



Calvert County, Maryland

2010
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 by clicking on the "About CCED" button at the top of the page.

The Economy at a Glance

- Commercial tax base increased 11.2% or \$122.3M between FY 2009 & FY 2010.
- Commercial floor area increased 95,451 s/f with an estimated capital investment of \$7.6M in calendar 2010.
- As of December 31, 2010, had an estimated 4,101* businesses with at least 48 businesses beginning operations in 2010.
- Private sector jobs decreased 4.1% or by 724 jobs between calendar 2008 and 2009 (latest data available).
- Private sector wages increased 2.2% between calendar 2008 and 2009 (latest data available).
- Average unemployment rate at 6.1% for calendar 2010 and was the third lowest in Maryland.
- Civilian labor force decreased by 0.9% between calendar 2009 and 2010.
- Tourism expenditures decreased by 9.6% or \$13.4M between calendar 2008 and 2009 (latest data available).

**The Department of Economic Development contacted each business listed in the business database to verify information and obtain the year the company started business in Calvert County. As a result the total number of businesses reported in this report is not comparable to prior year's reports. The current number of businesses (4,101) will become the new benchmark for measuring business growth.*

Employment

Between 2006 and 2009 (latest data available), “At Place Wage and Salary Employment” in Calvert County decreased by 266 jobs or 1.2 percent. “At Place” employment refers to place of work vs. place of residence. For the same time period, overall Maryland employment decreased by 69,157 or 2.7 percent and Southern Maryland employment grew by a total of 228 jobs or 0.2 percent.

Between 2006 and 2009, private sector job growth in Calvert County experienced a decrease of 2.9 percent. Private employment now accounts for 80.4 percent of all jobs in the County versus 81.4 percent in 1990. Between 2006 and 2009, total jobs in Calvert’s target industries (financial activities, professional and business services and other services) decreased by 109 jobs or 3.3 percent.

In the two main private sector job categories, goods producing jobs saw an overall decrease of 19.9 percent between 2006 and 2009. Jobs in the service providing sector account for the largest portion of private sector employment and saw an overall increase of 0.9 percent between 2006 and 2009.

Not reflected in the totals are the County’s traditional industries including farming. According to 2008 Maryland Office of Planning data, the most recent available, farm employment totaled 283, including 252 proprietors. The Maryland Office of Planning also reported 11,081 non-farm proprietors in Calvert County in 2008. This is 31.7 percent of the total wage and salary jobs.

Top Ten Employers as of December 2010

	Employees		Employees
Calvert County Board of Education	2,236	Navy Recreation Center Solomons	292
Calvert County Government	1,301	Wal-Mart Prince Frederick	260
Calvert Memorial Hospital	1,146	Asbury Solomons Island	229
Calvert Cliffs Nuclear Power Plant	892	Chesapeake Beach Resort & Spa	215
The Arc of Southern Maryland	425	All American Ambulance & Transport	200

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

Employment

Calvert County	Calendar Year					
	2006		2009		2006-2009	
Total Employment	21,434		21,168			
Government Sector - Total	3,903		4,147			
Federal Government	150		148			
State Government	245		249			
Local Government	3,508		3,750			
Private Sector - Total	17,531	% of total	17,021	% of total	% growth	
Goods Producing	3,210	18.3%	2,570	15.1%	-19.9%	
Natural Resources & Mining	26	0.1%	17	0.1%	-34.6%	
Construction	2,432	13.9%	1,925	11.3%	-20.8%	
Manufacturing	752	4.3%	628	3.7%	-16.5%	
Service Providing	14,321	81.7%	14,451	84.9%	0.9%	
Trade, Transportation & Utilities	4,777	27.2%	4,686	27.5%	-1.9%	
Information	311	1.8%	109	0.6%	-65.0%	
Financial Activities	758	4.3%	667	3.9%	-12.0%	
Professional & Business Services	1,715	9.8%	1,691	9.9%	-1.4%	
Education & Health Services	3,114	17.8%	3,517	20.7%	12.9%	
Leisure & Hospitality	2,831	16.1%	2,960	17.4%	4.6%	
Other Services	815	4.6%	821	4.8%	0.7%	

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 2007 and 2010, the Maryland portion of the DC-Virginia-Maryland-West Virginia Metropolitan Division's annual average civilian labor force decreased by 0.8 percent. Between 2007 and 2010, the Calvert County annual average civilian labor force decreased by 1 person to 48,272. The average unemployment rate increased to 6.1 percent but remains among the lowest in Maryland. By comparison, Charles County's average labor force decreased by 0.3 percent for the same period with an average unemployment rate of 6.1 percent, while St. Mary's County's average labor force increased 2.1 percent with an average unemployment rate of 6.2 percent. Between 2007 and 2010, the national annual average civilian labor force decreased by almost 1 percent with an average unemployment rate of 9.6 percent.

Calvert County's annual civilian labor force in 2007 was 8.4 percent of the Maryland portion of the DC-Virginia-Maryland-West Virginia Metropolitan Division and remained the same in 2010.

Civilian Labor Force				
County	Calendar Average			
	2007	2008	2009	2010
Calvert	48,273	49,214	48,693	48,272
Charles	76,970	78,279	77,330	76,706
St. Mary's	51,512	52,513	51,343	52,586
DC-VA-MD-WV Metro Div. (Maryland portion)	576,983	581,694	576,681	572,529
United States	153,126,000	154,331,000	154,206,000	153,893,000

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			
	2007	2008	2009	2010
Calvert	2.9%	3.6%	5.8%	6.1%
Charles	3.0%	3.7%	5.8%	6.1%
St. Mary's	3.0%	3.7%	5.7%	6.2%
DC-VA-MD-WV Metro Div. (Maryland portion)	3.5%	4.3%	6.7%	7.1%
United States	4.6%	5.8%	9.3%	9.6%

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 31.4 percent between 2007 and 2010. This includes both single- and multi-family permits. For the same time period, the residential permit value increased by 26 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 20.2 percent between 2007 and 2010. Commercial permit values increased by 59 percent for the same time frame.

Since 2007, housing prices in Southern Maryland have declined moderately. In 2010, Calvert continued to have the highest average home selling price in the region at \$307,886, down by 23 percent since 2007. St. Mary's County comes in second at \$293,916, a 16.2 percent decrease over 2007. Charles County's average price for the same time period is the lowest in the region at \$257,677, down almost 28 percent since 2007. In comparison, Maryland's home selling price for 2010 was \$291,202, down almost 20 percent since 2007 while the United States' average price was \$272,200, a decrease of over 13 percent since 2007.



Building Permits				
Calvert County	Calendar Year			
	2007	2008	2009	2010
Single Family	230	188	220	189
Multi-Family	57	32	31	8
Total Residential	287	220	251	197
Commercial	208	215	126	166

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

Building Permit Value				
	2007	2008	2009	2010
Residential	\$50,534,157	\$43,161,969	\$54,911,062	\$38,715,990
Commercial	\$75,867,933	\$81,793,150	\$29,610,477	\$120,612,951
Total	\$126,402,090	\$124,955,119	\$84,521,539	\$159,328,941

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

Average Home Selling Price				
	2007	2008	2009	2010
Calvert County	\$400,093	\$349,261	\$324,081	\$307,886
Charles County	\$355,296	\$313,658	\$273,693	\$257,677
St. Mary's County	\$350,616	\$324,193	\$297,219	\$293,916
Maryland	\$362,304	\$341,173	\$300,573	\$291,202
United States	\$313,600	\$292,600	\$270,900	\$272,200

Source: RealEstate Business Intelligence, LLC - An MRIS company & U.S. Census Bureau

Agriculture

The total land area of Calvert County is 136,387 acres; in 2009, 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 crop for Calvert County is hay. Between 2006 and 2009 (latest data available), the acres of hay harvested remained the same. For 2009, the acres planted of corn, 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 \$13.3 billion total Real Property Tax Base of Calvert County in Fiscal Year 2010, the agricultural base accounts for \$326.2 million, which is 2 percent of the total base.

For more information on Calvert County agriculture, please visit www.calvertag.com.



Crops, Acres Planted				
	Calendar Year			
Calvert County	2006	2007	2008	2009
Corn	4,000	4,100	3,500	--
Soybeans	3,300	2,200	--	--
Wheat	1,700	2,000	--	--
Hay	3,000	3,200	2,800	3,000

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 2007 and FY 2010, the Total Assessable Base increased by 54.8 percent. The residential real property assessable base has grown from 82.3 percent of the total tax base to 88.6 percent from FY 2007 to FY 2010.

Calvert County's utility base has provided a solid foundation for over 30 years. In FY 2007, public utilities represented 10.3 percent of the total assessable tax base as compared to 2.5 percent in FY 2010. 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 FY10, Constellation Energy remained the largest single taxpayer in the county.

Between FY 2007 and FY 2010, the residential real property base increased by over \$5 billion or almost 67 percent, commercial real property increased \$613 million or almost 102 percent, public utilities decreased \$630 million or 62.7 percent, and personal property increased over \$16 million or 14.3 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 2007		FY 2010	
		% of Total		% of Total
Residential Real Property	\$8,028,066,306	82.3%	\$13,369,493,045	88.6%
Commercial Real Property	\$602,179,029	6.2%	\$1,215,313,959	8.1%
Public Utility	\$1,006,164,710	10.3%	\$375,773,445	2.5%
Personal Property	\$112,632,580	1.2%	\$128,701,690	0.9%
Total Assessable Base	\$9,749,042,625		\$15,089,282,139	

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 2010	
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 8.6 percent between 2006 and 2009 (latest data available). In the same period, Maryland’s median household income experienced an increase of 7.4 percent. Calvert’s median household income continues to rank in the top three counties statewide while Charles County comes in fourth and St. Mary’s County ranks eighth. Calvert County’s median household income in 2009 was 25.2 percent higher than the State of Maryland’s and 76.2 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 2006 and 2009 were modest in most categories. The largest increase was seen for the professional and business services sector with a 21.5 percent increase. A decrease in average weekly wages was experienced in only one sector: information. In 2009 the financial activities 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 2006 and 2009 both categories experienced increases of 10 percent and 6.8 percent respectively. The goods producing category offers the highest weekly wage at \$921 with the service providing category following at \$710.

Median Household Income				
County	Calendar Year			
	2006	2007	2008	2009
Calvert	\$80,750	\$84,350	\$86,850	\$87,700
Charles	\$81,100	\$83,500	\$86,000	\$86,650
St. Mary’s	\$72,200	\$75,150	\$77,750	\$79,000
Maryland	\$65,250	\$67,700	\$69,550	\$70,050
United States	\$51,278	\$51,965	\$50,112	\$49,777

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

Average Weekly Wage Per Worker			
Calvert County	Calendar		
	2006	2009	
Private Sector - Total	\$696	\$742	
Goods Producing	\$837	\$921	
Natural Resources & Mining	\$829	\$842	
Construction	\$861	\$944	
Manufacturing	\$759	\$852	
Service Providing	\$665	\$710	
Trade, Transportation & Utilities	\$828	\$861	
Information	\$960	\$944	
Financial Activities	\$944	\$997	
Professional & Business Services	\$724	\$880	
Education & Health Services	\$693	\$761	
Leisure & Hospitality	\$274	\$291	
Other Services	\$464	\$536	

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 2010 school year was 17,006 which is slightly lower than the 2007 enrollment of 17,474.

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 decrease in their dropout rate between 2007 and 2010 and the graduation rate increased from 89.89 percent in 2007 to 92.47 percent in 2010. Calvert's 2010 graduation rate is higher than the State at 86.53 percent, Charles County at 89.83 percent and St. Mary's County at 88.83 percent.

The Maryland State Department of Education collects post-graduation plans data using the High School Graduate Follow-Up Questionnaire. For 2010, the number of Calvert County seniors indicating they planned to attend a four-year college was up 11.7 percent over 2007, while the number indicating they planned to attend a two-year college increased 18.1 percent. For the same time period, the number of Calvert County seniors indicating they planned to work and attend school increased 12.9 percent.

Calvert County Schools Assessment							
Grade	Skill	2007 Percent			2010 Percent		
		Advanced	Proficient	Basic	Advanced	Proficient	Basic
3	Reading	31.7	59.0	9.3	26.0	63.1	10.9
3	Mathematics	37.8	50.3	11.9	43.4	48.5	8.1
4	Reading	36.8	55.8	7.3	38.0	55.3	6.7
4	Mathematics	57.8	36.6	5.6	63.4	32.4	4.2
5	Reading	44.5	43.9	11.5	63.0	32.0	5.0
5	Mathematics	31.2	58.7	10.1	34.1	55.8	10.2
5	Science	N/A	N/A	N/A	19.5	64.6	15.9
6	Reading	38.6	46.4	15.0	55.8	38.1	6.2
6	Mathematics	29.1	53.9	17.1	40.3	48.5	11.2
7	Reading	36.2	44.2	19.5	57.6	32.3	10.1
7	Mathematics	22.2	48.8	29.0	26.5	57.6	15.9
8	Reading	31.7	49.3	19.0	54.2	34.5	11.3
8	Mathematics	29.8	43.0	27.3	35.0	46.3	18.7
8	Science	N/A	N/A	N/A	10.0	74.9	15.1

Source: Maryland State Department of Education, "2010 Maryland Report Card"



Calvert County High School Assessments		
Grade	Skill	Percent Passing 2010
10	Algebra	96.7
10	Biology	97.4
10	English	94.1
10	Government	87.2
11	Algebra	97.7
11	Biology	98.3
11	English	95.6
11	Government	97.1
12	Algebra	96.8
12	Biology	97.6
12	English	92.9
12	Government	98.3

Annual High School Dropout Rate		
County	2007	2010
Calvert	2.02	1.57
Charles	2.73	1.81
St. Mary's	2.73	2.91
State	3.51	2.54

Source: Maryland State Department of Education, "2010 Maryland Report Card"

Tourism

Calvert County had 421,163 visitors at 15 key visitor sites throughout the County in FY 2010, an increase of 21.2 percent over FY 2007. This increase is due in part to the addition of Hall Aquatic Center in Prince Frederick in FY 2010. 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 imposes a rate of 1 percent. Between FY 2008 and FY 2010 Calvert County collections increased 7 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 2007 and 2010, state sales tax collected in Calvert County from hotels increased by 24.4 percent, while restaurants increased by 2.5 percent. For the same time period, shopping and amusements decreased 11.9 percent and transportation decreased 8.2 percent.

In Calvert County, tourism expenditures decreased 5.4 percent from 2006 to 2009 (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 2009 (latest data available), Calvert County experienced an 19.3 percent decrease in expenditures and a 18.7 percent decrease in the number of boats.

Tourism jobs represent direct tourism-related employment such as restaurants and hotels and increased 1.3 percent between 2006 and 2009 (latest data available).

Tourism Statistics				
	Calendar Year			
Calvert County	2007	2008	2009	2010
Visitor Counts (Fiscal Year)	347,596	397,190	384,885	421,163
Admissions & Amusement Tax Collected (Fiscal Year)	non-comparable	\$23,377	\$30,212	\$25,009
State Sales Tax				
Hotels	\$839,635	\$1,079,038	\$983,467	\$1,044,417
Restaurants	\$4,980,147	\$5,257,219	\$5,489,557	\$5,104,546
Shopping/Amusements	\$412,156	\$396,303	\$370,356	\$362,909
Transportation	\$407,817	\$428,082	\$373,438	\$374,242
Tourism Expenditures	\$135,800,000	\$140,300,000	\$126,900,000	unavailable
Recreational Boating				
Expenditures	\$68,177,700	unavailable	\$54,704,000	unavailable
Number of Boats	7,580	unavailable	6,509	unavailable
Tourism Jobs	2,159	2,364	2,090	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? 2009 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

2010 Projects

This list is created from projects with filed site plans during 2010.

Company	City	New/Rel/Exp	Sq. Ft.
Chesapeake Hills Maintenance Building	Lusby	Expansion	2,400
Dr. Meraj Medical Office	Prince Frederick	New	3,294
Huntingtown Professional Building	Huntingtown	New	19,945
Jennie's Gym	Huntingtown	New	25,000
Solomons Island Winery	Solomons	Expansion	4,900
Solomons Nursing Center	Dowell	Expansion	16,562
Strawberry Fields Phase II	St. Leonard	New	19,600
Sully & Sons, Inc.	Prince Frederick	New	3,750
Total Square Footage			95,451
Total Capital Investment			\$7,576,580

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
- Procurement Technical Assistance Center counseling
- Technology Development Corporation counseling
- Training and educational seminars
- Workforce development coordination

Annual Business Publications

- Business Resource Guide
- Business and Tourism E-Newsletters (quarterly)
- Online Calendar of Events
- State of the Economy
- Strategic Plan
- Visitors Guide

Web Resources

- Calvert County Department of Economic Development:
www.eocalvert.com
- Patuxent Business Park:
www.PatuxentBusinessPark.com
- Calvert County Agriculture:
www.CalvertAg.com

Other Business Services

- Calvert County Incentive Fund
- Calvert Economic Development Loan Fund

Calvert County Department of Economic Development

Linda Vassallo, Director

Jan Ashworth, Agriculture Support Specialist

Katie Baker, Tourism Program Assistant

Joyce Stinnett Baki, Tourism Specialist

Sandy Bentley, Executive Administrative Assistant

Danita Boonchaisri, Marketing/Communications Specialist

Ruth Buckler, Economic Development Program Assistant

Tammy Loveless, Public Information Program Assistant

Kelly Robertson-Slagle, Business Development Specialist

Gypsy Stephenson, Business Retention Program Assistant

Mark Volland, Public Information Specialist

Ronda Ward, Tourism Program Assistant

Vacant, Business Retention Specialist

For information:

175 Main Street

Prince Frederick, MD 20678

410.535.4583

800.331.9771 (toll free)

301.855.1880 (metro)

410.535.4585 (fax)

www.ecalvert.com

info@ecalvert.com (e-mail)

Board of County Commissioners

Susan Shaw, President

Pat Nutter, Vice President

Gerald W. Clark

Evan K. Slaughenhaupt Jr.

Steven R. Weems

