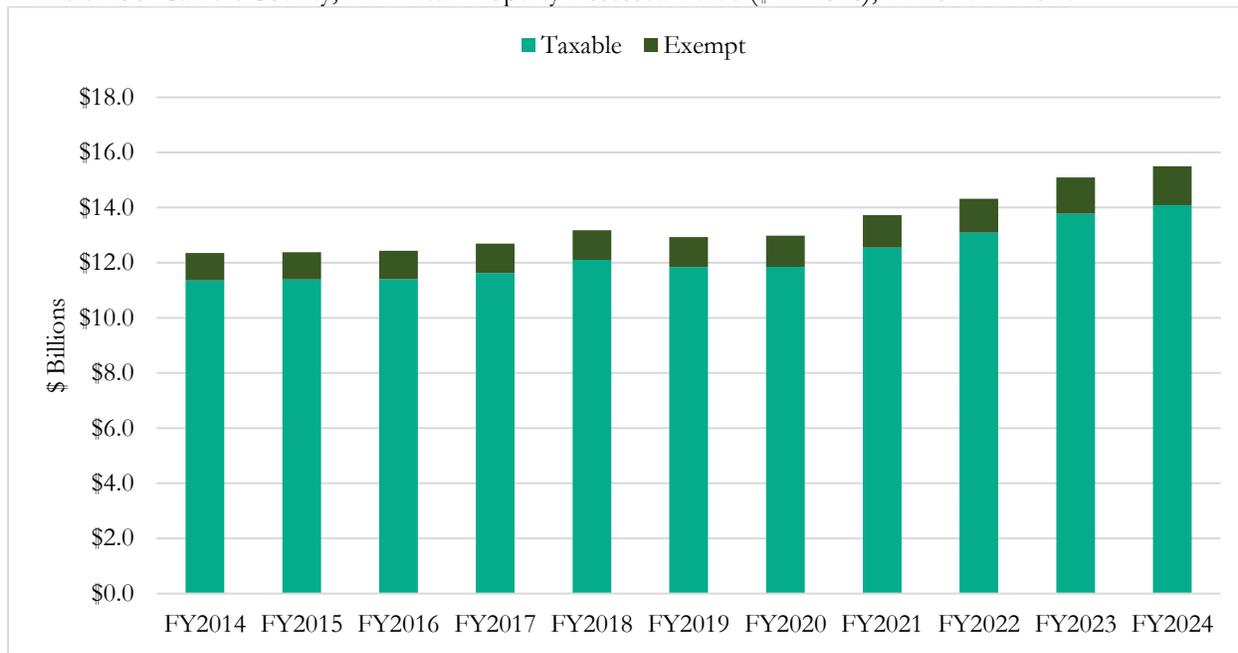
¹⁰ Calvert County, Maryland, “Agricultural Preservation” <https://www.calvertcountymd.gov/542/Agricultural-Preservation>

GOVERNMENT FINANCES & ASSESSABLE BASE

Real property tax collections represent Calvert County’s largest revenue source, with most of that generated by residential property (around 87 percent of the taxable assessable base). The recent increase in home prices has contributed to growth in the residential tax base, which expanded by an average annual rate of 2.7 percent between 2014 and 2024. Overall real property taxable assessed value has grown at a 2.6 percent average annual rate over the last ten years. Commercial property is the second largest source of real property tax revenue, but accounts for only 7.1 percent of assessable base. One of the stated goals of the Board of County Commissioners is to increase commercial real property tax base to reduce reliance on the residential taxpayer, which data center development, for instance, would help accomplish.¹¹

Overall, real property tax revenues accounted for approximately 34.4 percent of Calvert County’s General Fund revenues in FY2024 (not including Berkshire Hathaway Energy Cove Point LNG’s Payment in Lieu of Tax payment or Constellation’s tax payment). The second largest source of revenue is income tax, which accounted for 31.8 percent of County General Fund revenues in FY2024.¹²

Exhibit A36. Calvert County, MD: Real Property Assessed Value (\$ Billions), FY2014-FY2024



Source: Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2023*; *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Schedule 6; Sage.

¹¹ Calvert County Comprehensive Plan (Adopted August 2019, Amended December 2022) <https://www.calvertcountymd.gov/ComprehensivePlan2022>

¹² Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Page 88-94.

Exhibit A37. Calvert County Real Property Taxable Assessable Base, 2014 v. 2024

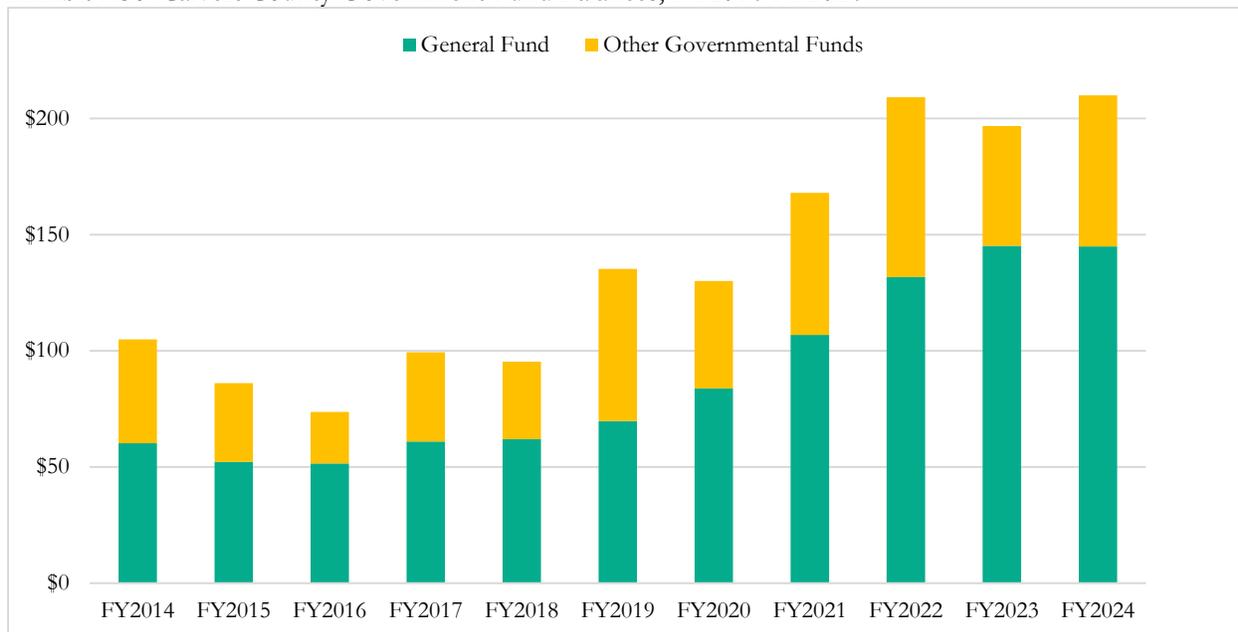
	Taxable Assessable Base (\$ Millions)		2014 v. 2024	
	July 2014	July 2024	Net	CAGR %
Residential (1)	\$9,763.7	\$12,703.5	\$2,939.8	2.7%
Commercial (2)	\$872.4	\$1,031.4	\$159.0	1.7%
Industrial	\$384.4	\$450.6	\$66.3	1.6%
Agricultural	\$268.5	\$349.1	\$80.6	2.7%
Other (3)	\$1.9	\$0.0	-\$1.9	-47.2%
Total	\$11,290.8	\$14,534.6	\$3,243.8	2.6%

Source: Maryland Department of Assessment and Taxation, AIMS reports; Sage. Note: *Includes improved and vacant properties; includes some properties which are exempt or partially exempt from taxation. 1. Residential includes properties classified as: residential, condominiums, apartments, and townhouses. 2. Commercial includes properties classified as commercial, residential commercial, commercial condominiums, and commercial residential. 3. Other includes properties classified as: country club and marsh.

At the end of FY2024, the balance of the General Fund, the main operating fund of Calvert County Government, was \$144.9 million. The available fund balance (committed, assigned, and unassigned) was \$136 million, or 35.2 percent of FY2024 General Fund budgetary expenditures and other financing uses. The fund balance of the General Fund declined by \$0.3 million in FY2024, primarily due to a \$8.2 million increase in General Fund contributions to other County funds. In addition, the prior year (FY2023) included a \$3.8 million gain on the sale of land that did not exist in FY2024.¹³

¹³ Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*

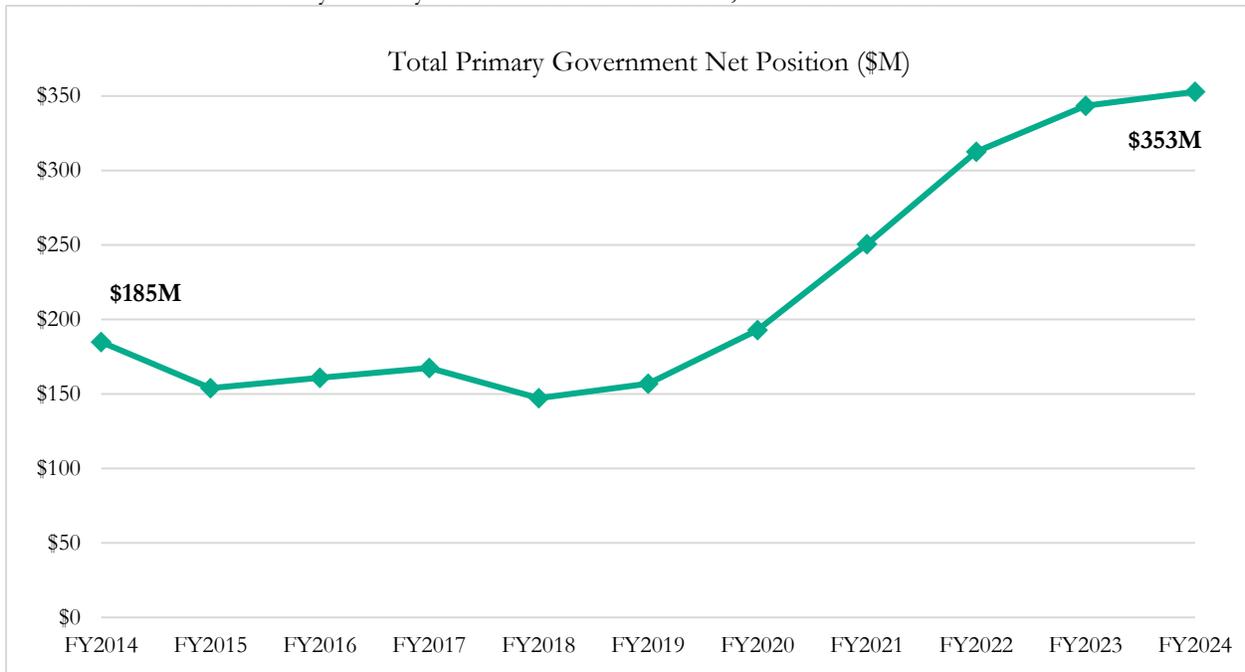
Exhibit A38. Calvert County Government Fund Balances, FY2014-FY2024



Source: Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2023*; *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Schedule 4; Sage.

Government wide, the assets and deferred outflows of resources of Calvert County Government exceeded its liabilities and deferred inflows of resources by \$352.8 million in FY2024. This is also known as the County’s net position. From FY2014 to FY2024 the County’s net position has grown at an average rate of 6.7% per year. In total, the County’s net position in FY2024 was \$168 million higher than it was in FY2014.

Exhibit A39. Calvert County Primary Government Net Position, FY2014-FY2024



Source: Calvert County, *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2023*; *Annual Comprehensive Financial Report for The Fiscal Year Ended June 30, 2024*. Schedule 1; Sage.

APPENDIX B: EXAMPLES OF TARGETED INCENTIVE PROGRAMS FOR BUSINESS ATTRACTION & RETENTION

The following examples illustrate common approaches used by local governments to attract and retain businesses through targeted financial and operational support.

1. Reduced or Waived Development Fees

Local governments may waive or reduce tap, impact, or permitting fees for businesses locating in priority areas, such as town centers or economic opportunity zones.

Example: The City of Emporia, Virginia offers a 100% waiver on water and sewer tap fees for new businesses to reduce startup costs.

Source: City of Emporia. “Local Incentives.” <https://www.ci.emporia.va.us/188/Local-Incentives>.

2. Property Tax Abatement

Temporary property tax reductions (e.g., 5–10 years) may be offered for new or expanding businesses that meet specific job creation or investment thresholds.

Example: College Park, Maryland provides property tax credits through its Revitalization Tax Credit Program to encourage redevelopment.

Source: City of College Park. “Business Incentive Programs.” <https://www.collegeparkmd.gov/214/Business-Incentive-Programs>.

3. Site Improvement Grants

Matching grants are available to help cover costs for façade renovations, landscaping, accessibility upgrades, or environmental remediation—especially in revitalization zones.

Example: Milwaukie, Oregon offers matching grants for façade and property enhancements to revitalize commercial districts.

Source: City of Milwaukie. “Economic Development & Business Improvement Grants.” <https://www.milwaukieoregon.gov/economicdevelopment/economic-development-business-improvement-grants>.

4. Lease Subsidy Programs

Short-term rent assistance or subsidized leases may be offered to help small businesses or startups occupy vacant storefronts in target areas.

Example: Baltimore County, Maryland’s GROW program provides up to \$80,000 to businesses signing their first commercial lease.

Source: Maryland Association of Counties. “Baltimore County Launches ‘GROW’ for Economic Development.” February 20, 2025. <https://conduitstreet.mdcounties.org/2025/02/20/baltimore-county-launches-grow-for-economic-development/>.

5. Job Creation Incentives

Per-job cash grants or tax credits are available for companies that create a minimum number of full-time, living-wage jobs, particularly in high-priority industries.

Example: The Maryland Job Creation Tax Credit offers income tax credits to companies creating new full-time jobs.

Source: Maryland Department of Commerce. “Job Creation Tax Credit.” <https://commerce.maryland.gov/fund/programs-for-businesses/job-creation-tax-credit>.

6. Infrastructure Support Commitments

Jurisdictions may invest in roads, utilities, or broadband infrastructure to support new development projects that advance local economic goals.

Example: Harbor Beach, Michigan secured a \$230,000 grant for local road improvements to support economic development.

Source: Michigan's Thumb. "Harbor Beach Receives \$230K for Road Improvements."

<https://www.michigansthumb.com/news/article/harbor-beach-receives-230k-road-improvements-20300031.php>.

7. Fast-Track Permitting

Businesses in preferred industries or locations may receive expedited permitting or site plan review to accelerate project timelines.

Example: Loudoun County, Virginia offers an expedited permitting process for qualifying commercial projects.

Source: Loudoun County Department of Economic Development. "Fast-Track Process."

<https://biz.loudoun.gov/fast-track-process/>.

8. Workforce Training Grants

Funds are available to support partnerships between businesses and educational institutions for customized employee training programs.

Example: Harford County, Maryland provides grants to help businesses fund technical training for employees.

Source: Harford County Government. "Workforce Technical Training Grant."

<https://www.harfordcountymd.gov/1285/Workforce-Technical-Training-Grant>.

9. Green Business Incentives

Tax credits, rebates, or grants may be used to encourage environmentally sustainable construction, energy-efficient systems, or renewable energy adoption.

Example: Lafayette, Colorado supports sustainability through the C-PACE program, which finances up to 100% of energy efficiency and renewable energy upgrades for commercial properties.

Source: City of Lafayette. "Green Business Program." <https://www.lafayetteco.gov/592/Green-Business-Program>.

10. Innovation and R&D Support

Programs may provide financial support or subsidized space for companies engaged in research, prototyping, or commercialization, particularly in tech or clean energy sectors.

Example: New York State's Green Innovation Grant Program provides competitive funding for projects that incorporate green infrastructure and other environmentally innovative practices.

Source: New York State Environmental Facilities Corporation. "Green Innovation Grant Program."

<https://efc.ny.gov/gigp>.

APPENDIX C: EXAMPLES OF UTILITY FEE INCENTIVES FOR BUSINESS ATTRACTION

The following examples illustrate how local governments reduce or waive utility-related fees to encourage business development and support strategic economic goals.

1. Emporia, Virginia

Incentive: Full waiver of water and sewer tap fees for new businesses.

Purpose: Designed to reduce startup costs and make the city more competitive for business development.

Source: City of Emporia. *Local Incentives*. <https://www.ci.emporia.va.us/188/Local-Incentives>.

2. Prince William County, Virginia

Incentive: Water and sewer fee credits to offset one-time connection and capacity charges.

Targeted Industries: Life sciences, advanced manufacturing, and other large-scale water users.

Requirements: Performance agreement required.

Source: Prince William County Department of Economic Development. *Incentives*. Retrieved from <https://www.pwcded.org/incentives>.

3. Pittsylvania County, Virginia

Incentive: Reimbursement of tap fees for all economic development projects receiving the county's capital investment grant (projects eligible for the grant are those that result in substantial taxable capital investments and job creation).

Additional Benefits: Permit fee waivers for site preparation and construction.

Source: Pittsylvania County. *Incentives*. Retrieved from <https://www.pittsylvaniacountyva.gov/business/incentives>.

4. Harrington, Delaware

Incentive: Reimbursement of 5% of fees associated with water service connection, sewer service connection, building permit, and planning, engineering, and review services for businesses creating direct jobs for City residents.

Coverage: Available citywide to eligible businesses.

Source: City of Harrington. *Incentives*. Retrieved from <https://harrington.delaware.gov/incentives/>.

APPENDIX D: COUNTYWIDE COMPREHENSIVE PLAN ECONOMIC DEVELOPMENT PLAN QUICK REFERENCE

Policymakers adopted Calvert County’s Comprehensive Plan (Calvert 2040) in August 2019 and amended it in December 2022.¹⁴ The plan outlines goals and objectives and identifies parties/agencies responsible for implementation. Calvert County Economic Development is responsible for several goals and objectives, primarily in the area of *economic vitality*.

Considering these responsibilities, the following is recommended:

Review the Comprehensive Plan, with an eye toward specific implementation actions associated with each of the policy goals listed above. Identify how each objective/action for which Calvert County Economic Development is responsible fits into current strategies and operations.

Undertake an institutional mapping exercise to identify agencies in the county with complementary or overlapping efforts and coordinate with these agencies (for example, action 8.1.2.3 embodies efforts to be supplied by both the offices of Economic Development and Planning & Zoning). The table below lists the Comprehensive Plan’s economic vitality goals and objectives, as well as the timeframe and responsible parties associated with each.

Goal / Objective / Action	Timeframe	Responsible Parties
Goal 1: Strengthen economic opportunity in Calvert County.		
<i>Objective 1: Support and grow agricultural opportunities.</i>		
8.1.1.1 Work with farmers and watermen to ensure their industries continue thriving in Calvert County.	Ongoing	ED
8.1.1.2 Provide incentives for agribusiness.	Mid-term	ED
8.1.1.3 Provide space and support the operations of farmers markets in Town Centers.	Mid-term	ED
8.1.1.4 Consider loans, tax reduction, and changes in taxing policies within State designated Priority Preservation Areas (PPAs), grants, infrastructure, and training for agricultural business workers.	Long-term	BOCC, ED
<i>Objective 2: Develop a path for growth for new businesses.</i>		
8.1.2.1 Encourage entrepreneurship in Calvert County by providing technical and financial support for new businesses.	Ongoing	ED
8.1.2.2 Allow a broad range of home-based businesses with appropriate limitations on size and number of employees.	Short-term	P&Z
8.1.2.3 Consider developing/encouraging incubator and/or co-working spaces for new businesses and encourage businesses to locate in small incubator and/or co-working spaces when their activities are not suitable as a home occupation or have outgrown home-based locations.	Long-term	ED, P&Z
8.1.2.4 Clarify provisions for temporary uses (e.g. temporary pop-up businesses, outdoor sales, mobile food service, and farmers markets) on private property.	Short-term	P&Z

¹⁴ Calvert County, MD, *Comprehensive Plan*. <https://www.calvertcountymd.gov/2031/Comprehensive-Plan>

Goal / Objective / Action	Timeframe	Responsible Parties
<i>Objective 3: Attract retirees to Calvert County.</i>		
8.1.3.1 Define a specialized Retirement Location brand.	Short-term	ED
8.1.3.2 Continue to promote the county’s quality of life.	Ongoing	ED
<i>Objective 4: Consider new renewable energy opportunities.</i>		
8.1.4.1 Research and develop land use policies to allow for solar energy production consistent with county preservation, economic development and land use policies.	Short-term	P&Z
8.1.4.2 Offer farmers opportunities to lease their land for solar arrays under appropriate conditions.	Short-term	P&Z
8.1.4.3 Complete countywide study to analyze and identify potential locations appropriate for development of industrial scale solar.	Short-term	P&Z
8.1.4.4 Explore options for wind energy generation.	Short-term	P&Z
<i>Objective 5: Provide access to broadband throughout the county.</i>		
8.1.5.1 Prioritize the provision of broadband in Town Centers	Mid-term	BOCC
Goal 2: Direct business growth to Town Centers while preserving agricultural land in the Farm and Forest District.		
<i>Objective 1: Encourage development in Town Centers.</i>		
8.2.1.1 Streamline the development review process in Town Centers. Maintain a fast-track permitting process for targeted businesses.	Short-term	P&Z
8.2.1.2 Provide for adequate amounts of land zoned for business development in appropriate locations in Town Centers. Provide flexibility in the zoning regulations related to business development.	Short-term	P&Z
8.2.1.3 Explore the use of TDRs to increase commercial intensity in Town Centers.	Short-term	P&Z
8.2.1.4 Maintain an online presence of tools and resources for county businesses and businesses looking to locate in the county.	Ongoing	ED
8.2.1.5 Provide county staff designated for each Town Center.	Short-term	P&Z
8.2.1.6 Create more walkable, bikeable, and connected Town Centers.	Long-term	BOCC, P&Z, PW
<i>Objective 2: Provide incentives for business development in Town Centers and Employment Centers.</i>		
8.2.2.1 Consider loans, tax reduction, and changes in taxing policies within State designated Priority Funding Areas (PFAs), grants, infrastructure, and training for workers.	Long-term	BOCC, ED
<i>Objective 3: Make improvements to public services and facilities in Town Centers.</i>		
8.2.3.1 Direct public investment to infrastructure, services, and support facilities in Town Centers.	Mid-term	BOCC, PW, GS
8.2.3.2 Develop cost-sharing strategies that leverage private sector investment in water and sewer extensions in Town Centers in order to protect environmental health or support county identified economic development goals.	Short-term	PW

Goal / Objective / Action	Timeframe	Responsible Parties
Goal 3: Expand Calvert County’s tourism industry.		
<i>Objective 1: Increase the number of visitors in Calvert County.</i>		
8.3.1.1 Provide expanded and improved access to the Chesapeake Bay and Patuxent River.	Mid-term	CMM, ED, F&B, GS, P&R, P&Z
8.3.1.2 Support and coordinate marketing of special events and tourist attractions within the county.	Ongoing	ED
8.3.1.3 Explore options, such as weekend shuttles serving Washington, D.C., to attract visitors without cars.	Long-term	ED
<i>Objective 2: Increase the amount of money visitors are spending in Calvert County.</i>		
8.3.2.1 Support the establishment of “destination” accommodations and dining to draw overnight tourism.	Mid-term	ED
8.3.2.2 Encourage development and expansion of small-scale, high-end, retail businesses with a local flavor.	Short-term	ED
<i>Objective 3: Work regionally to promote Southern Maryland as a destination.</i>		
8.3.3.1 Affirm the Southern Maryland Heritage Area Tourism Management Plan as a strategy to implement heritage education, interpretation, preservation, and promotion goals of the Calvert County Comprehensive Plan.	Ongoing	BOCC, CMM, ED, P&R, P&Z
Goal 4: Strengthen educational opportunities in Calvert County.		
<i>Objective 1: The county’s education system should provide general education, vocational and technical training, and retraining to meet the skill requirements for existing and future job trends.</i>		
8.4.1.1 Support expansion of the Prince Frederick campus of the College of Southern Maryland’s programs to support local businesses, such as The Corporate Center and the Small Business Development Center.	Mid-term	ED
8.4.1.2 Encourage the College of Southern Maryland to expand partnering with Calvert County health care providers that includes classroom instruction and clinical training at locations in the county.	Mid-term	ED
8.4.1.3 Strengthen educational programs to support entrepreneurship as well as the existing health care, agri-business, hospitality, and energy industries.	Ongoing	CCPS, CSM, ED

APPENDIX E: DATA CENTER DEVELOPMENT

Data centers present Calvert County with an opportunity to expand its economic base and generate massive tax revenues without public infrastructure strain, school system pressure, or the myriad impacts of significant population growth. Data centers deliver exceptional economic value per acre while requiring remarkably few employees. Each million square feet of data center space typically employs only 100 to 125 highly skilled professionals. The resulting tax revenue-to-employee ratio is virtually unmatched by any other development type, creating substantial fiscal benefits without population expansion.

RESPONDING TO METEORIC DEMAND

Demand for data centers—whether in Maryland, across the U.S., or globally—has surged in recent years. As a result, the world is experiencing a data center construction boom. In the U.S. alone, investment in data centers has skyrocketed by more than 1,700 percent over the past decade, leading to trillions of dollars in construction activity, the creation of hundreds of thousands of jobs, and billions in state and local tax revenue. Because data centers must be geographically dispersed, Calvert County and other Maryland jurisdictions have the opportunity to attract a significant share of this investment.

REVITALIZING LOCAL CONSTRUCTION INDUSTRY

Data center development would provide immediate benefits to Calvert County’s construction sector. With one construction job supported for every 275 square feet of development, even a modestly sized data center would create substantial employment opportunities. These construction positions would benefit local residents without requiring permanent population increases once the center (or centers) is (are) operational.

PREMIER TAX GENERATION WITH MINIMAL SERVICE DEMANDS

Data centers dramatically expand assessable tax base. A Sage analysis of a proposed 800,000 square foot data center development in Calvert County estimated the facility would generate approximately \$5 million in annual property tax revenues for the county. Unlike residential or commercial developments, data centers require minimal public services. They generate little traffic, minimal waste, and few demands on emergency services, schools, or other county infrastructure. The primary issue relates to demand for electricity. New sources of energy may need to be developed in conjunction with data center development.

FORWARD-LOOKING ECONOMIC DIVERSIFICATION

As digital infrastructure demand continues to grow exponentially, Calvert County has a time-limited opportunity to position itself within this sector. By embracing data center development now, the county can establish itself as a technology hub that will generate sustainable revenue for decades without requiring population expansion or compromising its rural and exurban character.