

# Town of Loch Lynn Heights Maryland



## 2009 Comprehensive Plan

Adopted August 4, 2009

Preparation assistance by:



Maryland Department of Planning

# **COMPREHENSIVE PLAN**

**TOWN OF LOCH LYNN HEIGHTS  
GARRETT COUNTY, MARYLAND**

*The Town of Loch Lynn Heights's Mayor and Town Council  
adopted this Plan on August 4, 2009*

## **ACKNOWLEDGEMENTS**

The Loch Lynn Heights Mayor and Town Council and the Maryland Department of Planning express their appreciation to the many people, agencies and organizations who provided information, ideas and input for this report.

### **LOCH LYNN HEIGHTS MAYOR AND TOWN COUNCIL**

Carolyn S. Corley, Mayor  
Wanda Dawson  
Ronald Friend  
Daniel Hauger  
Richard Smith

### **LOCH LYNN HEIGHTS PLANNING COMMISSION**

William Saltysiak  
Carolyn Withrow  
Mona Schultz  
Janet Friend

## **TOWN OF LOCH LYNN HEIGHTS**

### **RESOLUTION 2009-04**

#### **RESOLUTION OF TOWN OF LOCH LYNN HEIGHTS, MARYLAND 2009 COMPREHENSIVE PLAN**

WHEREAS, Article 66B of the Code of Public General Laws of Maryland authorized and powers town to make and adopt a Plan for the general purpose of guiding and accomplishing the coordinated, adjusted and harmonious development of the town; and

WHEREAS, Loch Lynn Heights has by duly adopted resolution of the Mayor and Town council appointed a Planning Commission to exercise the powers and duties conferred by said Article 66B; and

WHEREAS, said Loch Lynn Heights Planning Commission, acting with the advice and assistance of the citizens of the Town has caused to be prepared an update to the Town's Comprehensive Plan entitled Town of Loch Lynn Heights, Maryland, 2009 Comprehensive Plan; and

WHEREAS, said Development Plan is designed and intended to promote the health, safety, morals, order, convenience, prosperity and general welfare of the present and future residents of Loch Lynn Heights; and

WHEREAS, said Development Plan has been subject to public review and to public hearings pursuant to said Article 66B; and

WHEREAS, The Loch Lynn Heights Planning Commission has thereafter approved said Plan and has recommended that it be adopted by the Mayor and Town Council; and

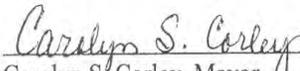
WHEREAS, The Mayor and Town Council have carefully considered said Plan together with the comments and suggestions regarding said Plan and find that said Plan constitutes a suitable rational and timely plan to guide the future development of Loch Lynn Heights into the next century.

NOW, THEREFORE, BE IT RESOLVED that the document dated August 4, 2009 consisting of the text and maps entitled "Town of Loch Lynn Heights, Maryland, 2009 Comprehensive Plan" is here by adopted as the Plan for Loch Lynn Heights pursuant to said Article 66B; and

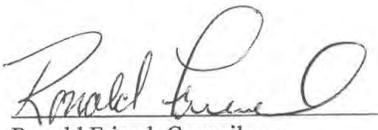
BE IT FURTHER RESOLVED that the Loch Lynn Heights Planning Commission shall cause said plan to be published and a copy thereof to be certified to the Clerk of the Circuit Court of Garrett County.

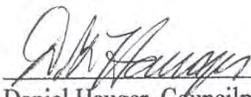
Mayor & Town Council  
Loch Lynn Heights  
Resolution 2009-04  
Loch Lynn Heights 2009 Comprehensive Plan

DULY ADOPTED BY A UNANIMOUS VOTE OF THE MAYOR AND TOWN COUNCIL OF  
LOCH LYNN HEIGHTS MARYLAND THIS 4<sup>th</sup> DAY OF AUGUST, 2009.

  
\_\_\_\_\_  
Carolyn S. Corley, Mayor

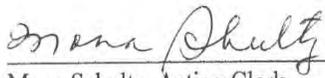
  
\_\_\_\_\_  
Wanda Dawson, Councilwoman

  
\_\_\_\_\_  
Ronald Friend, Councilman

  
\_\_\_\_\_  
Daniel Hauger, Councilman

\_\_\_\_\_  
Richard Smith, Councilman

I certify the foregoing resolution was duly passed and adopted by the Mayor and Town Council at a regular meeting held the 4<sup>th</sup> day of August, 2009; I further certify this reproduction is an accurate facsimile of the said resolution; and I further certify I am the Acting Clerk of the said Mayor and Town Council charged with the responsibility of keeping and recording all minutes, records and acts of the Mayor and Town Council; and I further certify Carolyn S. Corley, Wanda Dawson, Ronald Friend, Daniel Hauger and Richard Smith to be the appropriate officials to sign the said resolution.

  
\_\_\_\_\_  
Mona Schultz, Acting Clerk  
Loch Lynn Heights Mayor and Town Council

# CONTENTS

	<u>Page</u>
<b>FOREWORD</b> .....	iii
 <b>CONDITIONS AND TRENDS</b>	
Summary of Major Findings.....	1
Location and History.....	4
Natural Features.....	5
Sensitive Areas.....	10
Population and Housing.....	13
Existing Land Use.....	19
Economy.....	19
Transportation.....	21
Community Facilities and Services.....	25
 <b>COMPREHENSIVE PLAN</b>	
Challenges and Opportunities.....	33
Municipal Growth Element.....	34
Water Resources Element.....	40
The Plan's Overall Goal and Policies for Development and Conservation.....	46
Sensitive Areas Plan.....	48
Land Use Plan.....	49
Community Facilities and Services Plan.....	54
Circulation Plan.....	57
Mineral Resources Plan.....	59
Carrying Out The Plan.....	59
 <b>MAPS</b>	
Regional Location.....	4
Soil Types.....	8
Sensitive Areas.....	12
Existing Land Use 2008.....	20
Freight Rail Service in Western Maryland.....	23
Municipal Growth Map.....	39
Zoning Districts.....	51

## CONTENTS (Continued)

	<b>TABLES</b>	<u>Page</u>
I	Population Trends 1900-2000.....	14
II	Selected 1999 Income Data.....	17
III	Selected Housing Characteristics 1990 & 2000 .....	18
IV	Public School Facilities - 2007 .....	30
V	Historic and Projected Household and Population.....	35
VI	Impacts to Schools.....	36
VII	Drinking Water.....	41
VIII	Sanitary Sewer.....	42
IX	Yearly Nutrient Loading for the Little Youghiogheny Watershed.....	43
X	Street Design Standards by Functional Classification.....	58

## CHARTS

I	Age Composition 1990 & 2000 .....	15
II	Employment Trends 1990-2000.....	21

## FOREWORD

The Town of Loch Lynn Heights recognizes that planning is the way to achieve a better tomorrow. Planning for Loch Lynn Heights as well as for the rest of Garrett County reaches back to the early 1970's when Garrett County, many of its municipalities including Loch Lynn Heights adopted their first Comprehensive Plans. These forward thinking governments could foresee that change was going to occur. Rather than merely waiting passively for the future to happen, they chose to plan for the future. But 20 years have passed and new directions are needed to meet new challenges.

This Comprehensive Plan represents Loch Lynn Height's commitment to guide the future development and preservation of the Town and to enhance the current and future quality of life. Its value to Loch Lynn Heights will be in evaluating each proposed change in the community. For every proposed change, there should be an affirmative answer to the question: "Does it conform to our Comprehensive Plan", or "Does it carry out the objectives of the Plan".

### **THE NEW PLANNING ACT**

The need for more up-to-date information and the desirability of reevaluating the ideas in a previous Comprehensive Plan are not the only reasons why Loch Lynn Heights is embarking in this effort to update the Comprehensive Plan. Loch Lynn Heights is now required to review and if necessary update its Comprehensive Plan to comply with the provisions of the Economic Growth, Resource Protection and Planning Act of 1992.

New and updated information was obtained and examined in order to address the following eight visions in the Maryland Planning Act of 1992.

- **Concentrate development in suitable areas.**

*Providing development opportunities near existing and planned population centers where existing and /or planned water and sewer service exist is important.*

- **Protect sensitive areas.**

*Providing open space to protect streams and stream buffers, steep slopes, 100-year floodplains and habitats of endangered and threatened species is important.*

- **In rural areas, direct growth to existing population centers and protect resource areas.**

*Providing development opportunities within and around Garrett County's towns and other concentrations of development such as Loch Lynn Heights, protecting unique natural resources and retaining rural areas are important.*

- **Demonstrate stewardship of the Bay and the land.**

*Identifying and protecting environmentally sensitive areas that residential or nonresidential development could damage while educating government officials and local residents to the issues and concerns of the Ohio River are important.*

- **Conserve and reduce the consumption of natural resources.**

*Protecting key parcels of land can help protect larger sections of resource areas.*

- **Encourage economic growth and streamline land use regulatory measures to encourage the achievement of the preceding five visions.**

*Providing economic development opportunities to existing businesses, seeking new businesses and enhancing other activities such as tourism are important as well as amending existing land use regulations and providing new provisions that will assist Loch Lynn Heights to achieve this vision in the State Planning Act.*

- **Adequate public facilities and infrastructure under the control of the County or Municipal corporation are available or planned in areas where growth is to occur.**

*Insuring that public water and sewer facilities are either in place or proposed in conjunction with new development in compliance with the 1997 Smart Growth and Neighborhood Conservation Initiatives.*

- **Address funding mechanisms to achieve the previous policies.**

*Appropriating funds, continuing public and private cooperative ventures, seeking creative financing techniques and promoting volunteerism and cooperation are important.*

### **1997 Smart Growth and Neighborhood Conservation Initiatives**

The 1997 General Assembly adopted several specific programs, which together form the Smart Growth initiatives. Collectively, these initiatives aim to direct State resources to revitalize older developed areas, preserve some of Maryland's valuable resource and open space lands, and discourage the continuation of sprawling development into our rural areas.

The Smart Growth legislation allows the State to direct its programs and funding to support locally designated growth areas and protect rural areas. This landmark legislation's passage is a significant accomplishment, which will play a major role in Maryland's efforts to better manage land use and growth.

The centerpiece of this new legislative package is the "Priority Funding Areas" legislation, which limits most State infrastructure funding and economic development, housing and other program monies to Smart Growth Areas, which local governments designate for growth. The other bills in the 1997 legislative package also support locally identified development areas. They facilitate the reuse of brownfields and provide tax credits to businesses creating jobs in a Priority Funding Area. A new Live Near Your Work pilot program supports this effort by providing cash contributions to workers buying homes in certain older neighborhoods. And, to spur more preservation of undeveloped land, the new Rural Legacy Program provides financial resources for the protection of farm and forestlands and the conservation of these essential rural resources from development

The Priority Funding Areas legislation builds on the foundation created by Visions adopted as State policy in the 1992 Growth Act. Beginning October 1, 1998 Smart Growth establishes a policy for the use of State funds, which support communities, and influences the location of development. State funding for projects in Maryland municipalities, other existing communities, industrial areas, and planned growth areas designated by counties will receive priority funding over other projects. Priority Funding Areas are locations where the State and local governments want to target their efforts to encourage and support economic development and new growth.

#### Rural Legacy Program

The Rural Legacy Program will redirect existing State funds into a focused and dedicated land preservation program specifically designed to limit the adverse impacts of sprawl on our agricultural lands and natural resources. The Program will reallocate State funds to purchase conservation easements for large contiguous tracts of agricultural, forest and natural areas subject to development pressure, and fee interests in open space where public access and use is needed. Local governments and private land trusts will be encouraged to identify Rural Legacy Areas and to competitively apply for funds to complement existing land conservation efforts or create new ones.

#### Brownfields Legislation

Maryland's new Brownfields law limits liability for those redeveloping unused or abandoned properties that are contaminated, or even perceived to be contaminated, unless they exacerbate contamination or create new pollution. The law creates a voluntary clean-up program through which an eligible developer supplies the State information about environmental conditions, including contamination of the site and proposed clean-up procedures. If approved, the applicant prepares a detailed Response Action Plan that explains all tasks necessary to clean up the site and demonstrates that the project meets applicable public health and environmental protection criteria. This process also provides an opportunity for public participation.

#### Live Near Your Work Program

The Live Near Your Work Program encourages employees of Maryland's businesses and institutions to buy homes near their workplace. This initiative will help stabilize the neighborhoods surrounding the State's major employers by stimulating home ownership in targeted communities. In addition to providing resources for programs sponsored by public and private institutions, the State is participating as a major employer.

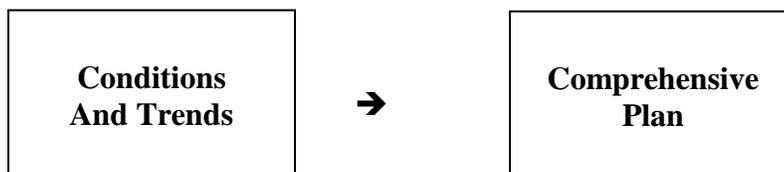
#### Job Creation Tax Credit Program

The Job Creation Tax Credit Program encourages mid-sized and smaller businesses to invest in Smart Growth areas around the State. Small businesses comprise almost 80 percent of Maryland businesses, and small businesses in particular generate the majority of new job growth in the State. This proposal will encourage small business development and job growth in areas accessible to available labor pools, and will encourage more efficient use of the State's existing infrastructure.

## **The Plan**

This Plan represents Loch Lynn Heights's commitment to planning for its future. The Plan is visionary, provides foresight, and is practical. It emphasizes community oriented goals and recommendations and provides a framework from which they can be carried out. The Plan, when adopted by the Mayor and Town Council, will represent the official local policy on the future development and conservation of the Town of Loch Lynn Heights.

This Comprehensive Plan includes two major chapters:



- Conditions and Trends - Natural features, demographics, existing land use, economic conditions, transportation, community facilities and services and other important topics are closely examined in this chapter. The findings and conclusions provide the basis for establishing goals and formulating recommendations in the Comprehensive Plan.
- Comprehensive Plan-The Comprehensive Plan contains goals recommendations on land use, community facilities and services, transportation, mineral resources and sensitive natural areas. The Plan also describes short and long-term actions to implement these recommendations.

# CONDITIONS AND TRENDS

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This chapter explains how the existing physical characteristics of the Town came about and what social, economic and physical factors influence the possibilities for future development. Eight subjects are discussed following a summary of major findings:

- Location and History
- Natural Features
- Sensitive Areas
- Population and Housing
- Existing Land Use
- Economy
- Transportation
- Community Facilities and Services

The information and insights gained from carefully evaluating these subject areas guided the Loch Lynn Heights Mayor and Town Council in preparing this Plan.

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## SUMMARY OF MAJOR FINDINGS

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This section summarizes the significant conditions and trends from studying and evaluating eight subject areas:

### LOCATION AND HISTORY

- *Location*--Loch Lynn Heights is situated in Garrett County, Maryland, two miles east of Oakland, via MD Route 135.
- *History*--Loch Lynn Heights, which was originally a farm owned by J. C. Alderson, a major in the Confederate Army, had become a resort town in the late 1800's. The Town declined as a resort during the early 1900's as the importance of the railroad for travel was surpassed by the rapidly growing popularity of automobile travel. The natural gas rush which occurred primarily between 1950 and 1953 was the next major event of Loch Lynn's history. However, due to indiscriminate drilling at high density, most wells did not produce enough gas to pay for the cost of their construction.

### NATURAL FEATURES

- *Hydrology*--Loch Lynn Heights is located within the southern portion of the Youghiogheny River Drainage Basin. The Little Youghiogheny River is the major waterway corridor that passes through Loch Lynn Heights and is a designated trout stream. The U.S. Soil Conservation Service sponsored a series of watershed projects within the Little Youghiogheny Drainage Basin in the 1960's.
- *Soils*--All of the soils in Loch Lynn Heights and the surrounding area belong to the Calvin-Gilpen-Dekalb Soil "Association". This soil association supports most of the intensive farming in the County and provides very good building sites.
- *Topography*--The land in Loch Lynn slopes gradually upward from an elevation of 2,400 feet in the westernmost part of Town along the Little Youghiogheny River to 2,520 feet above sea level on the hilltop on the northeast part of Town. There is only one small area in the northeast corner of Town with a slope greater than 15%; the remainder of the Town's area has slopes less than 8%.
- *Mineral Resources*--Natural gas is found in the Loch Lynn Heights gas field at a depth averaging 3/4 of a mile. The field is 7½ miles long and 1/2 - 3/4 miles wide. Loch Lynn Heights is at the northeastern end of the field. A total of 12 wells

were drilled within the Loch Lynn Heights boundaries although only eight of them actually produced gas.

- *Prime Agricultural Land*--Over 500 acres of prime agricultural land exist within Loch Lynn Heights and its vicinity (one-mile radius). 23 acres of prime agricultural land exist within the Town boundaries of Loch Lynn Heights primarily along the Little Youghiogheny River.

### SENSITIVE AREAS

- *Streams and Their Buffers*--The Little Youghiogheny River and one of its major tributaries (an unnamed tributary east of the Town) flow through and near Loch Lynn Heights. These waterways and the land adjoining them are valuable and sensitive resources.
- *100-Year Floodplains*--100-year floodplains exist along the Little Youghiogheny River, and the unnamed tributary of the Little Youghiogheny River.
- *Habitats of Rare, Threatened and Endangered Species*--Certain areas near Loch Lynn Heights provide important elements for the maintenance expansion and long term survival of rare, threatened and endangered species.
- *Steep Slopes*--The vast majority of steep slopes in the Loch Lynn Heights vicinity occur to the east along the Backbone Mountains and its foothills (the Little Mountains, Bittinger Hill and other areas). These slopes range in steepness from 20-25% on the hillsides to over 36% along the ridge of the Backbone Mountains.

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**POPULATION AND HOUSING**

- *Population Change*-- The 2000 population of the Town of Loch Lynn Heights was 469. The Town's resident population increased slightly between 1900 and 1920 and then decreased during the 1920's. The Town regained population dramatically during the 1930's. Moderate population growth has continued since the 1940's up to 1970.
- *Age and Gender*—The age group of youth and young adults decreased the most in population between 1990 and 2000. Young adults (ages 18-44) represented the largest age group (39% of the population) while seniors (ages 65+) represented the smallest age group (14%). There were more females than males in 1990 and 2000. Females comprised 57% of the population in 1990 and 2000.
- *Households*-- The total number of households in Loch Lynn Heights increased slightly from 179 households in 1990 to 181 households in 2000.
- *Income*-- Loch Lynn Height's median annual household income of \$20,446 in 1989 increased by 56% to \$31,875 in 1999. The Town's income levels were similar to that of Garrett County (\$32,238 median household income) and considerably lower than the overall income levels for the State of Maryland (\$52,868 median household income) in 1999.
- *Housing*—Loch Lynn Heights contained 202 housing units in 2000, 10% of which were vacant. Single family detached homes represented the largest housing type comprising 82% of the total housing units. The median value of an owner-occupied home in Loch Lynn Heights was \$63,900 in 2000 compared to \$86,400 in Garrett County overall.

**EXISTING LAND USE**

- Loch Lynn Heights is a small family focused community with a primarily residential base. There are a limited number of businesses and commercial activities within the community. The entrance to town and the commercial district is along an active rail line. One of Loch Lynn's greatest assets is the recreational complex adjacent to the town hall.

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**ECONOMY**

- The vast majority of Loch Lynn Height's residents who worked in the labor force (74.2%) were working in the private sector in 2000, 16.9% worked in the public sector and the remaining 8.9% were either self-employed or unpaid family workers.

**TRANSPORTATION**

- *State Highways and Local Roads*--Maryland Route 135 is the most important road east from Oakland, and forms a direct link between Oakland and Loch Lynn Heights. The State's ongoing Highway Needs Inventory indicates planned improvements for MD 560...another important State road that passes through Loch Lynn Heights.
- *Public Transportation*--The Garrett County Community Action Committee provides a variety of public transportation services which are available to the residents of Loch Lynn Heights.
- *Passenger Rail Service*--While passenger rail service ended in Garrett County in 1971, AMTRAK provides daily service between Washington D.C. and Cumberland.
- *Freight Rail Service*--The main line of the former B&O Railroad (now CSX) runs westward to Parkersburg and crosses Garrett County from Bloomington, through Deer Park, Loch Lynn Heights and Oakland to Hutton.
- *Air Transportation*--Originally, the Garrett County Airport was constructed to encourage public use of the recreation resources in the Deep Creek Lake Area. Today, however, the airport assumes a larger role as the County's economy continues to grow.

**COMMUNITY FACILITIES AND SERVICES**

- *Water and Sewerage Systems*-- The Garrett County Department of Public Utilities (GCDPU) owns and operates Loch Lynn Heights's public water system which serves all residents and businesses in the Town. The Department of Public Utilities (GCDPU) owns and maintains Loch Lynn Heights' sewage treatment facilities, though the sewer lines are owned and maintained by the Town. There are three residents in town that are not connected to the public sewer system.

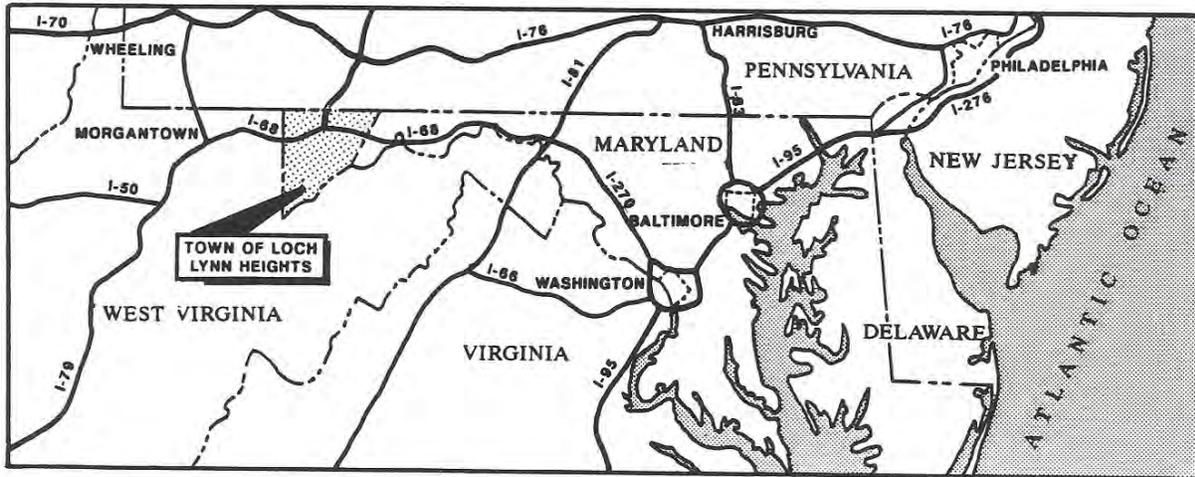
- In 2005 the Town hired Thrasher Engineering to complete a engineering study to reduce the inflow and in filtration found in the sanitary sewers. Funding to correct the inflow and infiltration problems was secured through USDA’s Rural Development Office’s low interest loan and grant program. Construction commenced in the summer of 2007.
- *Emergency Management*--The County Sheriffs Office in Oakland and the Maryland State Police in the McHenry Barracks provide police protection. The volunteer fire departments from Oakland, Deer Park and Gorman provide fire protection. The Southern Garrett County Rescue Squad also provides emergency services to the residents of Loch Lynn Heights.
- *Government Facilities*--The Town Hall and Maintenance Building on Bonnie Boulevard, the Loch Lynn Heights Community Center and playground and the Loch Lynn Recreational Complex located behind Town Hall are the publicly-owned facilities available to the residents of Loch Lynn Heights. In addition, residents of Loch Lynn Heights also have access to the parks and recreation areas that are nearby in Mountain Lake Park.
- *Health Services*--The Garrett County Memorial Hospital in Oakland is the closest significant health facility. The Garrett County Health Department, which is located in the hospital, provides environmental health, mental health and nursing services.
- *Social Services*--The Garrett County Department of Social Services administers a wide variety of social services for the residents of Loch Lynn Heights as well as Garrett County.
- *Solid Waste Management*--Trash collection is handled by a private collector who hauls the material to a County landfill.
- (For more detailed information regarding municipal growth and water resources please see the Municipal Growth Element and the Water Resources Element sections of the Comprehensive Plan.)

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## LOCATION AND HISTORY

Loch Lynn Heights is situated in Garrett County, Maryland, two miles east of Oakland, via Maryland Route 135. Maryland Route 560 traverses Loch Lynn Heights from MD 135 to Gorman where it intersects U.S. Route 50. The town of Loch Lynn Heights shares a northwest boundary (CSX Railroad's 60' right-of-way) with the Town of Mountain Lake Park. The Town's area is approximately 200 acres, and its elevation averages 2,450 feet above sea level.

### REGIONAL LOCATION



J.C. Alderson, who had been a Major in the confederate army, owned the farmland on which Loch Lynn Heights is presently located. Major Alderson formed an organization called the Lake View Land and Banking Company. Gradually, lots across from the Mountain Lake Park Railroad Station were sold, with a brick plant and planing mill being the first industries to locate in Loch Lynn Heights. Later the Mountain Home Company was formed, and most of J.C. Alderson's farm was laid out as a future Town. A survey was made by Frank J. Burley, an engineer from Moundsville, West Virginia, who later had offices in New York and Montreal. The Town was planned by this engineer, with streets laid out straight and wide with acceptable grades.

Mrs. Alderson was Scottish, and named the town, earlier known as Lake View, MD, Loch Lynn Heights. History indicates that the name came from a combination of a place in her homeland Scotland and from the nearby Lynn Pastures, owned by Captain David Lynn.

Several hotels were constructed in the area and Loch Lynn Heights became a resort town as had Mountain Lake and Deer Park before it. Besides the Mountain Lake Hotel and the Deer Park Hotel, the stately Loch Lynn Heights Hotel and Casino were built and overlooked Loch Lynn Heights and Mountain Lake Park. The Casino, located 200 ft southwest of the hotel, housed a 15 x 40 ft heated swimming pool and bowling alley as well as card and billiard rooms. The hotel burned in 1918 and the casino was torn down in 1988.

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Later, the Mountain Home Company became more ambitious, and purchased the G.P. White and Simon Baker Farms. A new survey was made covering all of the White farm, and parts of the Alderson and Baker farms from the west side of Wonderly Road to the east side of Gorman Road. Both plots were bounded on the northwest by the Baltimore and Ohio right-of-way.

After much controversy, incorporation of Loch Lynn Heights (based on the new survey) was passed by act of the Maryland Legislature on April 4, 1896. An original provision was the prohibition of sale of intoxicating beverages. Loch Lynn Heights declined as a resort during the early 1900's as the importance of the railroad for travel was surpassed by the rapidly growing popularity of automobile travel. Adding to the Town's misfortune, in 1918 the Loch Lynn Hotel caught fire and burned to ruins.

The next major event of Loch Lynn Height's history was the natural gas rush which occurred primarily between 1950 and 1953. The area's first producing gas well was drilled in October 1949, in Mountain Lake Park. Unfortunately, Maryland at the time lacked effective control over the drilling and abandonment of gas wells, and had no control over well location and spacing. Wells were drilled indiscriminately and at high density. Most wells were drilled in a 2,400-acre area which included the Towns of Mountain Lake Park and Loch Lynn Heights. The close spacing of the wells limited the productivity of each well, and most wells did not produce enough gas to pay for the cost of their construction.

The high density of drilling sites was motivated by the economic "law of capture" whereby only those people who drill wells receive compensation for the gas that was stored below the surface of land they owned. A total of eight producing wells were drilled in Loch Lynn Heights, seven of which were abandoned by 1954, and all of which are presently abandoned.

## **NATURAL FEATURES**

This section describes natural features in Loch Lynn Heights. This includes climate, hydrology, soils, topography, mineral resources and prime agricultural lands. These unique natural areas are the foundation of Loch Lynn Heights's rich natural heritage...a heritage that has significantly contributed to the quality of life in Loch Lynn Heights. Conserving these unique natural areas is an important objective of this Comprehensive Plan.

### Climate

Loch Lynn Heights and its surrounding area experiences about 47 inches of rainfall per year, occurring during an average of 150-160 rainy days per year and about 82 inches of snow falls a year. Average minimum and maximum temperatures range from 19 an 39 degrees Fahrenheit, respectively, in January to 55 and 80 degrees Fahrenheit, respectively, in July. Usually there are 150 days annually with below freezing temperatures, and an average growing season of 122 days. Prevailing winds are from the northwest.

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## Hydrology

Loch Lynn Heights is located with the southern portion of the Youghiogheny River Drainage Basin which comprises some 93 square miles. The U.S. Soil Conservation service sponsored a series of watershed projects within the Little Youghiogheny Drainage Basin in the 1960's. The program included construction of one multi-purpose project (Broadford reservoir) and five small flood-control reservoirs (three north of Oakland, one east of Deer Park, and one south of Loch Lynn Heights). In addition to its flood retarding functions, the Broadford reservoir is designed to provide an 80-million-gallon water supply, 120 acres of water surface for recreation, and an additional 123 land acres for recreation.

Site #5 in the Little Youghiogheny Project - Landons Dam - is located about half a mile south of Loch Lynn Heights. As completed in 1966, it has an 11-acre surface area, but it could be enlarged for development as a water supply source.

The Little Youghiogheny River approximately parallels the northwest Town boundary, lying mostly within Mountain Lake Park's area. It is a designated trout stream and is stocked annually by the Maryland Fisheries Administration, an agency of the Maryland Department of Natural Resources. Historically, sewage has been a major source of pollution which is in part due to the somewhat impermeable and/or shallow soils which occur throughout the County. Construction of sewage treatment facilities in the Oakland/Mountain Lake Park and Loch Lynn Heights areas over the past 20 years have resulted in improved water quality of the Little Youghiogheny River.

Spring water has been an important source of water supply for Loch Lynn Heights. The Jennings Shale Formation, part of the Deer Park anticline, is a water-bearing formation. The ground water supplies collected in this strata, with springs and surface water channels created when the Deer Park anticline formed.

## Soils

All of the soils in Loch Lynn Heights and surrounding area belong to the Calvin-Gilpin-Dekalb Soil "Association." A soil association is a landscape that has a distinctive proportional pattern of soils. The Calvin-Gilpen-Dekalb Association contains gently sloping to steep, moderately deep, well drained soils formed over red to grey acid shale and sandstone rocks, dominantly non-stony. The area consists mainly of moderately sloping soils with steep areas, but on crests and broad summits the soils are only gently sloping. This soil association supports most of the intensive farming in the County, most of which follows the contour using row crops alternated with strips of hay or other close-growing crops. The steeper slopes of this association are ideal for grazing animals, and growing forage crops. Most soils in this association provide very good building sites.

Classification by soil association does not give information specific enough for planning purposes, especially when the area in question is a small one. The Soil Conservation Service has made available detailed soils maps for the entire County, indicating the locations of each specific soil type. The soil types map on the following page shows the soils in Loch Lynn Heights and its surrounding area.

Of the soils shown, only the following two types are ideally suited for all types of development,

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AhB and CrB (See Appendix A for a listing of the full names of the soil types). Soil Types LaB, McB, McC2 and MdB are suitable for development if central sewerage is provided. These soils have slow permeability, meaning that they do not provide safe on-site sewage disposal because they do not readily absorb the sewage effluent. Some soils are shallow, indicating that development on them should be serviced with central sewerage, and that basement construction may be difficult. Bedrock for these soils, is within four feet of the ground surface, limiting the soils ability to filter and absorb sewage, and also increasing the cost of excavation beyond that depth. The shallow soil types include CaC2, CnC2, DbB, DbC2, DcC, PgG, DiC, GnB2, GnC2, UcB, UcC2, UnB, and UsB.

Several soils are characterized by seasonal high water, which creates problems in construction and maintenance of buildings, and in safe on-site sewage disposal. These soils are AbB, AbC2, AgC, CoB, CoC2, CuB, CtB, CtC2, ErA, ErB, ErC2, WhB2, and WhC2.

All of the soils listed above can be developed with minimal difficulty if central sewerage is provided. Other soils, however are highly unsuitable; for reasons of flooding or steep slopes, they are not appropriate for residential development except perhaps under very special circumstances. The unsuitable soils are An, Ao, Ar, At, Bra, Brb, BsC, CaD2, CaD3, ClE, CnD2, CnD3, Cp, CuD, DbD2, DcD, DgD, DID, Ek, ErD2, GnD2, GnD3, LaD, Lc, Ls, MdD, NoB, Pe, Ph, Ps, PuC2, SrF, Sw, VsC, VsD, and Vsf.

Within the Town boundaries, the southeast three-quarters of the Town is suitable for development, but with sewage limitations because of shallowness (GnB2, GnC2) and high water table (CtB). These soils can be developed; central sewerage should be provided, however, to guarantee safe sewage disposal.

SOIL TYPES



////// HIGH WATER TABLE  
..... SUBJECT TO FLOODING

The soils in the northwest portion of Loch Lynn Heights, along the railroad, are generally not well suited for development. The At and Ph are subject to flood hazards, while the BrA and BrB soils have a high water table. With sewerage provided, and considering the Little Youghiogeny flood retardation program, limitations to development on these soils are not as severe as they might otherwise be.

Outside the Town boundaries, the unsuitable soils lie along the Little Youghiogeny and its tributaries, and most are unsuitable as a result of the flood hazard and high water table. Obviously, development has occurred in the past on unsuitable soils. The soils data presented here do not condemn existing development; it merely shows that development has been completed in somewhat less than ideal conditions, and is susceptible to flooding, high water complications and malfunctioning of the on-site (septic tank) sewage disposal system.

### Topography

The land in Loch Lynn Heights slopes gradually upward from an elevation of 2,400 feet in the westernmost part of Town along the Little Youghiogeny to 2,520 feet above sea level on the hilltop on the northeast part of Town.

Slopes greater than 15% usually should not be developed because the danger of erosion and because of difficulties in providing access, services and sewage disposal facilities. There is only one small area in the northeast corner of Town with a slope greater than 15%; the remainder of the Town's area has slopes less than 8%. If development should occur in steep slopes and poor soil areas, the Garrett County Grading and Sedimentation Control Ordinance will insure minimal environmental impact.

### Mineral Resources

Loch Lynn Heights is located on the Deer Park Anticline, an upward arching geologic formation created during the Upper Devonian Period 290 million years ago. As the anticline was formed, natural gas deposits were created at deeper levels. The gas tapped at the Mountain Lake Park field is lodged chiefly in the Oriskany Sandstone and "Helderberg" Limestone Strata. Presumably, these formations lie beneath the entire area of the County, but they rise closest to the surface in the Deer Park and Accident Anticlines.

Natural gas is found in the Mountain Lake Park field at a depth averaging 3/4 of a mile. The field is 7½ miles long and 1/2 - 3/4 miles wide. Loch Lynn Heights is at the northeastern end of the field. A total of 12 wells were drilled within the Loch Lynn Heights Town boundaries, although only eight actually produced gas. The average spacing nine/wells an acre, explaining their limited productivity. All wells within Loch Lynn Heights are presently abandoned and all but one have been properly plugged.

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### Prime Agricultural Land

The United States Department of Agriculture, Soil Conservation Service defines Prime Agricultural Land as land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber and oil seed crops and is also available for these uses (the land could be cropland, pastureland, rangeland, forest land or other land, but not urban built up land). It has the soil quality, growing season, and moisture supply needed to economically produce sustained high yields of crops when treated and managed, including water management, according to acceptable farming methods. In general, prime farmlands have an adequate and dependable water supply from precipitation or irrigation, a favorable temperature and growing season, acceptable acidity and alkalinity, acceptable salt and sodium content, and few or no rocks.

Over 500 acres of prime agricultural land exist within Loch Lynn Heights and its vicinity (one-mile radius). 23 acres of prime agricultural land exist within the Town boundaries primarily along the Little Youghiogheny River. The remaining land is located along the Little Youghiogheny River west of the Town and on Bittering Hill and other low lying areas of the Little Mountain to the east.

### **SENSITIVE AREAS**

The Maryland Economic Growth, Resource Protection and Planning Act of 1992 identifies models and guidelines for the protection of four specific natural resource sensitive areas. The intent of the act is to include/use these models and guidelines in the preparation of county and municipal Comprehensive Plans. The four types of sensitive areas are:

- Streams and their buffers
- 100 - year floodplains
- Habitats of rare, threatened and endangered species
- Steep slopes

In addition to protecting these sensitive areas, local jurisdictions may choose to protect other types of sensitive areas including natural and cultural resources such as scenic vistas, historic properties and archeological sites. The sections that follow describe sensitive areas in and around the Town of Loch Lynn Heights. A map depicting these areas is on page 12.

### Streams and Their Buffers

The Little Youghiogheny River and an unnamed tributary of the river flow through and adjacent to Loch Lynn Heights. While the Little Youghiogheny River flows along the northern portion of the Town, it's unnamed tributary flows along the Town's western boundary. These waterways and the land adjoining them are valuable and sensitive resources. Although these waterways are not used as a source for drinking water, they are a source of recreation as well as a vital habitat for aquatic and plant communities and wildlife in the area.

Equally important to protecting the waterways is to protect their associated buffers. Stream buffers are the blanket of vegetation along the streams banks, which help to shield the bank against erosion and collapse. Vegetative stream buffers can function to protect the biological and hydrological integrity of streams. Their beneficial effects may include protection of water quality and reduction

of peak storm discharges. In addition vegetative stream buffers provide extremely valuable riparian habitat and can serve as important greenway corridors for wildlife movement and migration. While no formal buffers have been established along these waterway corridors, most of the land along them is being farmed and therefore has deterred development.

### 100-Year Floodplains

100 Year Floodplains which are subject to catastrophic flooding and the potential for loss of life and property, often support important natural resources such as wetlands and riparian forests--resources which provide vital habitats, protect water quality and reduce flooding. Floodplains also provide marvelous natural open space areas for recreation and scenic beauty which, when linked and managed properly, can create greenway corridors which provide the same benefits as stream buffers on a large scale. Floodplains exist along the Little Youghiogeny River, and the unnamed tributary of the Little Youghiogeny River as shown on the Sensitive Areas Map (page 12).

Garrett County has adopted, with slight modifications, the State's (Environmental Article, §§1-404, 5-501, to 514) model ordinance for floodplain protection. Hence, this element of the Maryland Economic Growth, Resource Protection and Planning Act has already been met. However, the Town of Loch Lynn Heights has adopted Garrett County's floodplain management measures.

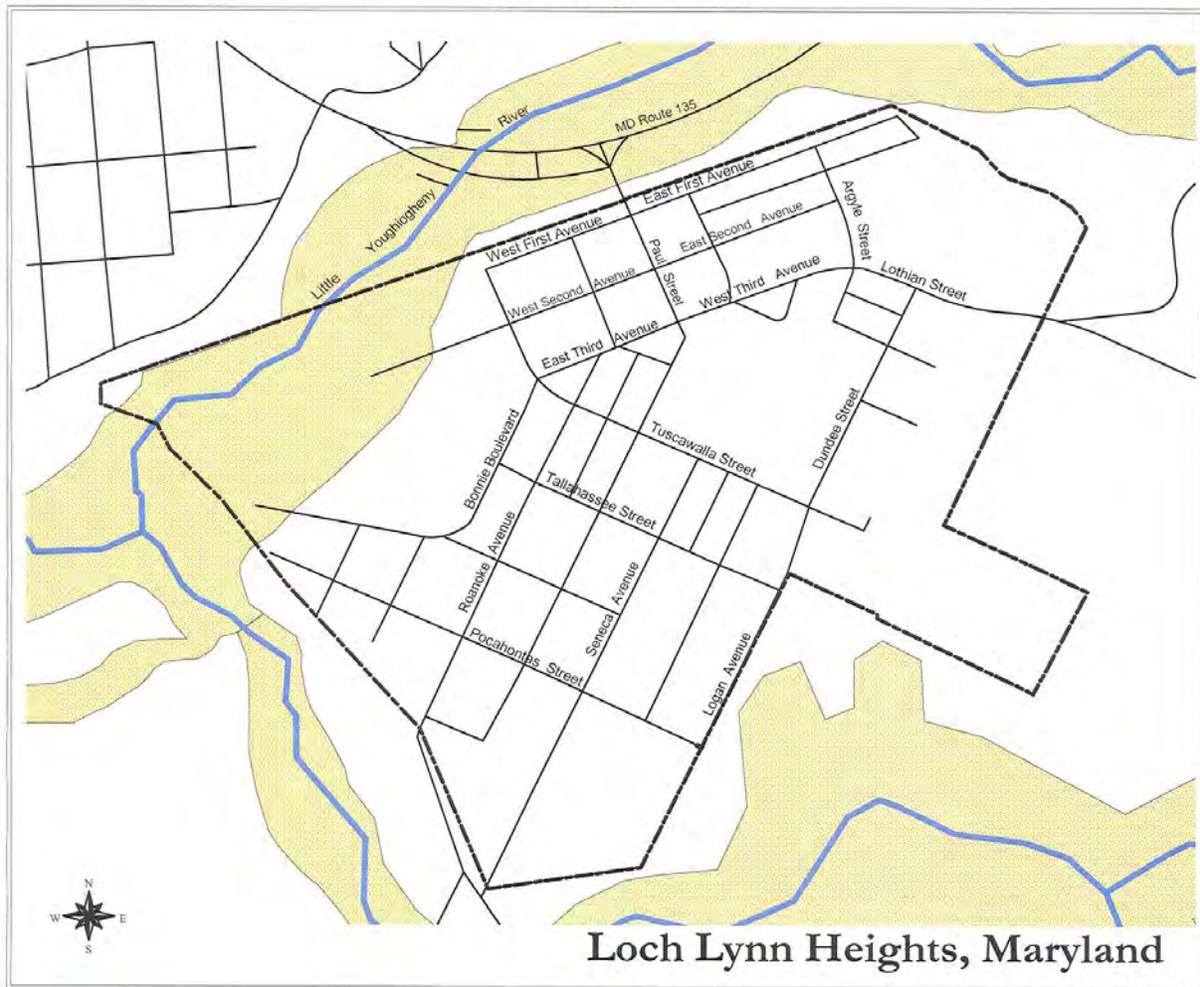
### Habitats of Rare, Threatened and Endangered Species

Habitats of rare, threatened and endangered species are unique natural areas that have certain physical and biological characteristics, which are essential to the long term survival of rare, threatened or endangered species. Habitats may include but are not limited to breeding, feeding, resting, migratory, or over-wintering areas. The physical or biological characteristics that make these places so unique may include soil characteristics, water quality, vegetation as well as geologic and climate characteristics. These habitats may need special management or protection because of their importance to the conservation of rare, threatened or endangered species. The Maryland Natural Heritage Program is responsible for monitoring and documenting the well-being of rare, threatened and endangered species. No sites of rare, threatened or endangered species exist within or near Loch Lynn Heights according to State and Federal inventories.

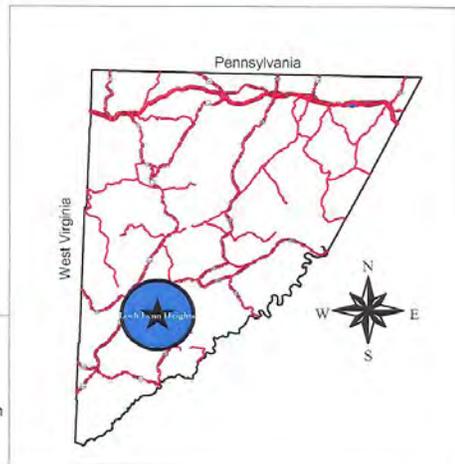
### Steep Slopes

Steep slopes are inherently unstable natural land forms. When disturbed, they are highly susceptible to accelerated soil erosion--a characteristic that underscores the importance of protecting these slopes. The sediment from erosion can be destructive: it can degrade the water quality, stream flow, and the width of a stream channel. This is especially true when steep slopes are disturbed next to streams. Even the water quality of distant lakes and the storage capacity at reservoirs can be adversely affected.

### Sensitive Areas



- Streams
- 100 Year Flood Plain



This map was prepared by the Maryland Department of Planning in conjunction with Tri-County Council for Western Maryland.

Steep slopes that have trees and other vegetation are especially important to protect since this vegetation will typically minimize erosion. Experience proves that once removed from steep

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slopes, trees are often difficult to re-establish. Building on/disturbing steep slopes has other drawbacks: they are more costly to build on than flatter lands and they are typically unsuitable for septic systems because of their shallow soils. Maryland regulations prohibit septic systems on slopes greater than 25%.

The vast majority of steep slopes in the Loch Lynn Heights vicinity occur to the east along the Backbone Mountains and its foothills (the Little Mountains, Bittering Hill and other areas). These slopes range in steepness from 20-25% on the hillsides to over 36% along the ridge of the Backbone Mountains.

## **POPULATION AND HOUSING**

Understanding Loch Lynn Height's population and housing characteristics and how they have changed over time will determine planning and zoning policies to help guide the Town's growth. These characteristics include total population, age and gender, the number and size of households, income and the type value and concentration of housing.

### Population Change

The 2000 population of the Town of Loch Lynn Heights was 469 according to the U.S. Census. This was an increase of 8 persons 2% over the 1990 total of 461 persons. The County increased by 6% within the same time period. Since 1910 Loch Lynn Heights has seen a succession of population increases and decreases. The Town's population in 1910 was 216, reaching its peak at 507 in 1970. Total population by decade is shown in Table I and Age Composition is shown in Chart I.

The Town's resident population increased slightly between 1900 and 1920; this is in marked contrast to the experience in the other resort towns (Mountain Lake Park and Deer Park), both of which grew rapidly before World War I, and declined sharply after the war. The demise of the resorts affected Loch Lynn Heights during the 1920's but the Town regained population dramatically during the 1930's. Moderate population growth (at a decreasing rate of increase) has continued since the 1940's up through to 1970.

**TABLE I**  
**POPULATION TRENDS 1900-2000**  
**LOCH LYNN HEIGHTS & GARRETT COUNTY**

<u>Year</u>	<u>Total Loch Lynn Heights Population</u>	<u>PERCENT CHANGE</u>	
		<u>Loch Lynn Heights</u>	<u>Garrett County</u>
1900	215	-	-
1910	216	0.5	13.6
1920	224	3.7	- 2.1
1930	198	-11.6	1.2
1940	339	71.2	10.4
1950	415	22.4	3.3
1960	476	14.7	- 3.9
1970	507	6.5	5.2
1980	503	-1.0	23.4
1990	461	-8.3	6.2
2000	469	2	6

SOURCE: U.S. Census

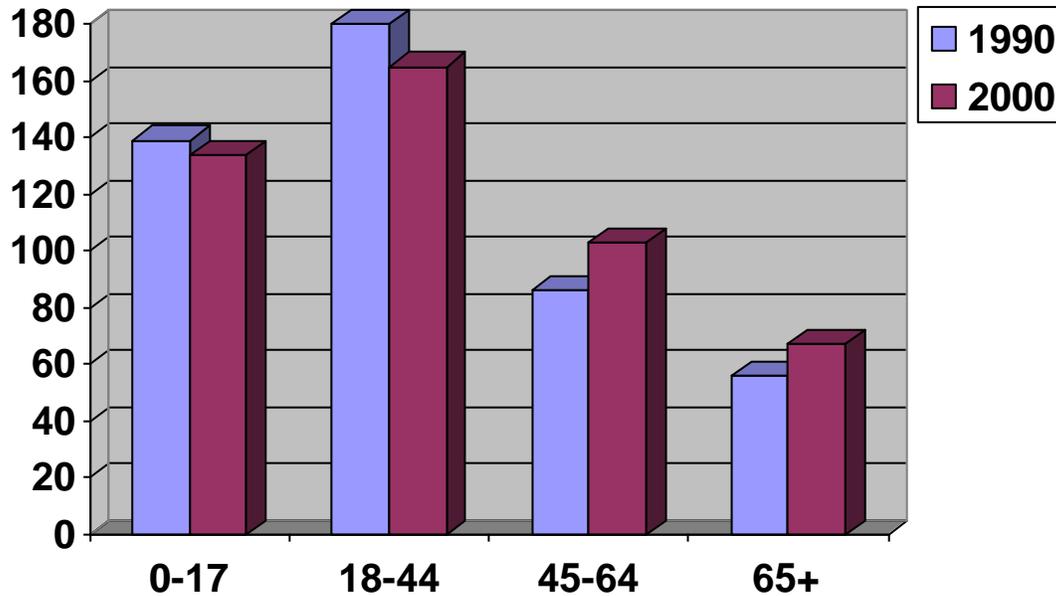
#### Future Population

One of the necessary and challenging tasks of planning is estimating the number of people who will live in a community in the future. New residents create a need for additional homes and services such as schools, roads, water and sewer lines, parks and other facilities. Please see the Comprehensive Plan's Municipal Growth Element on page 34, for more detailed information on Loch Lynn's planned growth forecast.

Population growth for Loch Lynn Heights as well as for the rest of Garrett County is expected to continue to increase for good reasons. The northern part of the County will undoubtedly continue to grow, as will the new economic development opportunities resulting from a growing visitor industry and from the development of new industrial areas, such as the Northern Garrett Industrial Park, the Keyser's Ridge Industrial Park and expansion of the Southern Industrial Park. The completion of water and sewage facilities and other planned infrastructure improvements will also stimulate growth and population increase.

A multifamily apartment complex, known as Pleasant View Apartments, was missed during the 2000 U.S. Census complete count. The area omitted is within the Town limits of Loch Lynn Heights. For their records, the Town completed their own count of the residents in this area. This area will be included in the 2010 Census count. The missing residents were as follows; 12 males, 26 females, and 35 children.

**CHART I**  
**Age Composition 1990 & 2000**  
**Loch Lynn Heights, Maryland**



<b>1990</b>	<b>139</b>	<b>180</b>	<b>86</b>	<b>56</b>	<b>461</b>
<b>2000</b>	<b>134</b>	<b>165</b>	<b>103</b>	<b>67</b>	<b>469</b>

SOURCE: U.S. Census

Age and Gender

Information on age is provided for four age groups: children and youth (ages 0-17), young adults (ages 18-44), middle-aged adults (ages 45-64) and elderly (ages 65+). The chart compares the 1990 and 2000 populations for each age group.

The 2000 census enumerated 134 children and youth (29% of the population), 165 young adults (35%), 103 middle-aged adults (22%) and 67 elderly (14%). Young adults represented the largest age group in 1990 (39% of the population) as well as 2000 (35% of the population). The age groups for children and youth and the young adults show decreases in population between 1990 and 2000. Although the distribution of age groups in 2000 remained relatively the same as 1990, middle aged adults decreased in population more rapidly than any other age group, 16% over the last decade.

There were more females than males in Loch Lynn Heights in 1990 and 2000. Females accounted for 57% of the population and males comprised 43% of the population in 1990. While the Town decreased in population between 1990 and 2000, the gender distribution remained fairly stable with females comprising 52% and males comprising 48% in 2000.

## Households

The total number of households in Loch Lynn Heights showed minimal increase from 179 households in 1990 to 181 households in 2000... a 0.01% increase over the past decade. The average household size in Loch Lynn Heights went from 2.58 persons per household in 1990 to 2.59 person per household in 2000.

Loch Lynn Heights 181 households in 2000 consisted of 135 family households and 46 non-family households. Of the family households, 107 were married couple families, 21 were families with female heads of the household.

## Income

This section discusses incomes for 1999 since the U.S. Census reports income for the year before the actual census.

The estimated annual median household income for Loch Lynn Heights was \$31,875 in 1999. This is slightly lower than the \$32,238 median household income in Garrett County. The median household income for Maryland as a whole is (\$52,868). This is also reflected in the per-capita income levels for Loch Lynn Heights, Garrett County and Maryland. Loch Lynn Heights per-capita income of \$12,369 was also lower than Garrett's \$16,219 and significantly lower than Maryland's \$25,614 annual per-capita income in 1999.

In addition to knowing the income levels of a community, it is equally important to understand the way in which the community receives its income. The accompanying table on the following page not only provides this information but indicates what percentage of the population falls below the poverty level.

Although Loch Lynn Heights had a higher percentage of households with wage and salary income (80.2%) than Garrett County in 1999, it was still less than the 83.3% of households in the State of Maryland that have wage and salary incomes.

Loch Lynn Heights had a higher percentage of households with social security income (32.2%) than Maryland (22.5%) but was lower than the 31.4% rate in Garrett County. 18.6% of Loch Lynn Heights' population were receiving retirement income, consistent with County and State levels (18.6% and 18.7% respectively).

Only 1.1% of the households in Loch Lynn Heights were receiving public assistance in 1999. This is a much lower percentage than Garrett County (3.1%) and Maryland (2.4%). Similarly, Loch Lynn Heights had a higher percentage of the population below the poverty level (16.2%) than Garrett County (13.3%), and a higher percentage than Maryland as a whole (8.5%).

**TABLE II**  
**SELECTED 1999 INCOME DATA**  
**LOCH LYNN HEIGHTS, GARRETT COUNTY & MARYLAND**

<u>Item</u>	<u>Loch Lynn Heights</u>	<u>Garrett County</u>	<u>Maryland</u>
% of Households with Wage and Salary Income	80.2	75.9	83.8
% of Households with Social Security Income	32.2	31.4	22.5
% of Households with Retirement Income	18.6	18.6	18.7
% of Households with Public Assistance Income	1.1	3.1	2.4
% of Population Below Poverty Level	16.2	13.3	8.5

SOURCE: U.S. Census

### Housing

Table III compares selected housing characteristics for Loch Lynn Heights, Garrett County and Maryland. These housing characteristics include total housing units, occupancy and tenure, housing type, median value and housing conditions. In addition to comparing Loch Lynn Heights with Garrett County and Maryland, the table also shows the trend in housing for Loch Lynn Heights by providing housing information for 1990 as well as 2000. The following paragraphs summarize Table III.

*Housing Units*--Loch Lynn Heights had only three more housing units in 2000 (205) than 1990. This relatively small increase in housing units between 1990 and 2000 can be attributed to an overall decrease in population over this time period.

*Occupancy and Tenure*--There were 21 vacant housing units (10.4% of all housing units) in Loch Lynn Heights in 2000. Although this is considerably less than Garrett County's vacancy rate of 31.5% in 2000, we must remember that a great proportion of all vacant housing in Garrett County (23.8%) is attributed to homes for seasonal and occasional purposes such as the many seasonal properties around Deep Creek Lake and other vacation sites throughout the County.

**TABLE III**  
**SELECTED HOUSING CHARACTERISTICS 1990 & 2000**  
**LOCH LYNN HEIGHTS, GARRETT COUNTY & MARYLAND**

Housing Characteristics	<u>Loch Lynn Heights</u>		<u>Garrett County</u>	<u>Maryland</u>
	1990	2000	2000	2000
Total Housing Units	202	205	16,761	2,145,283
<u>Occupancy &amp; Tenure</u>				
Occupied Units (%)	179 (89%)	181 (89.6%)	11,476 (68.5%)	1,980,859 (92.3%)
• Owner Occupied (%)	129 (72%)	131 (72.4%)	8,945 (77.9%)	1,341,751 (67.7%)
• Renter Occupied (%)	50 (28%)	50 (27.6%)	2,531 (22.1%)	639,108 (32.3%)
Vacant Units (%)	23 (11%)	21 (10.4%)	5,285 (31.5%)	164,424 (7.7%)
• For Seasonal, Recreational or Occasional Use	5	3	3,996	38,880
<u>Units in Structure</u>				
# of Single Family Unit Structures (%)	146 (72%)	173 (84.4%)	13,213 (78.8%)	1,549,084 (72.2%)
# of Units in 2 to 9 Unit Structures (%)	18 (9%)	13 (6.3%)	957 (5.7%)	229,073 (10.6%)
# of Units in 10 or More Unit Structures (%)	1 (1%)	0 (0%)	443 (2.6%)	325,041 (15.1%)
# of Mobile Homes & Other Structures (%)	37 (18%)	19 (9.3%)	2,148 (12.8%)	41,356 (1.9%)
<u>Median Value</u>				
Owner Occupied Unit	\$50,600	\$63,900	\$86,400	\$146,000
Renter Occupied Unit	\$207	\$503	\$382	\$689
<u>Housing Conditions</u>				
% of Units Without Complete Plumbing	2%	0%	0.8%	0.5%

SOURCE: U.S. Census

The distribution of owner occupied housing units remained stable between 1990 and 2000 in Loch Lynn Heights (72% in 1990 and 72.4% in 2000). The 50 renter occupied units in 1990 and 50 renter occupied units in 2000 represented 28% and 27.6% of all housing units respectively.

*Housing Type*--The largest housing type in Loch Lynn Heights in 1990 was single family homes (72% of all housing units). While single family homes remained the largest housing type in 2000 (74.4% of all housing units). Multi-family complexes (from two to nine units) decreased as a percentage of the total housing units from 9% in 1990 to 6.3% in 2000.

*Median Value*--The Median value of an owner occupied home in Loch Lynn Heights was \$63,900 in, compared to \$86,400 in Garrett County overall. The median monthly rental cost in 2000 was \$503 compared to \$382 county-wide. The cost of owner occupied housing elsewhere in Maryland was more than twice the cost of a home in Loch Lynn Heights in 2000, monthly rents were also

higher than the cost of rent elsewhere in Maryland.

*Housing Conditions*--One of the most common ways of identifying substandard housing conditions is to identify the percentage of homes lacking complete plumbing facilities. The percentage of housing units without complete plumbing in Loch Lynn Heights decreased from 2% in 1990 to less than 0 in 2000. 0.8% of Garrett County's housing units and 0.5% of Maryland's housing units are lacking complete plumbing facilities.

## **EXISTING LAND USE**

Loch Lynn Heights is primarily a residential community as can be seen on the Existing Land Use-Map. The Town contains approximately 173 single family dwellings, 19 mobile home units and 13 multi-family (apartment) structures. Most of the commercial establishments are located along First and Second Avenues in the northwest portion of Town. These commercial facilities include warehouses, restaurant, automobile service station, automobile repair shop, self storage buildings, tin shop, real estate office, truck rental, transport and storage business, variety and thrift shops and a taxidermy service.

Semi public and public buildings in Loch Lynn Heights includes a former elementary school and playground, and a Town Hall/Maintenance Building. The latter provides ample space for the Town's offices, meeting room and maintenance garage.

## **ECONOMY**

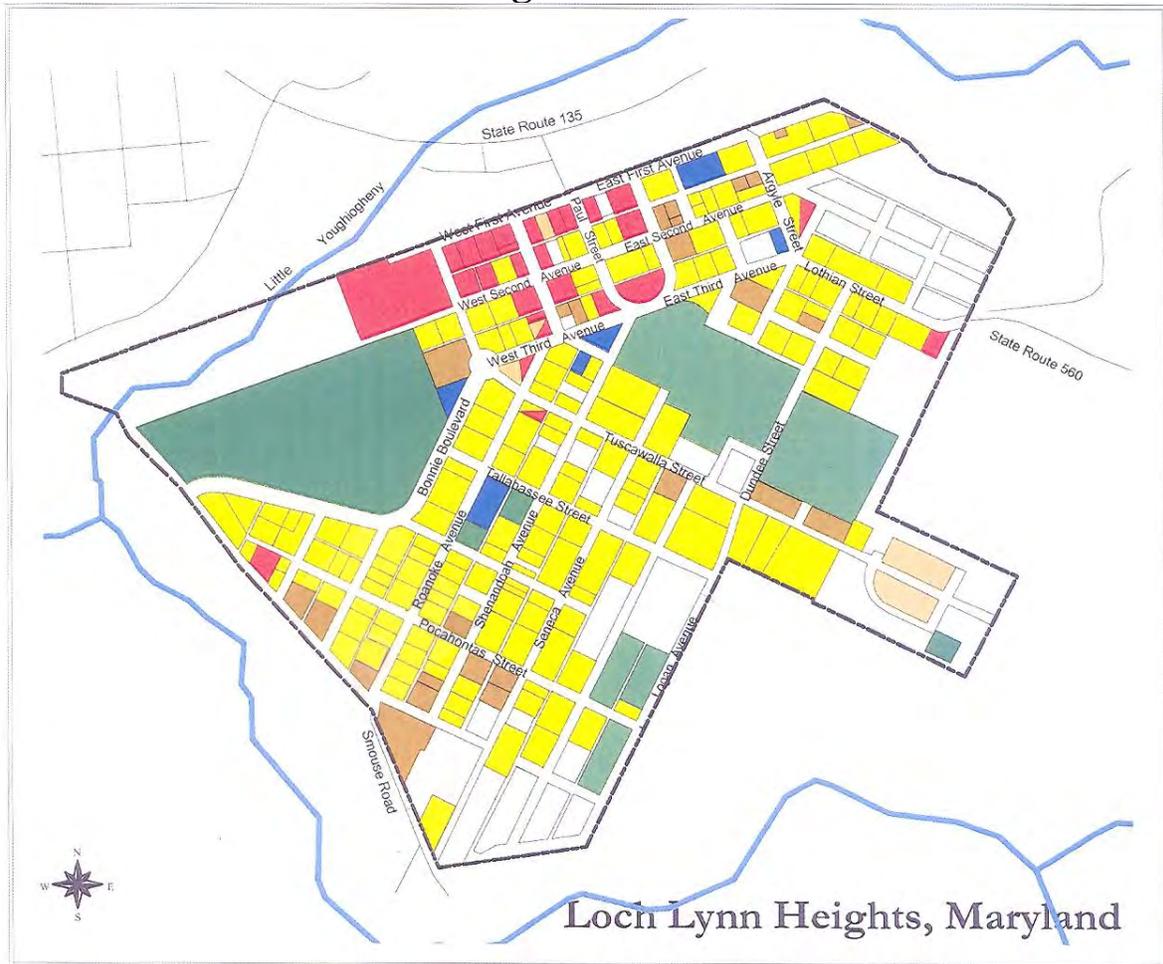
The vast majority of Loch Lynn Height's residents who worked in the labor force (74.2%) were working in the private sector in 2000, 16.9% worked in the public sector and the remaining 8.9% were either self-employed or unpaid family workers.

More Loch Lynn Heights residents worked in Retail Trade and Manufacturing than in any other employment sector in 2000, as shown on the following chart. Collectively, these two sectors employ 40% of the Town's labor force.

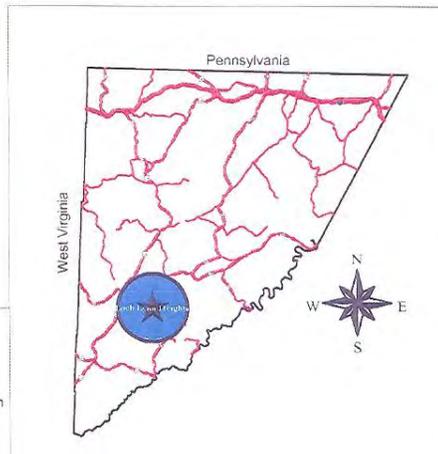
Manufacturing and retail trade were the second and third largest business sectors employing Loch Lynn Heights residents. The 37% of the Town's labor force that are employed by these sectors primarily work in many small businesses in Loch Lynn Heights such as the Kelly Furniture store now closed and for some of the following larger employers of the area:

- Data Entry Inc.
- Sincell Publishing Company
- Wood Products, Inc.
- Simon Pearce
- Rigidply Rafters
- Mustang Express

## Existing Land Use 2008



- |   |                           |   |                    |
|---|---------------------------|---|--------------------|
|  | Single Family Residential |  | Public/Semi Public |
|  | Multifamily Residential   |  | Commercial         |
|  | Mobile Homes              |  | Industrial         |
|  | Parks & Recreation        |  | Vacant             |
|  | Agricultural              |   |                    |



This map was prepared by the Maryland Department of Planning in conjunction with Tri-County Council for Western Maryland.

**Chart II***Employment Trends for Loch Lynn  
1990-2000*

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

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

**TRANSPORTATION**

Transportation refers to the movement of people and goods through and within an area. A transportation system provides a framework which ties together and supports a wide variety of land uses and community activities.

This section describes the major highways and local roads affecting Loch Lynn Heights. It also describes the many other forms of transportation that are provided throughout Garrett County and used by the Loch Lynn Height's residents.

**State Highways and Local Roads**

Maryland Route 135 is the most important road east from Oakland, and forms a direct link between Oakland and Loch Lynn Heights. According to the Maryland State Highway Administration

~~(SHA), the average annual daily traffic along this section of road was 11,750 in 2005. SHA's ongoing Highway Needs Inventory indicated that this portion of MD Route 135 and a bridge was to be reconstructed along the 1.5 mile stretch from Route 219 to MD Route 560. The Highway Needs Inventory indicated that while the bridge was reconstructed, the road still needed to be upgraded to existing road standards.~~

### Public Transportation

Garrett County is unique in the State of Maryland in that many county-based human service programs are consolidated under the Garrett County Community Action Committee (GCCAC). Garrett Transit Service (GTS), operating under the name of People Movers, provides human service agency and general public transportation services throughout the county and into surrounding counties for medical purposes. GTS provides service Monday through Friday, from 7:30 a.m. to 4:30 p.m. and on an as-needed basis outside the normal operating hours. Services are provided for eight human service agencies and the general public. Out-of-county medical service is provided to the county five days a week as necessary. Passengers may request services up to one month in advance.

GTS has a fleet of 34 vehicles ranging in size from vans to buses with a capacity of up to 20 passengers. Fares range from \$1.50 to \$5.00 per one-way trip, depending on the length of the trip.

### Passenger Rail Service

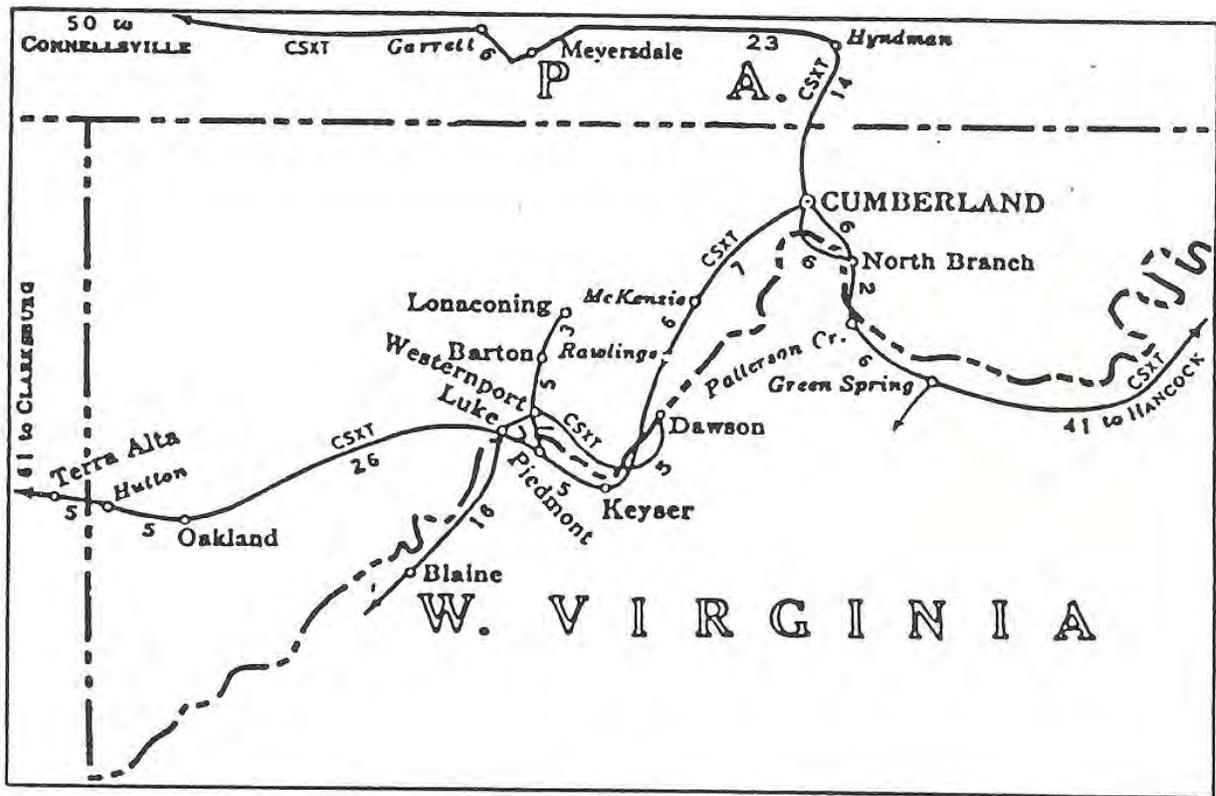
Passenger rail service in Garrett County ended in September 1981 when AMTRAK discontinued the "Shenandoah" which ran between Washington, D.C. and Cincinnati. This train had provided daily service with a stop at Oakland. Currently, in 2002, the closest passenger rail service available to Garrett County is a daily Amtrak train that stops at Cumberland. It runs east to Washington, D.C. and west to Pittsburgh and Chicago.

Freight Rail Service

The CSX mainline between Cumberland and Grafton, West Virginia crosses Garrett County from Bloomington through Deer Park, Mountain Lake Park and Oakland to Hutton. The rail line (CSX Railroad's 60' right-of-way) serves as Loch Lynn Heights northern boundary and creates a physical border between Loch Lynn Heights and Mountain Lake Park. This line which is heavily traveled by through freight trains, also accommodates local freight traffic serving several industrial and commercial facilities in the County.

A second CSX mainline connects with the Cumberland to Grafton mainline near Luke. It runs southwestward into the West Virginia coal territory passing through Garrett County along the North Branch of the Potomac River. Through freight service on this line averages one round trip daily, with local service as necessary to the mines in that area. Currently Mettiki Coal Mine is the only business in Garrett County that is provided freight service from this line. See accompanying map which illustrates the location of these two freight lines through Garrett County.

**FREIGHT RAIL SERVICE IN WESTERN MARYLAND**



Air Transportation

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One public airport is located in the County: The Garrett County Airport is located on 290 acres of land that the County owns off on the east side of Bumble Bee Road northeast of McHenry. The airport is operated by the County. The Garrett County Airport is general aviation airport. The airport has not scheduled commercial air service. Federal, State and County funds were recently utilized to extend the runway to 5,000 feet, and to expand private hangar space, as well as provide public water and sewer service to the airport.

Originally, the Garrett County Airport was constructed to encourage public use of the recreation resources in the Deep Creek Lake Area. Today, however, the airport assumes a larger role as the County's economy continues to grow. The airport currently has the following facilities:

- One 5,000' runway , with a parallel taxiway.
- Two County-owned twelve-unit T-hangers, and several private corporate hangers.
- Tie-down and transient aircraft parking.
- A new terminal building was constructed in 2007.

The 2002 Garrett County Airport Layout Plan has guided the development of the airport, including the installation of equipment that allows pilots to use instruments that help them land and take-off from the airport.

The following current and long-range considerations point to the importance of making gradual improvements to the Garrett County Airport.

- Automobile access to the airport enhanced with the U.S. 219 interchange on I-68 only 11 road miles north of the airport.
- Developable land exists nearby for industries and other businesses that may be attracted by the availability of an airport, particularly land in the McHenry and Accident areas and along the National Freeway corridor.
- Update the Airport Master Plan as needed to assure eligibility for funding.
- Promote private air charter use and economic development associated with the airport.

## COMMUNITY FACILITIES AND SERVICES

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Residents of Loch Lynn Heights are provided with a variety of community-oriented facilities and services either through Garrett County or Loch Lynn Heights itself. These include:

- public water and sewer;
- police, fire and rescue;
- government facilities such as municipal buildings, parks and other recreation areas; and
- health and social services.

In addition, the Town also maintains interest in Garrett County School District decisions affecting educational services to the Towns' residents.

### Water Supply

The Garrett County Department of Public Utilities (GCDPU) owns and operates the water supply system serving the Mountain Lake Park/Loch Lynn Heights area known as the Mountain Lake Park Water System. The Water System is located in the southeastern portion of Garrett County Maryland and serves a population of approximately 2,500 residents in both Mountain Lake Park and Loch Lynn Heights with approximately 1058 active connections. A water treatment facility, 7 production wells and 10 springs are located southeast of Mountain Lake Park. Average system demand is 240,000 gallons per day with peak demands in excess of 343,000 gallons per day. Please see the Water Resources Element, page 40, for additional information.

The Garrett County Department of Public Utilities (GCDPU), have successfully drilled four new production wells and made improvements to spring number 1. The GCDPU plans to install 4,000 linear feet of new water collection lines, install a new chemical feed vault, and add a 500,000 gallon storage tank. The total estimated cost to complete these system upgrades is \$1,400,000.

Garrett County also operates 7 wells for source augmentation to the 9 producing underground springs. With recent improvements made to number 1 well, wells 1 and 2 collectively produce 340,000 gallons per day of quality water for the Towns. Well number 3 is no longer in use and will be abandoned due to water quality problems.

A Master Water and Sewer Plan is currently being completed which will benefit Loch Lynn Heights. It is therefore imperative at this time for Loch Lynn Heights to supply its existing and projected future needs to the GCDPU so that the Town's water needs can be adequately addressed and budgeted for in the future.

### Sewerage

Loch Lynn Heights is presently served by a sewerage system whereby the treatment plant is owned and operated by the Garrett County Department of Public Utilities (GCDPU). The Town owns and maintains collector lines within town limits. This system is generally referred to as the Trout Run Sanitary Sewer Collection and Conveyance System which not only serves Loch Lynn Heights, but also 5 residential development areas, 1 industrial area and 1 public recreational area,

~~namely: Deer Park, Loch Lynn Heights, Mountain Lake Park, Shady Acres, Weber Road, Broadford Recreational Area and the former Bausch & Lomb site now occupied by Simon Pierce.~~ Please see the Water Resources Element, page 40, for additional information.

The GCDPU obtained the engineering services of Thrasher Engineering to have the main sewer interceptor line, which is owned by the GCDPU, videoed for possible infiltration. From this video, it was determined that the main line is in good condition and does not need replaced at this time. The GCDPU will complete additional line cleaning and will continue monitoring once the Town's sewer rehab project is completed.

Within Loch Lynn Heights, the GCDPU documented that there are 236 active sewer connections. The system serves approximately 203 housing units consisting of 181 households with an average daily flow per housing unit/ERU (equivalent residential units) of 262.5 gallons per day with a total average daily flow for the entire service area of 0.769 million gallons per day. Sewage from all these areas is treated in an aerated lagoon in the Trout Run Treatment Plant.

The Trout Run Sanitary Sewer Collection Association and Conveyance System has experienced instances of wastewater overflow due to infiltration and inflow (I/I) problem. In a November 2004 report, Whitman, Requardt & Associates, LLP states that the existing infrastructure has been found to be inadequate and seriously damaged. The report focused on recommendations for long-term corrective measures to reduce the amount of the I/I as currently entering the Trout Run Sanitary Sewer System, which will reduce peak flows at the Treatment Plant.

At the time the report was generated, the overall condition of the Town's collection system was reported to be poor. Deficiencies include damage to the sewers and structures, such as cracked pipes, missing joints and other broken pieces of infrastructure. The proposed replacement sewers for Loch Lynn are shown on the attachment hereto. Approximately 25,000 linear feet of 6"-8" clay gravity sewer was recommended for replacement with 8" - 10" polyvinyl chloride (PVC) gravity sewer. All manhole and cleanout structures were to be replaced due to the documented conditions of the manholes and direct connections to the sewer system. The report prepared by Whitman, Requardt & Associates in 2004, gave a preliminary cost estimate of 2.2 million dollars to make the necessary repairs.

In September of 2006, Thrasher Engineering completed the preliminary engineering report for the proposed sanitary sewer improvements within the Town of Loch Lynn Heights. The findings were similar to the 2004 study completed by Whitman, Requardt and Associates. The proposed project will reduce the inflow and infiltration found in the community's existing sanitary sewers. This will be accomplished by constructing new sanitary sewers throughout the Town. Funding for this project has been secured through USDA's Rural Development Office's low interest loan and grant program. The costs of the improvements are approximately 3 million dollars.

The construction portion of this project commenced in the spring of 2007. Phases I & II of the sanitary sewer improvement project have been completed. The project consisted of approximately 20,000 linear feet of main line sewer replacement, 100 manholes and 150 service reconnections at a cost of 1.8 million dollars. Currently there is approximately 5,000 linear feet of main line sewer and 30 service reconnections remaining to complete the replacement of all proposed sewage collection lines and structures in the Town of Loch Lynn Heights. The cost for

~~Phase III is estimated to be around three hundred thousand dollars and is scheduled to be completed in the Fall of 2010.~~

### Public Safety

*Police Protection*--The County Sheriffs Office and the Maryland State Police provide police protection for the County and Loch Lynn Heights. Given the geographic location of the GCSO to Loch Lynn Heights, 90% of all calls for the Town are handled by the Sheriff's Office. Countywide, the GCSO handles 65% of all serious crime (i.e. felonies and serious misdemeanors).

The Maryland State Police has 32 officers assigned to Barrack "W" at McHenry, Maryland. The State Police is mainly responsible for traffic enforcement throughout the County.

The GCSO has a full time staff of 56 which includes 27 deputies, the Sheriff, 21 full time correctional officers and 4 full time civilian employees. The Sheriff's Office also employs 2 part time correctional officers, 1 part time civilian employee, along with 2 K-9 drug detection dogs and 1 blood hound.

The Garrett Bureau of Investigation consisting of 3 deputies handles the investigation of serious crimes in the County. The Narcotics Task Force also consists of 4 deputies and 2 Maryland State Police troopers that are primarily responsible for drug enforcement in the County. There is also a special response team responsible for drug, hostage and other serious criminal activity.

The County has one jail facility located in downtown Oakland has a capacity of 64. A new juvenile section for both males and females has been constructed along with a negative airflow cell used for housing prisoners which have or are believed to have a contagious disease.

All burglar alarms (private and commercial) ring into the GCSO

The Town through its current Town Council maintains a good working relationship with the Sheriff's Office. The sale and use of controlled dangerous substances has increased throughout the County and within Loch Lynn Heights. The Sheriff's Office is willing to work with the Town with respect to drug interdiction and any other specific projects/problems. Deputies are mandated to patrol an enumerated number of hours with Loch Lynn Heights monthly.

*Emergency Management* – Garrett County Public Safety and Emergency Management oversees the 9-1-1 / Communications Center, which is responsible for receiving and disseminating all emergency calls for assistance to residents of Garrett County, including its municipalities on a 24-hour basis. All 9-1-1 call-takers are trained to provide Emergency Medical dispatch instructions to callers as needed and appropriate. Emergency Management also maintains a planning division that is responsible for development and maintenance of various plans and guidance, including the County Emergency Operations Plan, Hazard Mitigation, Hazardous Materials Response, Continuity of Government, etc... An updated Hazard Mitigation Plan, which includes projects and strategies in Loch Lynn Heights is planned for 2010. The Emergency manager also chairs the Local Emergency Planning committee (LEPC) which develops strategies and receives grant funding for implementing those strategies. In 2008, the LEPC conducted a Commodity Flow Study which included the town of Loch Lynn Heights. This study provided detailed information on both rail and

roadway transportation data, specifically relating to Hazardous Materials.

*Fire Protection*--The Oakland Volunteer Fire Department is the first due fire response to the Town of Loch Lynn Heights. Mutual Aid is provided by all other departments with Garrett County, but primarily Deer Park and Gorman. The departments are funded through local and State tax initiatives and private and public fund raising. A centrally located air cascade unit is provided as a support unit for all fire companies in the county. Oakland fire Department also maintains a Hazardous Materials Decontamination trailer, purchased through Homeland Security grant funds.

While the volunteer fire departments do provide adequate and competent protection for Loch Lynn the Town can increase its fire protection by adding fire hydrants so there is at least 1 per block or every 500 feet. With the need for improvements to the water supply that serves Loch Lynn, it would be appropriate to also include plans for installing the necessary fire hydrants. Fire hydrants are directly linked to the potable water supply lines.

*EMS*- Garrett County employs 7 full-time paid EMT's and Paramedics. The personnel operate with the volunteer rescue squads and provide coverage primarily from 6:00 a.m. to 6:00 p.m. Monday through Friday.

*Rescue Squads*--The Southern Garrett County Rescue Squad which is currently located in Oakland at the intersection of Oak Street and Third Streets is one of two well equipped, well trained and dedicated rescue squads located in Garrett County. The Southern Garrett County Rescue Squad moved into its new facility in July, 2005. The new building is located on Maryland Route 135 next to Browning's Foodland, approximately 1 mile from Loch Lynn Heights. The Grand Opening Ceremony for this new facility which will greatly enhance emergency response service to Loch Lynn and the entire southern portion of the County was held on September 11, 2005.

The Southern Rescue Squad consists of 69 members, 3 ambulance vehicles, and 12 rescue truck which provides 24 hours, 7 days a week coverage for the County's emergency needs. Patients are transported to Garrett County Memorial Hospital or flown by helicopter to Cumberland Memorial Hospital in neighboring Allegany County. Both rescue squads in the County are funded primarily from alcohol and tobacco revenues along with private donations and fund raisers. Rescue squad crews provide emergency services at the scene of medical emergencies and provide transportation services to hospital facilities.

#### Government Facilities

*Municipal Buildings*--The Town Hall/Maintenance Building which is located along Bonnie Boulevard serves as the Town Hall and Municipal Maintenance Garage for Loch Lynn Heights. The building provides space for Town offices, meeting rooms and a garage.

*Parks and Recreation*--The Town of Loch Lynn Heights purchased three parcels of land through Program Open Space (POS) funding in August 1997. Additional funding from POS in 2000 saw the development of athletic fields, two softball and three soccer, for the youth and their families of Loch Lynn Heights as well as those from the surrounding areas of Garrett County. Further

development of the Complex included the addition of POS funded VersaLoc steps in 2005 which provide easy access to and from the fields and concession stand. Community Parks and Playgrounds Program (CP & PP) grant monies, acquired in 2005, provided increased development of the recreational facilities by the addition of an approximate one-half mile walking trail encircling the fields and a VersaLoc retaining wall with three sets of steps and an ADA ramp. These additions enhance the property as well as provide a safe entrance and exit to the fields and trail. Park benches and picnic tables were also included with the CP & PP funding. In 2006 a chain link fence defining the Town property, a new lighted flagpole and plaque, and additional parking will be added through POS funding.

In June of 1998 the former Loch Lynn Elementary School was given to the Town by the Garrett County Commissioners and the Maryland State Department of Education when a new school was constructed. This facility, now known as the Loch Lynn Heights Community Center and presently leased to the Garrett County Community Action Committee, Inc., houses an after school program, an exercise group, and a scout group.

Adjoining the Community Center is a one acre playground with POS funded equipment to accommodate town children two to five years of age and another for children five to twelve years of age as well as a basketball court. A pavilion with nearby restrooms and grills is also available to residents as well as the general public.

In addition to the recreation facilities at the Athletic Complex and the Community Center Playground, residents of Loch Lynn Heights also have access to two parks walking trails and the tennis courts in Mountain Lake Park

Finally, Broadford Reservoir, located in the northern portion of Mountain Lake Park located less than three miles away from the Loch Lynn Heights facilities provides both passive and active recreational opportunities for residents. In addition to the many water related activities such as swimming and boating, the land adjoining the reservoir contains two ball fields with bleachers, backstops, dugouts, fencing and a playground.

*Schools*--The Garrett County Board of Education is responsible for the public school system serving Loch Lynn Heights. Yough Glades Elementary School (Pre-K-Grade 5), located on a new 23 acre consolidated site located in Mountain Lake Park, opened in February 1998 to accommodated children from the Loch Lynn Heights area and children from the Red House, MD community. The 36,750 sq. ft. school has an enrollment of 264 students with a 340 student capacity. The children from Loch Lynn Heights enter Yough Glades Elementary School from pre-kindergarten to fifth grade, Southern Middle School from sixth to eight grade and Southern High School form ninth to twelfth grade. Table IV shows the date the schools were erected and when additions or renovations occurred, grades, capacity and enrollment. Obviously, the total enrollment for all three schools includes students from areas other than incorporated Loch Lynn Heights.

**TABLE IV  
PUBLIC SCHOOL FACILITIES - 2007  
LOCH LYNN HEIGHTS, MARYLAND**

<u>School</u>	<u>Site (Acres)</u>	<u>Dates(s)*</u>	<u>Size (Sq.Ft.)</u>	<u>Grades</u>	<u>SRC</u>	<u>Enrollment Actual 2007</u>
Yough Glades Elementary	22.25	1998(E)	36,750	PK-5	340	264
Southern Middle School	19.58	1977(E)	92,000	6-8	760	617
Southern High School	33	1952(E) 1958(A) 1965(A) 1966(A) 1967(A) 1969(A) 1991(A) 1990-91(R) 1994(R) 1995(R) 1998(A) 2000(R) 2001(A) 2002(R)	177,715	9-12	819	910

SOURCE: Garrett County Board of Education, Administrative Offices  
Educational Facilities Master Plan

NOTES: \* E Indicates date building was erected  
A Indicates date(s) of additions  
R Indicates date(s) of renovations  
The Actual 2006 column is for the actual enrollments the previous Fall.

### Health Services

The Garrett County Memorial Hospital in Oakland is the closest significant health facility to Loch Lynn Heights. The hospital's emergency services department is open 24 hours a day with physicians trained and experienced in emergency care. Occupying 7,500 square feet the emergency departments offer 15 treatment rooms fully equipped with state of the art equipment and staffed with nursing personnel specifically trained in trauma. Currently (2008) 45 physicians and 12 allied health professionals are affiliated with the hospital. Medivac helicopter for trauma patients is available from Oakland to Cumberland with an approximate 10 minute air time. The Hospital's Same Day Surgery Unit, also recently opened in the new wing, provides 15 private rooms for each patient. Garrett County Memorial Hospital continually monitors the community's health care needs to ensure quality health care for Garrett County and surrounding areas.

The Garrett County Health Department provides services in three major areas: environmental health, mental health and nursing. Activities in the environmental health field include sanitation

inspections of public facilities, water supplies and sewerage systems, the control of insects and rodents and monitoring air pollution. The Department's mental health role includes psychological, alcoholism, drug abuse and youth counseling. Department nurses staff the health clinics, provide school health services and visit private homes. The Health Department operates from offices and a clinic at the hospital and also staffs health clinic in Grantsville on a part-time basis.

### Social Services

The Garrett County Department of Social Services, which has its main office in Oakland, administers a wide range of social service programs. These include child and adult protective services, foster care, adoption, purchase of child day care, services to the elderly, in home aid services, child support enforcement, public welfare grants, food stamps and medical assistance.

### Solid Waste Management

Trash collection is handled by a private collector who hauls the material to a County landfill. Under a 1988 State Law, the County has now developed plans to recycle 10-15 percent of its solid waste. Loch Lynn Heights is to be included in these County plans.

# COMPREHENSIVE PLAN

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This chapter is the heart of Loch Lynn Height's Comprehensive Plan. It summarizes the challenges and opportunities that are likely to influence the future development and conservation of Loch Lynn Heights. It also features the Plan's overall goal as well as policies that describe the Town's vision for its future. The Plan's recommendations are designed to help implement the goal and policies. The following subject areas are discussed:

- Municipal Growth
- Water Resources
- Sensitive Areas
- Land Use
- Community Facilities and Services
- Circulation
- Mineral Resources
- Carrying Out The Plan

## **CHALLENGES AND OPPORTUNITIES**

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Existing conditions in Loch Lynn Heights, as described in the previous chapter of this Plan, present specific challenges and opportunities to the Town. They must be addressed in planning for its growth and conservation. This Plan attempts to capitalize on Loch Lynn Heights's assets and to overcome or mitigate its constraints...a logical approach in planning for the future. The following challenges and opportunities reflect the themes most frequently cited by the municipal officials, community leaders and other residents who participated in preparing this Plan.

### **Challenges**

- Insufficient employment opportunities.
- Lack of industrial sites.
- Limited tax base to finance needed public improvements.
- Limited amount of vacant, developable land within the Town boundaries.
- Local streets in need of resurfacing..

### **Opportunities**

- Excellent highway access to employment opportunities in the Oakland-Mt. Lake Park area.
- Recent major improvements to both the Town's public water and public sewerage system.
- Generally attractive, very well-maintained residential areas, with undeveloped land south and east of the Town boundaries.
- Rehabilitation potential for older homes.
- Excellent nearby recreation facilities at Deep Creek and Broadford lakes.
- Town officials actively seeking community improvement.

## **MUNICIPAL GROWTH ELEMENT**

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House Bill 1141, a 2006 amendment to Article 66B, requires a municipal growth element that addresses a town's future growth, the expansion of its boundaries, and conservation of natural resources in its new growth areas. This section describes the Town's Plan for municipal expansion. It considers past growth trends and projects future population through 2030. It also addresses the impacts of growth on natural resources and infrastructure. The Garrett County Department of Planning has submitted comments regarding this element and changes have been made to reflect their concerns.

The goal of this Municipal Growth element is to support the Comprehensive Plan goal of maintaining the environmental resources and man-made amenities that make Loch Lynn Heights the attractive community it is today. The Municipal Growth Element endorses desirable levels of growth in appropriate locations without compromising Loch Lynn Heights' unique character and heritage.

The Municipal Growth Map on page 39, shows the Town's existing boundary and where the Town's boundary could be extended in the future. It also shows the recommended land use for this municipal growth area.

### **PROJECTIONS FOR FUTURE GROWTH**

#### Households and Population

Between 1990 and 2000, Loch Lynn Heights grew from 179 households to 181 households, or by one percent. Since 2000, 15 building permits were issued for new housing units, resulting in an estimated 196 households by the end of 2007. Over this 17-year period, Loch Lynn Heights grew at an average annual rate of 0.54 percent.

This Plan projects that growth will continue, but at a slightly higher rate of 0.85 percent per year through 2030. At this rate, the Town would add approximately 54 households over the next 22 years, bringing the 2030 total to 250 households. This growth projection is reasonable in light of the residential demand and employment increases anticipated for the region comprising Loch Lynn Heights, Deer Park, Mountain Lake Park, and Oakland. In this regard, the Garrett County Comprehensive Plan projects that this region—the Little Youghiogheny Watershed—will add 712 housing units through 2030. It also projects employment increases at nearby Southern Garrett Industrial Park and Southern Garrett Business and Technology Park.

Projecting population growth requires an estimate of the average household size—that is, the average number of persons in each household. Assuming the Town's average household size equals that of the County's (2.31 persons per household) in 2030, the Town's population would be approximate 633 by 2030.<sup>1</sup>

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<sup>1</sup> This assumes the average household size decreases from 2.59 persons per household in 2000 to 2.31, or by 11 percent by 2030.

**Table V: Historic and Projected Household and Population**

	1990	2000	2007	2030	Change 2007 - 2030	
	Census	Census	Estimate	Projection	#	%
Households	179	181	196	250	54	28
Population	461	469	508	633	125	14

Source: U.S. Census Bureau, Maryland Department of Planning, and Jakubiak & Associates

### Development Capacity

As part of this Plan, Garrett County's *development capacity* analysis for Loch Lynn Heights was reviewed. This analysis looked at the land available within the Town's current boundaries and the existing zoning to estimate the number of housing units that could potentially be built. A certain amount of "infill" development is typically allowed in towns. "Infill" refers to new housing units that could reasonably be expected to be built under current zoning. Sometimes infill can come about when an existing lot is subdivided to create another buildable lot. Sometimes infill can come about when single-family lots are converted into multifamily development projects. However, for the most part, infill happens when vacant lots are developed and/or large undeveloped lots are subdivided into residential lots. The development analysis estimated that Loch Lynn Heights has room for 108 additional housing units within its current boundaries.<sup>2</sup>

The Town has more than enough room with the current zoning in place to accommodate the growth that is projected through 2030. As shown on the Municipal Growth Map, this Plan designates an area for possible annexation, but not for the purpose of accommodating growth; instead to help protect the natural resources found there and the general welfare of the community through appropriate zoning, which is lacking under County governance.

### IMPACTS OF FUTURE GROWTH

Understanding the impacts of future growth on community facilities and services is essential to ensuring that adequate facilities exist to support the current and future population. The impacts of the growth of 54 households are assessed here.

Many of the public facilities and services that serve Loch Lynn Heights also serve the Towns of Deer Park, Mountain Lake Park, and Oakland. In some sections of this analysis, it is noted that growth in Loch Lynn Heights alone will not impact these services; however, many of these services are likely to be impacted by the combined growth of all the towns in the region. The quality of service received by Loch Lynn Heights is impacted not only by growth in the Town but also in the surrounding towns and unincorporated areas. The Garrett County Comprehensive Plan projects that 712 new housing units will be located in the Little Youghiogheny Watershed by 2030. At 54 households, the Town's share of this growth approximates only 8 percent.

<sup>2</sup> DRAFT Garrett County Development Capacity Analysis, prepared by the Maryland Department of Planning.

Public Schools

Table VI shows the number of new students household growth may be expected to generate in Loch Lynn Heights. It also shows the capacity of each of the three schools attended by the residents of Loch Lynn Heights. Table VI indicates that Southern High is currently over capacity and would continue to be so through 2030. It is planned that by 2017 the Capacity of Southern High School will be 869. The high school has a capacity of 819 pupils, but current enrollment is 910. Growth in the Town would add eight high school pupils. With this said, the County’s Educational Facilities Master Plan projects a declining enrollment for Southern High School over the next four years.

**Table VI: Impacts to Schools**

<b>School</b>	<b>2007 Enrollment (pupils)</b>	<b>Forecast Pupil Generation in Loch Lynn Heights</b>	<b>Capacity (pupils)</b>
Yough Glades Elementary	264	10	340
Southern Middle	617	5	760
Southern High	910	8	819

The following pupil generation rates were used to project enrollment by new households: 0.19 pupils per household Elementary, 0.10 pupils per household for Middle School, and 0.14 pupils per household for High School.

<sup>1</sup> Does not include Pre-K students

Library

Town residents use the Oakland branch of the Ruth Enlow library system. This branch of the library also serves the Towns of Oakland, Deer Park, Mountain Lake Park, and the nearby unincorporated parts of the County. A draft of the Ruth Enlow Library 2008-2012 Facilities Plan proposes upgrades and internal expansions of the Library, but no major building, service, or capacity expansions. The planned growth of Loch Lynn Heights will not require expansion of the library.

Parks

There is sufficient parkland in Loch Lynn Heights to accommodate the residents of an additional 54 households.

Police

The additional 54 households, or approximately 70 people, will have little impact on police services in the area. However, when the combined growth in Loch Lynn Heights, Deer Park and Mountain Lake Park are considered, it is likely that additional police services will be necessary.<sup>3</sup> In order for Loch Lynn Heights to continue to receive the same level of police services, the County may need to add officers and equipment.

<sup>3</sup> Oakland has its own municipal police force.

### Fire and Emergency Services

The additional growth planned for Loch Lynn Heights will have little impact on fire and emergency services in the area. However, when the combined growth for the Little Youghiogheny Watershed is considered, it is likely that additional firefighters and emergency service technicians will be necessary. In order for Loch Lynn Heights to continue to receive the same level of emergency services, the County may need to add additional emergency service technicians and the volunteer fire companies may need to seek additional volunteer firemen.

### Water and Sewer

Garrett County's Department of Public Utilities (DPU) provides drinking water and sanitary sewer services to Loch Lynn Heights. The water system that serves the Town also serves the Town of Mountain Lake Park. The Trout Run Wastewater Treatment Plant (WWTP) that serves Loch Lynn Heights also serves Mountain Lake Park and Deer Park and Shady Acres. These water and sewer systems have sufficient capacity to serve the growth projected for Loch Lynn Heights through 2030. The Water Resources Element discusses these systems and the impacts of planned growth in more detail.

## MUNICIPAL GROWTH POLICIES

1. Future growth and development is targeted within the existing boundaries of Loch Lynn Heights. There is room to accommodate up to 108 additional housing units in the Town. There is no need to expand Town boundaries through the year 2030 to accommodate growth.
2. Coordination between Loch Lynn Heights and neighboring municipalities guides the development of the lands between them.

Loch Lynn Heights is in close proximity to Mountain Lake Park and to the Town of Oakland. The growth of each of these three towns has impacts on the other two. Additionally, growth in nearby unincorporated areas also impacts Loch Lynn Heights. Therefore, the coordination of growth and development planning is an important element of municipal growth. The following actions should be undertaken to develop a coordinated strategy for growth:

- Regular meetings between Loch Lynn Heights, Mountain Lake Park, Oakland, and Garrett County to discuss town and county plans for the area.
- Loch Lynn Heights takes an active role in reviewing and commenting on development proposals for the area between its borders and those of the Towns of Oakland and Mountain Lake Park for the purposes of coordination of the three Towns' municipal boundaries.

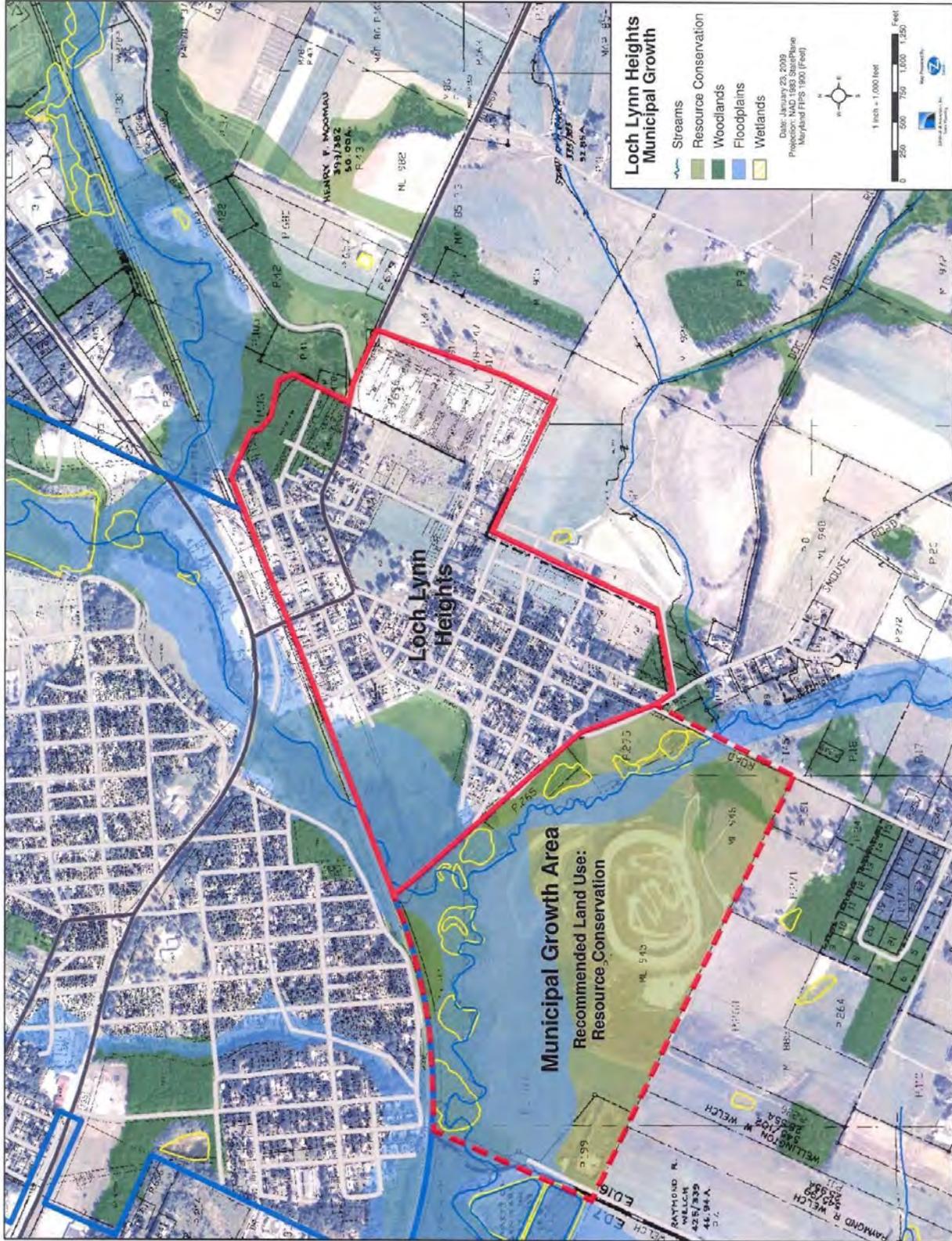
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3. Consider annexation of the 158-acre tract on the western edge of Town as shown on the Municipal Growth Map.

The 158-acre tract adjoining the western Town boundary should be considered a possible expansion area for the Town. This area would be considered for annexation but only for the primary purpose of natural area preservation, because the area contains sensitive natural resources. The Little Youghiogeny River, its 100-year floodplain, and its associated wetlands cover much of the area. Indeed, 82 acres of the site are covered by the Little Youghiogeny River floodplain.

The purpose of annexation would be resource protection, and the entire parcel should be zoned for resource conservation purpose if annexed. Preservation of the floodplain and the forested areas around the River are paramount. The following actions address conservation of this important resource:

- This area is not developed intensely, but instead is used primarily for open space and recreation. Resource conservation zoning is applied to the area.
- The Little Youghiogeny River's floodplain is not developed or disturbed by development activities. Over time, the floodplain is re-forested.
- Non-motorized recreational trails, parks, low impact institutional, and other such uses are allowed in the annexation area.
- The Little Youghiogeny River and its tributaries will be protected from development by a buffer of at least 300 feet of non-developed forested area to the extent possible.

# Municipal Growth Map



## WATER RESOURCES ELEMENT

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A water resources element must address future water and sewer capacity needs and identify future sources of drinking water as well as the location of receiving waters for the discharge from wastewater treatment plants. A water resources element must also contain the framework for long-term, water resource protection and water quality improvements.

### IMPACTS OF FUTURE GROWTH

#### Drinking Water

Garrett County's Department of Public Utilities (DPU) provides drinking water to the Town of Loch Lynn Heights from groundwater wells in the Pocono and Greenbriar formations. Water also comes from springs located southeast of Loch Lynn Heights. These springs are subject to sedimentation and poor water quality.

The multi-jurisdictional system that serves Loch Lynn Heights also serves Mountain Lake Park. Garrett County's Comprehensive Plan does not have plans to expand the capacity of the drinking water system. The County Plan does expect to bring on additional wells and treatment to address the water quality concerns related to the springs. The additional wells would be located at Landons Dam. The County also plans to rehabilitate the water distribution lines, which would help reduce water loss throughout the distribution system.

The current drinking water system has the ability to produce 343,000 gallons per day (gpd) of water—enough to serve 1,307 Equivalent Residential Units (ERUs). An ERU is equal to the water use of one household, or 262.5 gallons of water per day. The system currently serves 960 ERUs.<sup>4</sup> Therefore, system capacity allows for an additional 347 ERUs.<sup>5</sup>

Garrett County's Comprehensive Plan acknowledges that the capacity of the water system may not be sufficient to serve all growth in the water service area over the long term. It does not include plans to expand the capacity of the system at this point. There is sufficient capacity to serve the residential growth projected for Loch Lynn Heights through 2030. There is also capacity to serve the non-residential growth projected by Garrett County for the entire water service area (29 ERUs)<sup>6</sup> and the residential growth projected by Mountain Lake Park (100 new households) for its Town. Table VII summarizes the municipal demand for water.

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<sup>4</sup> 2007 Demand. Garrett County 2008 Comprehensive Plan, Water Resources Element page 5-5.

<sup>5</sup> Drinking water capacity of 343,000 gpd is the maximum day use. This is the amount that can be withdrawn on a day of maximum use. This number was used to maintain consistency with the Garrett County Comprehensive Plan, as Garrett County provides water and sewer services to the Town. The permitted daily use is 240,000 gpd. The permitted use indicates the average daily use for the year.

<sup>6</sup> Garrett County 2008 Comprehensive Plan, Water Resources Element pages 5-5 and 5-16.

**Table VII: Drinking Water**

	<b>Drinking Water (ERUs)</b>
System Capacity	1,307
2007 Use	960
<b>Remaining Capacity in 2007</b>	<b>347</b>
<b>Additional demand in</b>	
Mountain Lake Park residential growth	100
Loch Lynn Heights residential growth	54
General non-residential growth	29
<b>Remaining Capacity in 2030</b>	<b>164</b>

There are plans for locating windmills in the general area of the main springs that supply drinking water to Loch Lynn Heights. These windmills are planned to be located at depths between 20 and 30 feet. The highest aquifer that supplies water to Loch Lynn Heights has a minimum depth of around 45 feet. This means the windmills would be around 15 feet above the highest point of the aquifer. Placement of the windmills will require the removal of trees in this area, increasing the stormwater runoff and reducing the water quality benefits provided when water filters through forested areas.

Wastewater Treatment

Garrett County’s DPU also provides sanitary sewer services to the Town. The DPU operates the Trout Run Wastewater Treatment Plant (WWTP) that serves the Towns of Loch Lynn Heights, Deer Park, Mountain Lake Park and Shady Acres. DPU plans to rehabilitate the main and interceptor lines for this WWTP to reduce the occurrence of inflow and infiltration (I & I) problems, which reduce effective capacity. The planned growth of Loch Lynn Heights is not impacted by these I & I problems.<sup>7</sup>

The Trout Run WWTP has the capacity to serve 3,429 ERUs. It is currently serving 2,670 ERUs which leaves 759 ERUs for development—a sufficient amount to accommodate the residential and commercial growth planned for the three towns and the service area in general.<sup>8</sup> The planned growth for the Towns and its impact on the Trout Run facility is summarized in Table VIII.

<sup>7</sup> Inflow is stormwater that enters the system as a result of insufficient stormwater management on individual lots (for example, private downspouts that direct water into storm drains). Infiltration is flow from groundwater that enters the system through cracks in pipes. I & I create problems in the system because they add to the amount of wastewater that needs to be treated and discharged, reducing the capacity of the system to accommodate additional households and businesses.

<sup>8</sup> 2007 Demand. Garrett County 2008 Comprehensive Plan, Water Resources Element page 5-16.

**Table VIII: Sanitary Sewer**

	<b>Sanitary Sewer (ERUs)</b>
System Capacity	3,429
2007 Use	2,670
<b>Remaining Capacity in 2007</b>	<b>759</b>
<b>Additional demand in</b>	
Mountain Lake Park residential growth	100
Deer Park residential growth	70
Loch Lynn Heights residential growth	54
General non-residential growth	29
Southern Garrett Industrial Parks	22
<b>Remaining Capacity in 2030</b>	<b>484</b>

The Trout Run WWTP discharges into the Little Youghiogheny River south of the Town of Mountain Lake Park, this is not in the Chesapeake Bay watershed. The plant is therefore not subject to nutrient load caps (limits on the amount of nitrogen and phosphorus that can be discharged).<sup>9</sup>

### Stormwater

Stormwater run-off can have negative impacts on stream water quality because it collects pollutants and sediments and transports them to streams and rivers. Stormwater run-off contributes to “non-point” source loading of nutrients. “Non-point” sources are those sources related to how the land is used as opposed to direct “point” source discharges into the stream from wastewater treatment plants. The amount of stormwater run-off and resulting non-point nutrient loading is related to land use.

The Garrett County Comprehensive Plan (pages 5-26 through 5-30) looks at the impacts of non-point source loading under three different land-use scenarios. The first scenario is to maintain the existing low-density and agricultural land-use pattern. The second scenario considered the clustering of development around towns and other developed areas. The third scenario, essentially same as the second assumed that all new development with private septic systems used septic denitrification systems. None of these scenarios considers land use changes inside of the Town’s boundaries. The County determined that the second scenario would have the least impact in water quality.

As stormwater run-off and nutrient loading is only assessed at a County-wide or watershed level, the Loch Lynn Heights Comprehensive Plan does not include an individual analysis of different

<sup>9</sup> Garrett County 2008 Comprehensive Plan, Water Resources Element. page 5-12.

~~land-use plans. The Loch Lynn Heights Plan is most similar to the second scenario considered by~~ Garrett County. The Town’s plan would allow development in the Town limits where streets and public sewer facilities already exist. Therefore, the water quality impacts of this Plan will not differ substantively from the County’s second scenario and would like be reduced.

Further, Loch Lynn Heights could annex the 158 acre tract west of Town for conservation and reforestation. This would protect water quality and reduce the potential for non-point source loading into the Little Youghiogeny River for this land area. Open space and woodlands contribute less to nutrient loading than urban uses and can absorb stormwater runoff and remove nutrients before they enter a stream. The town will have to create a zoning designation for Conservation or Agricultural uses that would accommodate this potential annexation.

While the actual impact of non-point source loading in Loch Lynn Heights cannot be determined, the County Comprehensive Plan provides an assessment of point and non-point source loading for the overall watershed. It is summarized here in Table IX. The Town will request that during Garrett County’s update of its comprehensive plan it include Loch Lynn Heights in its non-point source loading model. The Town will incorporate this analysis into this plan when it becomes available.

**Table IX: Yearly Nutrient Loading for Little Youghiogeny Watershed**

	Current (lbs/year)		Future (lbs/year)	
	Nitrogen	Phosphorus	Nitrogen	Phosphorus
Point Source	38,435	12,812	20,086	5,021
Non-point Source	57,323	3,066	60,785	3,689
<b>TOTAL</b>	<b>95,758</b>	<b>15,878</b>	<b>80,871</b>	<b>8,710</b>

Source: 2008 Garrett County Comprehensive Plan (page 5-29)

**WATER RESOURCES POLICIES**

1. All residents of Loch Lynn Heights have access to safe drinking water and sanitary sewer facilities, which are adequate to serve future growth.

The projected growth in Loch Lynn Heights can be served by existing drinking water capacity. For long term planning Loch Lynn Heights should work with Garrett County and Mountain Lake Park to develop a capacity management plan and an equitable allocation strategy for the drinking water system. The following actions should be taken to ensure safe and sufficient drinking water.

- Support Garret County’s plans to drill additional wells at Landon’s Dam.

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~~• Support Garrett County's plans to repair leaks in the water distribution system.~~

- Work with Garrett County to ensure that there are no water quality impacts resulting from the placement of windmills near water sources. An adequate buffer between any windmills and the Town's springs should be established. Any windmills should be located at the minimum necessary depth to reduce impacts to the aquifers below.
- If constructed, windmills should be located such that stormwater runoff at the site does not flow in the direction of the springs that supply water to Loch Lynn Heights.

The projected growth in Loch Lynn Heights can be served by existing capacity at the Trout Run wastewater treatment plant. In order to address concerns about discharge during low-flow conditions on Trout Run, the Town should support Garrett County in its efforts to gain approval for spray irrigation as a secondary discharge method. In addition, the Town should work with Garrett County, Deer Park, and Mountain Lake Park to develop a capacity management plan for the Trout Run Wastewater Treatment Plant.

2. Loch Lynn Heights works cooperatively with Garrett County and other users of the drinking water system to conserve water.
3. Loch Lynn Heights works cooperatively with Garrett County, Deer Park, and Mountain Lake Park, to ensure that growth is planned within the capacity of the drinking water and sanitary sewer systems.

Loch Lynn Heights shares a drinking water system with Mountain Lake Park and a sanitary sewer system with Deer Park and Mountain Lake Park. Growth in these two towns and in the unincorporated areas of the County could impact water and sewer capacities and the ability of Loch Lynn Heights to grow as planned. The following actions should be undertaken to develop a coordinated strategy for growth:

- Work with Garrett County and Mountain Lake Park to develop an allocation strategy for drinking water that fairly allocates future water capacity between the two towns and unincorporated areas of the County. This allocation strategy should allow for the planned development of 54 new units in Loch Lynn Heights through 2030.
  - Work with Garrett County, Deer Park, and Mountain Lake Park to develop an allocation strategy for sewer service that fairly allocates future sewer capacity between the three towns and unincorporated areas of the County.
4. Untreated stormwater conveyed to the Little Youghiogheny River is reduced over current conditions.

An analysis of stormwater runoff from non-point sources was conducted by Garrett County. In addition to selecting the land-use plan similar to the plan considered by the County to have the lowest impacts on stormwater management, the Town intends to take the following actions:

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- Maintain forested areas and open space between the developed portions of properties to allow for increased absorption of stormwater into the water table.
  - Require that new development treat stormwater on site so that stormwater does not enter the Little Youghiogheny River directly but travels through stormwater management systems and over forested buffers.
  - Update the zoning ordinance to further restrict development within floodplains and establish 300 foot buffers around streams.
  - Through the combined efforts of the Town, the Maryland Department of the Environment (MDE), concerned property owners, and surrounding jurisdictions stormwater management improvements from existing development will be made so that runoff is better managed, treated, and dispersed to streams and rivers slowly.
5. Loch Lynn Heights and Garrett County administer the state stormwater management manual.
6. Source water, including ground and surface water resources, is protected.

Water quality concerns in the drinking water system include sedimentation and poor water quality. Garrett County is considering the development of additional wells to improve the water quality. The following actions should be taken to improve and preserve the water quality:

- Work with Garrett County to study the water quality and development of additional wells and springs.
  - Support and keep current on County efforts in the area of source water protection as laid out in the County Comprehensive Plan, Section 5.2.7.
7. The floodplain of the Little Youghiogheny River is protected from development and remains in an open or natural use.

## **THE PLAN'S OVERALL GOAL AND POLICIES** **FOR DEVELOPMENT AND CONSERVATION**

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The major underlying aim of this Comprehensive Plan is to maintain the environmental resources and man-made amenities that make Loch Lynn Heights the attractive community it is today. Local officials and other residents are committed to ensuring that future change in Loch Lynn Heights will enhance, rather than detract from their Town. This Comprehensive Plan endorses desirable levels of growth in appropriate locations without compromising Loch Lynn Heights' unique character and heritage.

This Comprehensive Plan update reaffirms the overall goal of the 1974 Loch Lynn Heights Comprehensive Plan: *"To improve Loch Lynn Heights' attractiveness as a place to live"*.

The following policies describe this Plan's vision for the future of Loch Lynn Heights.

- Sensitive Areas
- Land Use
- Community Facilities and Services
- Circulation
- Mineral Resources

### **Sensitive Areas Policies**

- Avoid development that will be harmful to sensitive natural areas such as streams, stream corridors, floodplains, rare wildlife habitat and steep slopes, among others.
- Conserve woodlands, productive farmlands and other natural features that contribute to the natural environment of the Loch Lynn Heights area.
- Ensure Town land use regulations facilitate, rather than discourage, preservation of scenic, historic and cultural resources.
- Ensure permanent open space is established in conjunction with future land development, wherever feasible.

### **Future Land Use Policies**

- Concentrate future growth within or immediately adjacent to existing developed areas, in conformance with Garrett County's land use policy.
- Facilitate residential and non-residential development that will help maintain the viability of the Town's commercial areas.
- Increase housing opportunities by continuing to encourage housing rehabilitation and providing land for a variety of new affordable housing types at various densities.
- Recognize development opportunities presented by Loch Lynn Heights' proximity to Deep Creek Lake, Broadford Lake and other aspects of Garrett County's tourism industry.

**Community Facilities and Services Policies**

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- Ensure that other municipal-related functions such as police, fire, library and parks and recreation services remain adequate in view of growing demands.
- Cooperate with regional health providers and social service providers to help ensure Loch Lynn Heights' residents remain adequately served.
- Look for opportunities to improve the cost effectiveness of public services by cooperating with neighboring localities wherever feasible.
- Assist Garrett County, where appropriate, in developing plans to implement mandatory recycling in Loch Lynn Heights.
- Continue to participate in Garrett County Board of Education decisions that affect the greater Loch Lynn Heights area.

**Circulation Policies**

- Continue to work with the Maryland State Highway Administration to implement the proposed upgrading of MD 135 and MD 560.
- Work to alleviate local safety concerns, such as the realignment of the MD 560 and MD 135 intersection.
- Continue to establish priorities among Town road maintenance and improvement needs.
- Continue to support the Garrett Transit Service's "People Mover Program", which provides paratransit services to Loch Lynn Heights residents, among others.

**Mineral Resources Policies**

- Recognize that, with the exception of natural gas development, mineral extraction is unlikely to have an impact on the future growth and conservation of Loch Lynn Heights.

The remainder of this chapter describes recommended ways to achieve these policies. This description is done through five plans which collectively represent Loch Lynn Heights Comprehensive Plan:

- Sensitive Areas Plan
- Land Use Plan
- Community Facilities and Services Plan
- Circulation Plan
- Mineral Resources Plan

**SENSITIVE AREAS PLAN**

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The Maryland Economic Growth, Resource Protection and Planning Act of 1992 requires counties and municipalities to formulate policies to protect the following four types of sensitive areas:

- Streams and their buffers
- 100-year floodplains
- Habitats of rare, threatened and endangered species
- Steep slopes

Under the Act, local jurisdictions may also adopt policies to protect other kinds of sensitive areas, such as historic properties, among others. This section describes Loch Lynn Heights' plans to help preserve each of the above-named sensitive areas that exist in the Town.

**Streams and Their Buffers**

The Little Youghiogheny River and an unnamed tributary comprise the major waterway system that flows through Loch Lynn Heights. The Town desires to protect local stream buffers because they help protect water quality and provide wildlife habitat. Loch Lynn Heights should take the following actions to help preserve these important natural areas:

- Continue enforcing the Garrett County Erosion Control and Grading Ordinance.
- Adopt floodplain regulations, which restrict development within designated floodplain area.
- Consider adopting regulations that prohibit construction and other soil disturbance within 25-foot corridors measured from either side of stream banks.
- Designate major stream corridors within Loch Lynn Heights as recreation and open space areas on the Town's Comprehensive Plan Map.

It is vitally important to protect these waterways which flow into the Youghiogheny River and then eventually into the Ohio River through its tributaries. Loch Lynn Heights recognizes the importance of promoting an environmental ethic to protect water quality for future generations.

**100-Year Floodplains**

100-year floodplains exist in Loch Lynn Heights along the Little Youghiogheny River and an unnamed tributary. The Town should recognize the need to restrict development in floodplains to reduce potential flood damage and to preserve open space corridors. Loch Lynn Heights' should adopt floodplain regulations that are consistent with the State's model ordinance. The Town should also designate a recreation and open space area along the Little Youghiogheny River and its unnamed tributary, as noted above. These actions will directly assist in conserving the 100-year floodplain in these areas.

### **Habitats of Rare, Threatened and Endangered Species**

Neither the State nor Federal inventory of rare, threatened or endangered species habitats lists such areas within or near Loch Lynn Heights. The Town will consider actions to help protect any site that would be officially identified in the future.

### **Steep Slopes**

The vast majority of steep slopes in the Loch Lynn Heights vicinity occur to the east along the Backbone Mountains and its foothills (the Little Mountain, Bittering Hill and other areas). Almost all of Loch Lynn Heights is on land with a slope of less than 8%. Only one small area in the northeast sector of the Town contains slopes over 15%. Loch Lynn Heights should amend its zoning ordinance to adopt the Garrett County policy of regulating development on slopes of 30% or greater. Development should be discouraged on slopes over 30% due to potential environmental consequences such as soil instability, soil erosion, sedimentation of waterways and other environmental impacts such as the loss of woodlands. Limited development of slopes over 30% should be evaluated under special circumstances.

### **Historic Resources**

Loch Lynn Heights has a colorful and unique heritage. The Town should continue to identify, preserve and promote its historic resources.

## **LAND USE PLAN**

The Garrett County Comprehensive Plan identifies policies for the development and conservation of three types of areas:

- Rural Areas
- Growth Areas
- Sensitive Areas

These areas, and the proposed future land use categories within each area, represent Garrett County's commitment to accommodating growth while conserving the region's rural and natural heritage. The County's future land use scheme is also compatible with the vision statements contained in the Maryland Planning Act of 1992 and the Smart Growth and Neighborhood Conservation Act of 1997.

The Garrett County Comprehensive Plan considers Loch Lynn Heights a Growth Area. The County views the Town as the major location in the southern section of the Youghiogheny River Drainage Basin to which people and businesses are likely to migrate in the foreseeable future. The Land Use Plan in this section is consistent with the Garrett County Land Use Plan for the southern section of the Little Youghiogheny River Drainage Basin.

The Land Use Plan is a guide for the future growth and conservation of Loch Lynn Heights. It is not intended to set fixed boundaries or govern the specific details of land development on individual parcels, especially in an established community like Loch Lynn Heights. Major considerations behind the Land Use Plan include the following, among others:

- Loch Lynn Heights' regional location,
- Existing land use and circulation patterns,
- Proposed improvements to MD 560, MD 135 and other area roads,
- Land needed to continue providing for a variety of housing types and densities,
- Commercial potential in selected areas of the Town,
- Prime farmlands adjacent to Town boundaries,
- Sensitive natural features in the Town, and
- Existing parks and historic amenities in and around Loch Lynn Heights.

The Land Use Plan describes policies for residential and non-residential areas. All homes and businesses in Loch Lynn Heights are served by public water and all but three homes are served by public sewerage. See the accompanying Comprehensive Plan Map for the proposed boundaries of each land use category.

### **Residential Areas**

The Comprehensive Plan designates two areas to provide for a variety of housing types and densities in and around Loch Lynn Heights.

*Suburban Residential* areas would accommodate single-family detached homes and twin homes in a suburban setting at densities of approximately 2 homes per acre. This planning area will help ensure that open space is incorporated into future development by accommodating only lower density single-family residential development. It will also provide land for larger homes and allow flexibility in placement of homes on lots since the lot size allowed in this category (2 homes per acre) would be significantly larger than the other residential land use categories. The suburban residential areas attempt to balance the desire to avoid inappropriate high density development and the desire for more efficient use of the land, compatible with current residential preferences.

While the Suburban Residential category is not designated within the Town boundaries, it is shown to the east and south of Loch Lynn Heights where this type of low density development is most appropriate.

*Town Residential* would provide land for single-family detached homes on minimum 10,800 square foot lots, twin home units on minimum 15,000 square foot lots and apartments at a minimum of 4,000 square feet per unit. The Town Residential area will provide area for strictly residential

~~development, yet one that is convenient to Loch Lynn Heights's commercial areas.~~

**Note:** This Plan endorses the concept of cluster style development, under which homes are clustered on smaller lots and the remainder of the tract is left in common open space instead of a traditional subdivision layout where the entire tract is devoted to house lots and streets. This plan endorses the concept of providing a density incentive to encourage the use of cluster style development. This provision would allow developers to provide more home lots on a site than would otherwise be allowed in that zoning district in exchange for substantial common open space. Loch Lynn Height's zoning regulations can specify how much density can be increased and how much lot sizes can be reduced under cluster development.

### **Mixed Use and Non-Residential Areas**

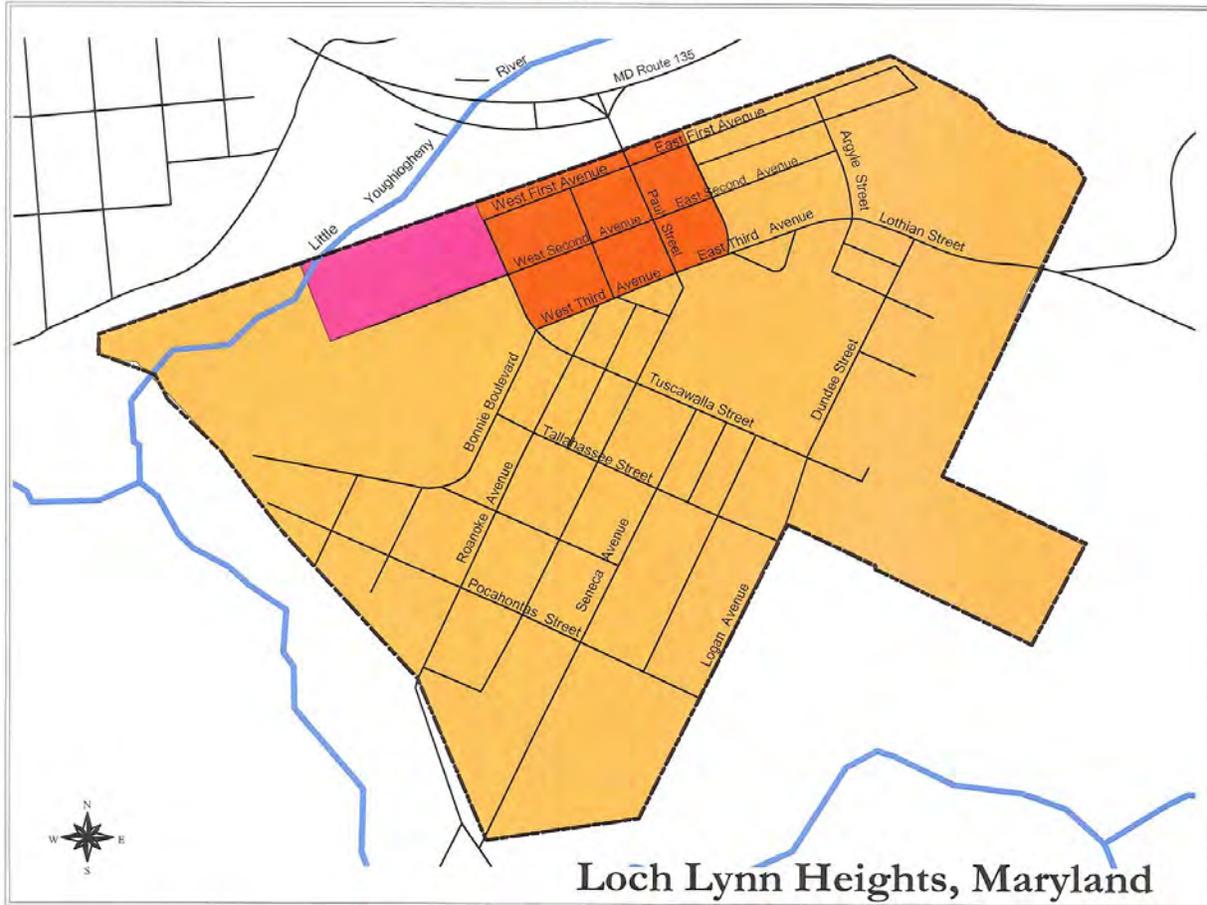
The Plan designates four land use categories intended for mixed use and non-residential development.

*Town Center* is an area where single-family detached homes would be provided on a minimum 10,800 square foot lot and twin home units would be provided on a minimum 15,000 square foot lots. Apartments would be appropriate at a density of at least 4,000 square feet per unit. Retail, service, office and other appropriate non-residential uses would also be directed to the Town Center.

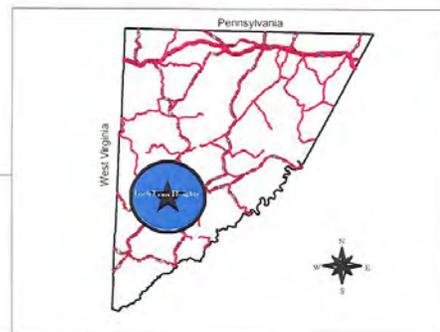
The mixed use growth provided for in this area recognizes the existing development and will encourage the diverse investment required to keep this area economically viable. Available sites within the Town Center should be sufficient to meet Loch Lynn Heights' commercial needs into the foreseeable future. New development on vacant land and redevelopment of underutilized parcels in this area should prevent the need for commercial land uses to spread into other, residentially-oriented sectors of the Town.

*General Commercial* - The General Commercial area would accommodate both traditional retail uses and the kinds of commercial enterprises that function better outside typical downtown "Main Street" locations because they need large buildings, parking lots and/or outdoor storage areas. These would include automobile dealers, large supermarkets, warehouses and utility buildings, lumber yards, service stations and the like. Because such uses often generate substantial volumes of automobile and truck traffic, with associated impacts of noise and glare, they tend to be incompatible with residential neighborhoods. Accordingly, new residential uses are strongly discouraged in the General Commercial areas; these areas should be reserved solely for commercial and for compatible, environmentally-safe industrial development. General Commercial areas are shown north of Loch Lynn Heights along MD Route 135 where larger commercial enterprises currently exist.

## Zoning Districts



- Town Residential
- Town Center
- Employment Center



This map was prepared by the Maryland Department of Planning in conjunction with Tri-County Council for Western Maryland.

Loch Lynn Heights strongly encourages concentrations of commercial uses rather than linear strip development along major roads. The advantages of concentrated commercial development over strip commercial development are described in the following table.

**STRIP COMMERCIAL DEVELOPMENT**  
vs.  
**CONCENTRATED COMMERCIAL DEVELOPMENT**

<u>Characteristics</u>	<u>Strip Commercial</u>	<u>Concentrated Centers</u>
Economic Land Use	Fosters linear, uneconomic use of land. Large individual sites require separate functions such as parking and storm water detention.	Concentrated commercial development promotes the economic use of land. Sharing facilities such as parking and storm water detention areas is encouraged.
Safety and Convenience	Requires consumers to use their cars to move from one destination to another.	Consumers use an internal walkway system designed for pedestrians.
Effect on Real Estate	Can have a depressing economic effect on adjacent residential areas. Adjacent vacant areas tend to be held for speculation. This hinders immediate development and vacant lots proliferate.	Can be effectively buffered with landscaping from surrounding uses. This can make the area more attractive for residential purposes.
Customer Drawing Power	Businesses in a strip development tend to draw consumers on their own merit rather than also benefiting from the potential buying power associated with customers from adjacent, complementary commercial uses.	The combined goods and services of the stores in a concentrated center attract customers.
Traffic	Unlimited driveway access onto main roads increases the risk of accidents.	Common driveways and controlled access to major roads enhance safety and convenience.

*Employment Center* is an area in the northwestern sector of the Town designed to attract environmentally responsible industry and other forms of economic development that will create jobs and enhance local property tax revenues. Loch Lynn Heights will continue to cooperate with the Garrett County Development Corporation, the Tri-County Council for Western Maryland, Inc. and other economic development organizations in an attempt to target grants, loans and other incentives to prospective investors in this area of the Town.

*Recreation and Open Space* is a land use category that recognizes Loch Lynn Heights' existing public recreation area, the recently enhanced playground at the Loch Lynn Heights Elementary School. This category includes a six-acre tract on Bonnie Boulevard that Loch Lynn Heights intends to purchase for a community park. The Recreation and Open Space category also includes floodplain area associated with the Little Youghiogeny River and its unnamed tributary.

Potential Annexation Area

Loch Lynn Heights currently does not have any formal plans for annexing any adjoining lands although there is a potential for future expansion on the east side of Town. The potential to expand in all other directions is limited since the Town is confined by a railroad to the north and two waterway corridors with floodplains to the south and west. As mentioned in the Municipal Growth Element and show on the Municipal Growth Map the Town may want to explore the annexation of the 158-acre tract on the western edge of Town.

## COMMUNITY FACILITIES AND SERVICES PLAN

Loch Lynn Heights is committed to providing essential municipal facilities and services to its residents in a cost effective manner. The Town will also continue to cooperate with other entities that provide services to Loch Lynn Heights residents such as the Garrett County Department of Public Utilities and the Garrett County Board of Education, among many others. The Community Facilities and Services Plan describes the Town's intentions in each of the following areas:

- Public Water
- Public Sewerage
- Emergency Management
- Government Facilities
- Recreation and Open Space
- Schools
- Health Services
- Social services
- Solid Waste Management

### **Public Water**

The Garrett County Department of Public Utilities (GCDPU) owns and operates Loch Lynn Heights's public water system which serves nearly all residents and businesses in the Town. The Town has no plans to further significantly enhance its water system in the immediate future. However, the Town will continually monitor the need for such improvements as demand in the area continues to grow.

### **Public Sewerage**

The Garrett County Department of Public Utilities (GCDPU) owns and maintains Loch Lynn Heights' sewage treatment facilities, though the sewer lines are owned and maintained by the Town. GCSD recently completed major improvements to the Trout Run Treatment Plant. These improvements enhanced the plant's ability to meet discharge requirements and increased the rated capacity of the plant to remove a state moratorium on new sewer connections to the system.

Loch Lynn Heights endorses GCDPU's next priority, which is to explore the feasibility of treating sewage through spray irrigation on farms adjacent to the Trout Run Treatment Plant. This will allow the GCSD to treat sewage during drought periods when discharge into the Little Youghiogheny River is not feasible due to low flows in the waterway.

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## **Public Safety**

This Plan refers to police, fire and rescue services as Public Safety.

### *Police Protection*

The Garrett County Sheriff's Office and the Maryland State Police now provide police protection to Loch Lynn Heights. The Sheriff's Office handles about 90% of all calls for the Town. These two entities perform their duties well; Loch Lynn Heights will continue to renew its cooperative agreements with both the County Sheriff's Department and the State Police. At the same time, the Town will continue to rely on the Maryland Department of Natural Resources Police for law enforcement assistance in and around the State-owned Broadford Reservoir property.

### *Emergency Management*

The Town will continue to rely on the Garrett County Public Safety and Emergency Management's 911 Communication Center for the dissemination of all emergency calls for assistance to the residents of Loch Lynn Heights. The Town will also work with Emergency Management as the updated Hazard Mitigation Plan, which includes projects and strategies in Loch Lynn Heights is developed in 2010.

### *Fire Protection*

The Town plans on the well-equipped volunteer fire companies in Oakland, first due responder and Deer Park and Gorman to provide fire protection to the Town. The Town will continue to support their fire protection efforts.

### *EMS*

The Town will continue to rely on the Southern Garrett County Rescue Squad for its emergency rescue needs. The Town will continue to support efforts by the Rescue Squad to recruit more volunteers, particularly for daytime duty and support Garret County, who employees 7 full-time paid EMT's and Paramedics who operate with the volunteer rescue squads.

## **Government Facilities**

The Town Hall/Maintenance Building on Bonnie Boulevard will continue to serve as the Town Hall for Loch Lynn Heights. The site contains municipal offices, meeting rooms and the municipal maintenance garage. The Town considers these facilities adequate for local government needs into the foreseeable future.

## **Recreation and Open Space**

The Town of Loch Lynn Heights purchased three parcels of land through Program Open Space (POS) funding in August 1997. Additional funding from POS in 2000 saw the development of athletic fields, two softball and three soccer, for the youth and their families of Loch Lynn Heights as well as those from the surrounding areas of Garrett County. Further development of the Complex included the addition of POS funded VersaLoc steps in 2005 which provide easy access to and from the fields and concession stand. Community Parks and Playgrounds Program (CP &

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PP) grant monies, acquired in 2005, provided increased development of the recreational facilities by the addition of an approximate one-half mile walking trail encircling the fields and a VersaLoc retaining wall with three sets of steps and an ADA ramp. These additions enhance the property as well as provide a safe entrance and exit to the fields and trail. Park benches and picnic tables were also included with the CP & PP funding. In 2006 a chain link fence defining the Town property, a new lighted flagpole and plaque, and additional parking will be added through POS funding. Loch Lynn Heights residents will also continue to have access to nearby recreation sites such as the Mountain Lake Park Community Recreation Center, the Mountain Lake Park North Neighborhood Park and the State-owned Broadford Reservoir.

Garrett County adopted a Land Preservation and Recreation Plan in November of 1993. The Plan analyzes regional recreation trends and needs and incorporates many of Maryland's new policies designed to a) encourage the protection of our natural and open space resources and b) further the acquisition and development of recreation areas. With regard to Garrett's municipalities, the Plan emphasizes the need for close-to-home recreation facilities, such as community and neighborhood parks. The Plan also identifies the need for year round recreation opportunities.

### **Schools**

Loch Lynn Heights students attend Garrett County Board of Education facilities, including the Yough Glades Elementary School, Southern Middle School and Southern High School. Loch Lynn Heights will continue to cooperate with the Garrett County Board of Education on policies affecting these schools and other aspects of education in Loch Lynn Heights.

### **Health Services**

The Garrett County Memorial Hospital in Oakland will continue to serve Loch Lynn Heights's emergency medical care needs. The Garrett County Health Department will continue providing environmental health, mental health and nursing services.

### **Social Services**

The Garrett County Department of Social Services will continue to provide a wide range of social services to residents of Loch Lynn Heights, including public welfare, food stamps and several other forms of assistance to children, adults and the elderly throughout Garrett County.

### **Solid Waste Management**

Loch Lynn Heights will continue to contract with a private solid waste disposal firm that collects trash from Town residents and businesses and disposes of it in a County landfill. Loch Lynn Heights will also cooperate with Garrett County in helping to implement a 1988 State-imposed mandate to begin recycling 10 to 15% of all solid waste in the County.

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## CIRCULATION PLAN

Loch Lynn Heights' street and highway network should provide safe, efficient movement of people and goods. This network should help bring Loch Lynn Heights closer to other portions of Garrett County and the surrounding area where opportunities exist for employment, services, cultural and recreational resources. Within the Town, streets should facilitate internal movement of both vehicles and people while recognizing that businesses and others need easy access to and from their properties.

### **Functional Classification**

Streets and highways in and around Loch Lynn Heights serve different roles in carrying traffic. Some routes carry higher speed through traffic and others provide access to and from local neighborhoods. Each traffic route in Loch Lynn Heights has been classified into one of the following three categories based on its primary function: Arterials, Collectors and Secondary Streets. The functional classification of streets and highways has important implications. Rights-of-way should be wider, speed limits higher and access more limited on roads designed to carry higher traffic volumes. The three functional classifications and examples of each category are described below and illustrated on the Comprehensive Plan Map.

#### *Arterials*

Arterials carry large volumes of traffic and higher speeds to and from the freeway system, major shopping areas and regional employment centers. Where possible, access to arterials is controlled to allow safe and efficient through traffic movement. Development along arterials should be carefully planned to avoid potentially dangerous conflicts between vehicles traveling at higher speeds and traffic entering or exiting these highways. MD 135 is the only arterial in Loch Lynn Heights area.

#### *Collectors*

Minor collectors assist with circulation both within Town and on an area-wide basis by providing a system of internal access within the Town; they receive traffic from secondary streets and distribute it to the collector and arterial system. Collectors can also serve as the internal circulation system for intensive land developments such as apartments, shopping centers and industrial parks. Four Minor Collectors are identified in this Plan:

- Paull Street
- Third Avenue
- Lothian Street
- Roanoke Avenue

#### *Secondary Streets*

Secondary streets provide direct access, usually at low speeds, to homes and other abutting

properties. Secondary streets also carry traffic from local neighborhoods to the collector system. All streets in Loch Lynn Heights not identified as belonging to one of the other three functional classifications described above are considered Secondary Streets.

**Design Standards**

The design standards described in the following table should be used in constructing new streets and, wherever possible, in street improvement projects within Loch Lynn Heights. These standards can be incorporated into a subdivision and land development ordinance for Loch Lynn Heights (see "Carrying Out The Plan" on page 59 for the recommendation of a subdivision and land development ordinance). Generally, a minimum 50' right-of-way width is recommended for all new streets. However, the subdivision and land development ordinance should allow some flexibility for developers who wish to develop narrower roads as part of an environmentally sensitive design aimed at maintaining the area's small town character. Sidewalk design standards should also be included to accommodate pedestrian circulation since sidewalks are nearly non-existent in Loch Lynn Heights.

<p align="center"><b>TABLE X</b>  <b>STREET DESIGN STANDARDS BY FUNCTIONAL CLASSIFICATION</b>  <b>LOCH LYNN HEIGHTS, MARYLAND</b></p>			
	SECONDARY	COLLECTOR	ARTERIAL
Jurisdiction	Town	Town or County	State
Right-of-Way (feet)	50	60 - 80	200
Number of Lanes	2	2 - 4	2-4
Paving (feet)	30	36 - 48	48 minimum
Parking	One Side	One or Both Sides	Not Permitted
Access	Unrestricted	Unrestricted	Street intersections limited and driveway access minimized and controlled

## **Proposed Circulation Improvements**

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While the roads in Loch Lynn Heights are generally considered to be in good condition, some improvement needs have been identified for the State routes that pass through Loch Lynn Heights. The need to improve these State routes were identified in the State's ongoing Highway Needs Inventory and were re-iterated by many local residents and community leaders.

- MD Route 135 is an important highway that provides a direct link between Oakland and Loch Lynn Heights. It is one of the most frequently travelled roads in the County. The high volumes of traffic combined with numerous commercial entrances causes congestion and slows traffic movement through the Loch Lynn Heights/Mountain Lake Park area. Loch Lynn Heights supports the Maryland State Highway Administration's Twenty-Year Highway Needs Study recommendation that calls for upgrading the 1.5 mile portion of MD 135 between Route 219 and MD 560.

The local roads leading into town are generally in good condition and are adequately maintained. The Town Council currently has a systematic method through field verification, to determine local road conditions and to identify which local roads will receive improvements in each fiscal year. Loch Lynn Heights recognizes the need to continue prioritizing routine maintenance and improvement projects within its internal street system, including the construction of sidewalks where needed.

## **MINERAL RESOURCES PLAN**

Maryland's Article 66B requires that all comprehensive plans include a mineral resources element. Mineral extraction within Loch Lynn Heights will not have an impact on the Town's future community development or conservation. Though Loch Lynn Heights once had 12 natural gas wells, all of these are now abandoned. Environmental conditions and current and proposed land use patterns were considered in reaching this conclusion. The Town does not expect mineral resource exploration or extraction to become an important planning concern in Loch Lynn Heights.

## **CARRYING OUT THE PLAN**

This updated Comprehensive Plan contains the policies Loch Lynn Heights will use to guide its future development and conservation. The Plan should influence all public sector decisions concerning land use and public improvements. The Town should make every effort to encourage the residents of Loch Lynn Heights to become familiar with the Plan, as their support will be necessary to carry out the Plan. While the Plan is not a legal document, certain regulatory and administrative actions will be required to implement the Plan. These actions are described below.

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## **Zoning Ordinance**

Loch Lynn Heights has an adopted zoning ordinance which has provisions that relate to:

- permitted use of land,
- the height and bulk of structures,
- percentage of a lot that may be occupied, and
- the density of development.

The zoning ordinance also has a map which delineates zoning districts. It also includes text which sets forth the regulations that apply in each district and general information about administering the ordinance. Loch Lynn Height's adopted zoning ordinance should be revised to conform with the policies endorsed in this Comprehensive Plan. It should be used as a means to preserve the unique small town character and heritage of Loch Lynn Heights. The zoning ordinance should be a major means of carrying out this Comprehensive Plan, particularly future land use policies.

## **Subdivision Regulations**

Subdivision regulations can be a very effective way of controlling the layout of streets, lots and infrastructure, such as utilities, curbs and sidewalks. The objectives of subdivision ordinances are to:

- coordinate street patterns,
- assure adequate infrastructure is provided,
- facilitate safe, efficient traffic flow, and
- provide good design standards that will promote environmental conservation.

Loch Lynn Heights should adopt a subdivision ordinance that reflects the policies of this Comprehensive Plan. The subdivision and land development ordinance like the zoning ordinance should be used as a means for preserving the unique small town character and heritage of Loch Lynn Heights.

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### **Sensitive Areas Regulations**

Article 66B, the Maryland State planning law defines a subdivision as "...the division of a lot, tract or parcel of land into two or more lots...". Not every conceivable type of land development in Loch Lynn Heights will involve a subdivision and thus be governed by a new subdivision ordinance. For instance, a shopping plaza under single ownership could be built on one large parcel of land without involving a subdivision. Loch Lynn Heights should adopt a Sensitive Areas Protection Ordinance that regulates all types of land development to ensure that sensitive areas are protected from the potentially adverse effects of forms of development.

### **Capital Improvement Programming**

Loch Lynn Heights should enhance its practice of undertaking improvements to parks, streets, stormwater systems and other major physical facilities. These capital improvements, which involve the expenditure of funds over and above those needed for normal operations and maintenance, should be prioritized over a five year period in the form of a capital improvements program which is recommended to the Town Council.

A capital improvements program has many benefits:

- It helps assure projects are based on ability to pay and on a schedule of priorities determined in advance.
- It helps assure capital improvements are viewed comprehensively.
- It promotes financial stability by scheduling projects at proper intervals.
- It facilitates proper allocation of community resources.

The Town should annually update its capital improvements program and annual capital budget once these are established. The following are examples of the kinds of projects that could be financed in part with capital improvement funds:

- park improvements,
- library improvements,
- selected road widening and road reconstruction projects.
- sewage treatment and water purification improvements.

### **Role of the Planning Commission**

The Loch Lynn Height's Planning Commission has a lead role in assuring that the town's Comprehensive Plan is followed and updated as needed. A Planning Commission should periodically review the Plan in accordance with Article 66B and recommend any changes to reflect current conditions and changing priorities.

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### **Role of the Town Council**

The Loch Lynn Heights Town Council will also play a vital role in implementing this Comprehensive Plan. The Town Council has the final decision on any action that requires an ordinance or expenditure of funds. A Town Council and the town's Planning Commission commonly communicate closely together on important planning-related matters in the Town.

### **Regional Cooperation**

The Garrett County Board of Education, Garrett County Commissioners, Garrett County Planning Commission, Maryland State Highway Administration System, Maryland Department of Natural Resources and the Maryland Department of Planning are among the many outside entities whose decisions affect Loch Lynn Heights. The Town will continue to cooperate with all regional, county, and state organizations who have a role in the future development and conservation of the area in and around Loch Lynn Heights.

### **Summary of Major Financing Programs for Community Development**

The following table concisely summarizes many types of financing programs that are available through Federal and State agencies for community development needs. These programs are modified and replaced from year-to-year. Therefore, it is essential to contact the relevant agency for the most up-to-date information on a particular program.

In a few cases, the Town of Loch Lynn Heights might be able to directly apply for funding. In other cases, it would be appropriate for the Town to ask Garrett County to take the lead in a particular project, considering the fact they have a much larger administrative staff and that certain programs require County involvement. In other cases, the Town should make potential investors aware of potential financing, and connect them with the appropriate agency.

<b>Name of Program</b>	<b><u>General Description of Program</u></b>	<b>Administering Agency</b>
Designated Neighborhoods	Provides priority for many types of funding Programs, once an area is approved as a “Designated Neighborhood”	MD. Dept of Housing and Community Development
Neighborhood Business Development Program	Provides low-interest loans to small businesses or non-profit organizations for projects in older business areas. Provides up to 50% funding of flexible gap financing for businesses starting-up or expanding or for reuse of a vacant building. Cannot be used for speculative projects.	MD. Dept of Housing and Community Development
Business Tax Credits for Neighborhood Projects	Awards tax credits on a competitive basis To non-profit organizations that sponsor community development projects in designated neighborhoods. The tax credits are then sold to private businesses.	MD. Dept of Housing and Community Development
MD. Historic Preservation Capital and Non-Capital Grant Programs	Offers grants for capital projects, including the acquisition, rehabilitation or restoration of historic properties. Also offers grants for non-capital projects, such as research of historic resources. In most cases provides a maximum of 50% of the project cost.	MD. Historical Trust
MD. Certified Local Government Grant Program	Offers grants to local governments who are certified within a Federal historic preservation program. Funds can be used for research of historic resources, educational programs, technical assistance and other efforts.	MD. Historical Trust
MD. Historic Preservation Loan Program	Offers low-interest loans to acquire, rehabilitate or restore properties listed on or eligible for the National Register of Historic Places, in return for an easement guaranteeing the preservation of the site.	MD. Historical Trust
MD. Rehabilitation Tax Subtraction	Offers reduced state income taxes for owner-occupants of certified historic residences, based upon the cost of the rehabilitation of the residence.	MD. Historical Trust

Name of Program	General Description of Program	Administering Agency
Preservation Tax Credits	Offers State and Federal income tax credits for a percentage of the qualified capital costs to rehabilitate certified historic buildings, provided the exterior is restored. The federal program is generally limited to income-producing properties.	State Program: MD. Dept. of Housing and Community Development; MD. Historic Trust. Federal Program National Park Service.
Community Development Block Grant (CDBG)	Offers grants through a competitive process for a wide variety of activities, provided the applicant proves that the project will benefit 51% low and moderate income persons or eliminate an officially approved "blighted" condition.	MD. Dept Housing and Community Development; Allegany County Dept. of Community Services
Program Open Space	Provides up to 100% grant funding for acquisition and up to 75% grant funding for development of public recreation facilities and open space. Projects need to be based upon the County Land Preservation and Recreation Plan.	MD. Department of Natural Resources; County Parks and Recreation Dept.
Rural Legacy Program	Directs various State and Federal funds towards the coordinated acquisition of key concentrations of natural resources and agricultural areas.	MD. Department of Natural Resources
Various State Housing Programs	Provides low-interest loans to for-profits and non-profits for the construction or rehabilitation of housing for low and/or moderate income persons. Individual programs include: Multi-Family Housing Rehabilitation Program, Construction Loan Program and Single-Family Housing Rehabilitation Program.	MD. Dept of Housing and Community Development
Reverse Equity Mortgage Program	Offers low-income persons age 65 and older the opportunity to receive income from the equity of their home so they may continue to afford to live within it .	MD. Dept of Housing and Community Development

<b>Name of Program</b>	<b>General Description of Program</b>	<b>Administering Agency</b>
State Homeownership Programs	Offer favorable financing to qualified Persons to purchase their own home. Programs include the Settlement Expense Loan Fund, and the Preferred Interest Rate Loan Program.	MD. Dept. of Housing and Community Development
Federal Low Income Housing Tax Credit	Offers Federal income tax credits to non-profit and for-profit developers of housing for low-income persons. Non-profits can then sell their credits to investors.	MD. Dept. of Housing and Community Development
Rural Economic Development Programs (formerly Farmers Home Administration)	Offers a variety of programs to finance economic development, community facilities and low-income housing in rural areas.	U.S. Dept. of Agriculture, Rural Development Administration
Neighborhood Conservation Program	Provides funding in —designated neighborhoods” approved by the MD. Dept of Housing and Community Development. Can be used for sidewalks, streetscaping, curbs, drainage, repaving and lighting.	MD. Dept of Transportation
Street and Sidewalk Program	Provides 100% funding for improvements for new sidewalks and related improvements along State roads in —designated neighborhoods” approved by the MD. Dept of Housing and Community Development.	MD. Dept. of Transportation
Day Care Financing Programs	Offers low-interest loans and loan guarantees for development of child or senior day care facilities.	MD. Dept. of Business and Economic Development
Community Development Block Grant Funds for Economic Development	Offers low-interest gap financing for up to 50% of project cost. Financing is provided to municipality, which then makes loans to businesses. Emphasizes creation of low and moderate income jobs. Can be used for downtown revitalization, infrastructure, property acquisition, building construction and market studies.	MD. Dept. of Housing and Community Development

Name of Program	General Description of Program	Administering Agency
Maryland Industrial Land Act	Offers low-interest loans to counties and municipalities working to develop or redevelop industrial space. Can be used for acquisition, utilities, access roads, site improvements and shell building construction. Can also be used to rehabilitate existing buildings as “incubators” for new businesses.	MD. Dept. of Business and Economic Development
Job Creation Tax Credit	Offers income tax credits to companies creating 60 or more jobs which pay at least 150% of the minimum wage.	MD. Dept of Business and Economic Development.
MD. Industrial and Commercial Redevelopment Fund	Offers low-interest loans to municipalities working to develop or redevelop commercial or industrial businesses. Provides up to 90% of funding need. Can be used for land, buildings, infrastructure and technical studies. The municipality can then loan the funds to businesses, provided the municipality guarantees the loans.	MD. Dept. of Business and Economic Development
MD. Industrial Development Financing Authority Program	Makes available low-interest financing for business development and expansion, except for certain types of retail uses. Better terms are possible for industrial development funded through tax-exempt bonds	MD. Dept of Business and Economic Development; Plus Industrial Revenue Bonds issued through The County
MD. Small Business Development Financing Authority Programs	Makes available low-interest financing for development and expansion of small businesses. Includes a Long-term Guarantee Program, a Surety Bond Program and an Equity Participation Investment Program. Most programs emphasize businesses owned by socially and economically disadvantaged persons.	MD. Dept of Business and Economic Development
Investment Financing Programs	Offers financing through the Challenge Investment Program and the Enterprise Investment Fund.	MD. Dept. of Business and Economic Development

<b>Name of Program</b>	<b>General Description of Program</b>	<b>Administering Agency</b>
Appalachian Regional Commission Programs	Provides grants and loans through the Tri-County Council, including a revolving low-interest loan fund for businesses for gap financing.	Tri-County Council of Western Maryland
Rural Utilities Service Financing	Offers low-interest loans for water and sewage projects.	U.S. Dept of Agriculture Rural Utilities Service
Army Corps Programs; NRCS Watershed Programs	Various types of projects to manage flooding	U.S. Army Corps Of Engineers, Baltimore Dist.; U.S. Natural Resources Conservation Service
Hazard Mitigation Grant Program	Provides 75% funding to relieve imminent hazards from flooding.	Federal Emergency Management Agency
Small Creeks and Estuaries Water Quality Restoration	Offers 50% funding to restore and improve stream channels.	MD. Dept. of the Environment, Water Management Administration
Water Quality State Revolving Loan Fund	Provides low-interest loans to local governments for projects that will improve water quality, such as stream restoration projects or efforts to reduce non-point source pollution.	MD. Dept. of the Environment, Water Management Administration
Water Supply Financial Assistance Program; Drinking Water Revolving Loan Fund	Provides low-interest loans and grants for water supply system repairs and upgrades.	MD. Dept of the Environment, Water Management Administration
Community Legacy Program	Designed to assist urban neighborhoods, suburban communities and small towns that are experiencing decline and disinvestment, but have the potential, with modest public and private investment, to be vibrant places to live and work.	MD. Dept of Housing and Community Development

Sources: Publications and internet sites of various agencies.

