



Calvert County, Maryland

**2009**

**State of the Economy**

Calvert County  
Department of Economic Development

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# Introduction

The Calvert County Department of Economic Development (DED) strives to enhance the economy of Calvert County by promoting quality economic development and tourism. On behalf of the Board of County Commissioners (BOCC), the DED focuses on developing employment opportunities for residents, increasing the commercial tax base and expanding the County's tourism and visitor industry. The staff is specifically focused on attracting high-value investment and a stable work force across all income levels.

The annual State of the Economy is prepared by the DED to outline Calvert County's economy and factors affecting the business community. The report also serves as a guide to general statistics and trends in the local and regional economies and is based on the most recent annual statistics available.

In combination with the DED's Five-Year Strategic Plan and annual Plan updates, the State of the Economy helps provide a full picture of the County's economic development initiatives and trends.

The Economic Development Strategic Planning process, begun in 1996 and carried out yearly, is a public process conducted by community and business leaders who created the County's Economic Vision Statement and identified economic strengths, opportunities, weaknesses and threats in five major areas: Policies and Processes, Land Use, Incentives, Infrastructure and Tourism. Additionally, participants discussed policies and approaches to solve problems through five-year goals and objectives, along with policy implementation actions to achieve the economic vision. A copy of the Strategic Plan is available at [www.ecalvert.com](http://www.ecalvert.com) by clicking on the "About CCED" button at the top of the page.

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## *The Economy at a Glance*

- Commercial tax base increased 59.1% or \$405.9M between FY 2008 & FY 2009.
  - Commercial floor area increased 126,880 s/f with an estimated capital investment of \$18M in calendar 2009.
  - Business base increased by 2.4% or 127 for a total of 5,402 businesses between calendar 2008 and 2009.
  - Private sector jobs decreased 0.6% or by 107 jobs between calendar 2007 and 2008 (latest data available).
  - Private sector wages increased 1.4% between calendar 2007 and 2008 (latest data available).
  - Unemployment rate at 5.9% for calendar 2009 and was the fourth lowest in Maryland.
  - Civilian labor force decreased by 2.1% between calendar 2008 and 2009.
  - Tourism expenditures increased by 3.2% or \$4.4M between calendar 2007 and 2008 (latest data available).
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# Employment

Between 2005 and 2008 (latest data available), “At Place Wage and Salary Employment” in Calvert County grew by 1,045 jobs or 5 percent. “At Place” employment refers to place of work vs. place of residence. For the same time period, overall Maryland employment increased by 39,984 or 1.6 percent and Southern Maryland employment grew by a total of 4,721 jobs or 4.8 percent.

Between 2005 and 2008, private sector job growth in Calvert County experienced an increase of 4.3 percent. Private employment now accounts for 81.2 percent of all jobs in the County versus 81.4 percent in 1990. Between 2005 and 2008, total jobs in Calvert’s target industries (financial activities, professional and business services and other services) increased by 147 jobs or 4.7 percent.

In the two main private sector job categories, goods producing jobs saw an overall increase of 2.8 percent between 2005 and 2008. Jobs in the service providing sector account for the largest portion of private sector employment and saw an overall increase of 4.6 percent between 2005 and 2008.

Not reflected in the totals are the County’s traditional industries including farming. According to 2007 Maryland Office of Planning data, the most recent available, farm employment totaled 416, including 355 proprietors. The Maryland Office of Planning also reported 10,266 non-farm proprietors in Calvert County in 2007. This is 43.1 percent of the total wage and salary jobs.

## Top Ten Employers as of December 2009

	Employees		Employees
Calvert County Board of Education	2,264	Wal-Mart Prince Frederick	300
Calvert County Government	1,257	Chesapeake Beach Resort & Spa	230
Calvert Memorial Hospital	1,057	Recorded Books	226
Calvert Cliffs Nuclear Power Plant	800	Navy Recreation Center NRC	212
The Arc of Southern Maryland	455	All American Ambulance & Transport	200

Source: Calvert County, Maryland, Department of Economic Development, collected from individual companies

## Employment

Calvert County	Calendar Year				
	2005		2008	2005-2008	
Total Employment	20,810		21,855		
Government Sector - Total	3,796		4,110		
Federal Government	139		156		
State Government	224		250		
Local Government	3,433		3,704		
Private Sector - Total	17,014	% of total	17,745	% of total	% growth
Goods Producing	3,043	17.9%	3,128	17.6%	2.8%
Natural Resources & Mining	18	0.1%	18	0.1%	0.0%
Construction	2,300	13.5%	2,358	13.3%	2.5%
Manufacturing	725	4.3%	752	4.2%	3.7%
Service Providing	13,971	82.1%	14,617	82.4%	4.6%
Trade, Transportation & Utilities	4,704	27.6%	4,741	26.7%	0.8%
Information	316	1.9%	148	0.8%	-53.2%
Financial Activities	756	4.4%	667	3.8%	-11.8%
Professional & Business Services	1,599	9.4%	1,747	9.8%	9.3%
Education & Health Services	2,979	17.5%	3,332	18.8%	11.8%
Leisure & Hospitality	2,849	16.7%	3,126	17.6%	9.7%
Other Services	768	4.5%	856	4.8%	11.5%

Source: Maryland Department of Labor, Licensing and Regulation, Division of Workforce Development and Adult Learning; local government employment includes employees of incorporated municipalities, the Board of Education and government-funded, not-for-profit service agencies.

# Labor Force

Between 2006 and 2009, the Maryland portion of the DC-Virginia-Maryland-West Virginia Metropolitan Division's annual average civilian labor force decreased by 0.6 percent. Between 2006 and 2009, the Calvert County annual average civilian labor force decreased by 0.2 percent to 47,118. The average unemployment rate increased to 5.9 percent but remains among the lowest in Maryland. By comparison, Charles County's average labor force decreased by 0.5 percent for the same period with an average unemployment rate of 5.9 percent, while St. Mary's County's average labor force decreased 0.3 percent with an average unemployment rate of 5.7 percent. Between 2006 and 2009, the national annual average civilian labor force decreased by almost 6 percent with an average unemployment rate of 9.3 percent.

Calvert County's annual civilian labor force in 2006 was 8.3 percent of the Maryland portion of the DC-Virginia-Maryland-West Virginia Metropolitan Division and remains the same in 2009.

Civilian Labor Force				
County	Calendar Average			
	2006	2007	2008	2009
Calvert	47,207	47,892	48,141	47,118
Charles	74,698	76,361	76,814	75,060
St. Mary's	50,648	51,104	51,134	50,513
DC-VA-MD-WV Metro Div. (Maryland portion)	568,271	572,397	575,923	565,068
United States	151,406,417	153,120,917	154,329,417	142,677,250

Source: Maryland Department of Labor, Licensing and Regulation, Division of Workforce Development and Adult Learning and Bureau of Labor Statistics

Unemployment Rate				
County	Calendar Average			
	2006	2007	2008	2009
Calvert	3.1%	2.9%	3.6%	5.9%
Charles	3.1%	2.9%	3.7%	5.9%
St. Mary's	3.3%	3.0%	3.7%	5.7%
DC-VA-MD-WV Metro Div. (Maryland portion)	3.8%	3.5%	4.3%	6.8%
United States	4.6%	4.6%	5.8%	9.3%

Source: Maryland Department of Labor, Licensing and Regulation, Division of Workforce Development and Adult Learning and Bureau of Labor Statistics



# Real Estate

Residential building permits decreased by 22.5 percent between 2006 and 2009. This includes both single- and multi-family permits. For the same time period, the residential permit value decreased by 5.9 percent. Permit value should not be confused with assessed value, which is the basis upon which taxes are paid. Simply put, permit value is the estimated value of the materials used to construct a house or building.

The number of commercial permits also decreased by 44.7 percent between 2006 and 2009. Commercial permit values decreased by 59.9 percent for the same time frame.

Since 2006, housing prices in Southern Maryland have declined moderately. In 2009, Calvert continued to have the highest average home selling price in the region at \$323,871, down more than 19 percent since 2006. St. Mary's County comes in second at \$297,147, a 12.6 percent decrease over 2006. Charles County's average price for the same time period is the lowest in the region at \$273,810, down over 24 percent since 2006. In comparison, Maryland's home selling price for 2009 was \$301,270, down almost 16 percent since 2006 while the United States' average price was \$270,100, a decrease of almost 12 percent since 2006.



Building Permits				
Calvert County	Calendar Year			
	2006	2007	2008	2009
Single Family	246	230	188	220
Multi-Family	78	57	32	31
Total Residential	324	287	220	251
Commercial	228	208	215	126

Source: Calvert County, Maryland, Division of Inspection and Permits

Building Permit Value				
	2006	2007	2008	2009
Residential	\$58,380,064	\$50,534,157	\$43,161,969	\$54,911,062
Commercial	\$73,914,326	\$75,867,933	\$81,793,150	\$29,610,477
Total	\$132,294,390	\$126,402,090	\$124,955,119	\$84,521,539

Source: Calvert County, Maryland, Division of Inspection and Permits

Average Home Selling Price				
	2006	2007	2008	2009
Calvert County	\$403,297	\$400,009	\$349,455	\$323,871
Charles County	\$360,674	\$354,847	\$313,328	\$273,810
St. Mary's County	\$339,815	\$350,870	\$324,123	\$297,147
Maryland	\$357,674	\$362,304	\$341,173	\$301,270
United States	\$305,900	\$313,600	\$292,600	\$270,100

Source: Metropolitan Regional Information Systems, Inc. - MLS Resale Data & U.S. Census Bureau

# Agriculture

The total land area of Calvert County is 137,725 acres; in 2008, farms comprised 26,000 acres or 19 percent of the total. According to the 2007 Census of Agriculture (latest data available), most farms in Calvert County consist of under 180 acres with an average size of 97 acres. Of the 274 farms reported, 123 of the farm operators are full-time farmers. The average age of Calvert's farm operators is 58.3 years. The Census of Agriculture is conducted every five years.

The major crops for Calvert County are corn and hay. Between 2005 and 2008 (latest data available), the acres of corn planted decreased by 12.5 percent while the acres of hay harvested increased by 7.7 percent. For 2008, the acres planted of both soybeans and wheat were too small to track individually.

According to the 2007 Census of Agriculture, there are a significant number of farms raising cattle, other livestock and horses with 60 farms claiming involvement in the equine industry.

According to the State Department of Assessments and Taxation, of the \$12.3 billion total Real Property Tax Base of Calvert County in Fiscal Year 2009, the agricultural base accounts for \$308.5 million, which is 3 percent of the total base.

For more information on Calvert County agriculture, please visit [www.calvertag.com](http://www.calvertag.com).



Crops, Acres Planted				
	Calendar Year			
Calvert County	2005	2006	2007	2008
Corn	4,000	4,000	4,100	3,500
Soybeans	3,100	3,300	2,200	--
Wheat	1,300	1,700	2,000	--
Hay	2,600	3,000	3,200	2,800

Source: National Agricultural Statistics Service, United States Department of Agriculture

Livestock and Equine Inventory			
	Calendar Year		
Calvert County	1997	2002	2007
Cattle	1,670	1,570	969
Hogs	108	unavail.	35
Sheep	190	132	164
Equine	unavail.	1,510	507

Source: National Agricultural Statistics Service, United States Department of Agriculture

# Tax Base

Between FY 2006 and FY 2009, the Total Assessable Base increased by 63.5 percent. The residential real property assessable base has grown from 80.5 percent of the total tax base to 88.7 percent from FY 2006 to FY 2009.

Calvert County's utility base has provided a solid foundation for over 30 years. In FY 2006, public utilities represented 11.6 percent of the total assessable tax base as compared to 2.5 percent in FY 2009. Continued investment and upgrades at the larger utilities allow the County to anticipate steady and constant revenues. In FY2008, the public utility assessment declined due to a change in the state assessment methodology. A payment in lieu of tax Agreement (PILOT) for Units 1 and 2 at Calvert Cliffs Nuclear Power Plant was enacted providing authority for the owner of an electricity-generating facility to pay the county a specified dollar amount each tax year in lieu of the real and personal property tax payment; all or a specified part of the Real and personal property at the facility is exempt from County property tax for the term specified in the PILOT.

In 1999, Maryland de-regulated the electric generation utility industry and, as a result, Calvert County saw a net decrease in taxes from Calvert Cliffs in the amount of approximately \$8M. To offset the loss, the Maryland General Assembly provided a \$6.1M deregulation grant to Calvert County and during the fall 2007 Special Session of the Maryland General Assembly removed the grant funding. The PILOT ensures replenishment of the \$6.1M deregulation grant for Calvert County and also ensures stability and tax assurance for both the County and Constellation Energy by removing the unknowns of future tax law. In FY09, Constellation Energy remained the single largest taxpayer in the county.

Between FY 2006 and FY 2009, the residential real property base increased by over \$5 billion or just over 80 percent, commercial real property increased \$534 million or almost 96 percent, public utilities decreased \$642 million or 65.5 percent, and personal property increased over \$25 million or 23.6 percent.

While we have seen significant growth in the commercial tax base, commercial growth has not outpaced the growth of the residential base. The reduction of residential buildout compounded by historically positive business base growth continues to yield more significant growth of the commercial real property tax base; this trend is expected to continue. During this same period, the cost of operating the County government has also increased. However, the County has budgeted conservatively and has been able to maintain one of the lowest tax rates in Maryland.

Total Assessable Tax Base				
Calvert County	FY 2006		FY 2009	
		% of Total		% of Total
Residential Real Property	\$6,796,665,752	80.5%	\$12,242,176,899	88.7%
Commercial Real Property	\$558,987,553	6.6%	\$1,093,059,088	7.9%
Public Utility	\$981,094,860	11.6%	\$338,877,250	2.5%
Personal Property	\$106,410,980	1.3%	\$131,572,360	1.0%
<b>Total Assessable Base</b>	<b>\$8,443,159,145</b>		<b>\$13,805,685,597</b>	

Source: Calvert County, Maryland, Department of Finance & Budget (Note: Total Assessable Base reflects full market/cash value.)

Top Ten Principal Property Tax Payers Fiscal Year 2009	
1. Constellation Energy Nuclear Group LLC	6. Asbury-Solomons
2. Cove Point LNG	7. Holiday Inn Solomons
3. Southern Maryland Electric Cooperative	8. Dunkirk Gateway
4. Verizon	9. Market Square
5. Fox Run Limited Partnership	10. Dunkirk Marketplace

Source: Calvert County, Maryland, Department of Finance & Budget

# Income and Wages

The median household income in Calvert County grew by 11.8 percent between 2005 and 2008 (latest data available). In the same period, Maryland’s median household income experienced an increase of 10 percent. Calvert’s median household income continues to rank in the top three counties statewide while Charles County comes in eighth and St. Mary’s County ranks eleventh. Calvert County’s median household income in 2008 was 30.9 percent higher than the State of Maryland’s and 83.2 percent higher than that of the United States. In 2009 Calvert County’s median household income landed it the 13th spot on the Forbes.com list of America’s Richest Counties.

Wage increases between 2005 and 2008 were modest in most categories. The largest increase was seen for the construction sector with a 22.3 percent increase. A decrease in average weekly wages was experienced in only one sector: financial activities. In 2008 the construction sector boasted the highest average weekly wage among all the private sector categories.

The two main categories of private sector jobs are goods producing and service providing. Between 2005 and 2008 both categories experienced increases of 20.4 percent and 5.2 percent respectively. The goods producing category offers the highest weekly wage at \$931 with the service providing category following at \$682.

Median Household Income				
County	Calendar Year			
	2005	2006	2007	2008
Calvert	\$82,450	\$85,950	\$89,950	\$92,150
Charles	\$76,150	\$77,800	\$79,700	\$80,750
St. Mary’s	\$61,750	\$64,000	\$66,100	\$67,300
Maryland	\$64,000	\$66,200	\$68,950	\$70,400
United States	\$46,326	\$48,201	\$50,233	\$50,303

Source: US Census Bureau and the Maryland Department of Planning, Planning Data Services

Average Weekly Wage Per Worker			
Calvert County	Calendar		
	2005	2008	
Private Sector - Total	\$671	\$726	
Goods Producing	\$773	\$931	
Natural Resources & Mining	\$729	\$846	
Construction	\$789	\$965	
Manufacturing	\$725	\$828	
Service Providing	\$648	\$682	
Trade, Transportation & Utilities	\$809	\$846	
Information	\$919	\$940	
Financial Activities	\$1,014	\$942	
Professional & Business Services	\$710	\$839	
Education & Health Services	\$674	\$735	
Leisure & Hospitality	\$252	\$278	
Other Services	\$437	\$470	

Source: Maryland Department of Labor, Licensing and Regulation, Division of Workforce Development and Adult Learning



# Education

According to the Maryland State Department of Education, total enrollment in Calvert County public schools for the 2009 school year was 17,052 which is slightly lower than the 2005 enrollment of 17,451.

The Maryland School Assessment (MSA) measures student achievement in reading and math in grades 3 through 8 and, beginning in 2008, in science for grades 5 and 8. The statewide performance standards are divided into three levels of achievement: Basic (more work is needed), Proficient (students' needs are being met) and Advanced (outstanding accomplishment in meeting needs of students).

Maryland High School Assessments (HSA) are end-of-course tests that students take as they complete the appropriate high-school-level course. The courses currently include: Algebra, Biology, English and Government. Students are ranked as either passing or failing these tests based on established scores.

Calvert County schools showed a slight decrease in their dropout rate between 2005 and 2009 and the graduation rate increased from 89.96 percent in 2005 to 91.99 percent in 2009. Calvert's 2009 graduation rate is higher than the State at 85.24 percent, Charles County at 88.26 percent and St. Mary's County at 86.27 percent.

The Maryland State Department of Education collects post-graduation plans data using the High School Graduate Follow-Up Questionnaire. For 2009, the number of Calvert County seniors indicating they planned to attend a four-year college was up 4.5 percent over 2005, while the number indicating they planned to attend a two-year college decreased 1.3 percent. For the same time period, the number of Calvert County seniors indicating they planned to work and attend school decreased 1.8 percent.

Calvert County Schools Assessment							
Grade	Skill	2005 Percent			2009 Percent		
		Advanced	Proficient	Basic	Advanced	Proficient	Basic
3	Reading	28.3	57.8	13.9	28.8	62.9	8.3
3	Mathematics	39.3	49.3	11.4	41.7	51.3	7.0
4	Reading	22.6	67.3	10.0	41.8	52.3	5.9
4	Mathematics	38.2	48.8	13.1	66.5	28.7	4.7
5	Reading	38.8	45.3	15.9	64.8	30.6	4.6
5	Mathematics	21.5	56.3	22.2	39.1	51.3	9.6
5	Science	N/A	N/A	N/A	18.0	62.8	19.2
6	Reading	45.2	39.4	15.4	53.2	38.4	8.4
6	Mathematics	12.6	53.3	34.1	39.1	44.5	16.5
7	Reading	34.1	40.9	25.0	52.6	37.6	9.8
7	Mathematics	11.6	49.8	38.7	27.1	57.5	15.4
8	Reading	32.8	47.0	20.2	46.0	43.5	10.6
8	Mathematics	20.1	32.9	47.0	34.6	47.7	17.7
8	Science	N/A	N/A	N/A	7.5	76.1	16.4

Source: Maryland State Department of Education, "2009 Maryland Report Card"



Calvert County High School Assessments		
Grade	Skill	Percent Passing 2009
10	Algebra	96.5
10	Biology	95.6
10	English 2	90.1
10	Government	86.9
11	Algebra	96.5
11	Biology	97.4
11	English 2	93.0
11	Government	98.0
11	Algebra	96.8
11	Biology	95.6
11	English 2	94.0
11	Government	97.9

Annual High School Dropout Rate		
County	Percent	
	2005	2009
Calvert	2.08	1.60
Charles	3.45	2.60
St. Mary's	2.91	2.13
State	3.68	2.80

Source: Maryland State Department of Education, "2009 Maryland Report Card"

# Tourism

Calvert County had 396,092 visitors at 14 key visitor sites throughout the County in FY 2009, an increase of 34.6 percent over FY 2006. There is no accurate method of counting visitors to the County since many visit more than one site and some locations do not count their visitors.

Admissions and amusement taxes are levied on numerous activities and items in Calvert County. The rates cannot exceed 10 percent and collection of the tax is handled by a division of the State Comptroller's Office. Calvert County imposed a rate of 10 percent for FY 2004 through FY 2006 and decreased it back to 1 percent for FY 2007 (August 2006) after receiving a request from the local business community. Between FY 2008 and FY 2009 Calvert County collections increased 29.2 percent.

State sales taxes are levied on hotels, motels, bed and breakfast inns, cottages, apartments, restaurants, nightclubs, lunchrooms, delis, general merchandise, recreation and amusement places, gasoline service stations and automobile/bus/truck rentals. Although this money is not returned to the counties, these figures do indicate activity in the visitor industry. Between 2005 and 2009, state sales tax collected in Calvert County from hotels increased by 51.4 percent, while restaurants increased by 27.2 percent and shopping and amusements increased 57 percent. Transportation saw the only decrease at 8.3 percent.

In Calvert County, tourism expenditures increased 4.5 percent from 2006 to 2008 (latest data available). Tourism expenditure figures include resident outbound spending and visitor spending on accommodations, food and beverage, shopping, transportation and entertainment.

With 143 miles of shoreline, Calvert County is a favorite destination for boaters. It is difficult to quantify the economic impact of boating on a community. The Maryland Sea Grant Extension Program at the University of Maryland, College Park periodically conducts an economic impact analysis of the boating industry, designed to update information to determine the impact recreational boater expenditures have on Maryland's economy. Between 2006 and 2007 (latest data available), Calvert County experienced a 0.6 percent increase in expenditures and a 5.4 percent decrease in the number of boats.

Tourism jobs represent direct tourism-related employment such as restaurants and hotels and increased 14.6 percent between 2006 and 2008 (latest data available).

Tourism Statistics				
	Calendar Year			
Calvert County	2006	2007	2008	2009
Visitor Counts (Fiscal Year)	294,261	359,924	408,595	396,092
Admissions & Amusement Tax Collected (Fiscal Year)	\$293,735	\$107,310	\$23,377	\$30,212
State Sales Tax				
Hotels	\$649,392	\$839,635	\$1,079,038	\$983,467
Restaurants	\$4,315,002	\$4,980,147	\$5,257,219	\$5,489,557
Shopping/Amusements	\$235,840	\$412,156	\$396,303	\$370,356
Transportation	\$407,281	\$407,817	\$428,082	\$373,438
Tourism Expenditures	\$134,200,000	\$135,800,000	\$140,200,000	unavailable
Recreational Boating				
Expenditures	\$67,795,558	\$68,177,700	unavailable	unavailable
Number of Boats	8,011	7,580	unavailable	unavailable
Tourism Jobs	2,063	2,159	2,364	unavailable

Sources: Visitor Counts – Calvert County, Maryland, Department of Economic Development, collected from individual tourist sites; Admissions & Amusement Tax – Calvert County, Maryland, Department of Finance & Budget; State Sales Tax – Maryland Comptroller's Office; Tourism Expenditures and Tourism Jobs – "How Important is Tourism to Maryland? 2008 Tourism Satellite Account for the State of Maryland and its Counties," Global Insight; Recreational Boating – Department of Agricultural & Resource Economics, Maryland Sea Grant Extension Program, University of Maryland, College Park



# 2009 Projects

This list is created from projects with filed site plans during 2009.

Company	City	New/Rel/Exp	Sq. Ft.
Anderson Telecom Tower	Chesapeake Beach	New	1,670
BCJJ Flex Space	Owings	New	8,936
BCJJ Flex Space	Owings	New	9,168
Calvert Well Pet Clinic	Huntingtown	New	2,506
Cedar Point Federal Credit Union	Prince Frederick	New	3,860
Cove Point Business Center Flex Space	Lusby	New	17,040
Dunkirk Marketplace Valvoline	Dunkirk	New	3,469
Guyther Square	Prince Frederick	New	32,550
Owings Center Office Building	Owings	New	7,530
Perigeaux Winery	St. Leonard	Expansion	1,200
Pitcher Flex Space	Prince Frederick	New	15,400
Randle Cliff Market	Chesapeake Beach	New	3,694
Running Hare Vineyard	Prince Frederick	New	11,024
Yesteryear Inc. Phases I & II	Owings	Expansion	
<b>Total Square Footage</b>			<b>126,880</b>
<b>Total Capital Investment</b>			<b>\$18,020,700</b>

## Services Provided by the Department of Economic Development

### Free Business Services

- Business marketing database
- Business surveys to identify key issues and problems
- Commercial real estate listings
- Confidential, in-house business counseling
- Employment classifieds
- Financial referrals and assistance
- Management of confidential client and prospect information
- Marketing assistance
- Ombudsman program
- On-site business visitation program
- Small Business Development Center counseling
- Training and educational seminars

### Other Business Services

- Calvert County Incentive Fund
- Calvert Economic Development Loan Fund

### Annual Business Publications

- Business Resource Guide
- Business Newsletter (quarterly)
- Calendar of Events
- State of the Economy
- Strategic Plan
- Visitors Guide

### Web Resources

- Calvert County Department of Economic Development:  
[www.ecalvert.com](http://www.ecalvert.com)
- Patuxent Business Park:  
[www.PatuxentBusinessPark.com](http://www.PatuxentBusinessPark.com)
- Calvert County Agriculture:  
[www.CalvertAg.com](http://www.CalvertAg.com)

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## **Board of County Commissioners**

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