



**COMMUNITY  
LEGACY  
PLAN**

**TOWN OF ST. MICHAELS, MD**

*December 2008*

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## CHAPTER 1

### *INTRODUCTION AND PURPOSE STATEMENT*

The State of Maryland Community Legacy Program is intended to assist communities and local decision-makers. The program provides assistance, funding and support for the revitalization of transitional or at-risk urban communities. One requirement of the program is the completion of a Community Legacy Revitalization Plan This Plan focuses on how to overcome the challenges facing the Town and build upon the strong foundation of assets that already exist in St. Michaels. This Plan provides a blueprint for decision-makers as they consider steps for attracting investment and evaluate how to best use the resources – that will build a strong, sustainable community into the future. Development activities which may be eligible for Community Legacy funding include:

- Capital improvements such as streetscape and façade;
- Recreational amenities;
- Community gathering place improvements;
- Projects which include priority incentives to individuals to purchase and rehabilitate houses or for homeowners to renovate their existing houses;
- Developing and renovating buildings for mixed-uses;
- Developing public infrastructure that is incidental to a redevelopment project;
- Strategically demolishing properties to enhance the use of land;
- Creating strategies targeted at increasing investment in existing communities or
- Acquiring vacant buildings or unimproved land in anticipation of future development.

The Town of St. Michaels recognizing the benefits of such a program sought and received funding for the completion of this Legacy Plan from the State of Maryland's Department of Housing and Community Development. The Community Legacy Plan was prepared through a 12 month process that consisted of:

- The review of the Town's existing plans and policies
- Inventorying the property ownership in the Fremont/Canton/Conner Street corridor
- Analyzing the parking inventory in the Fremont/Canton/Conner Street corridor
- Assessing current and projected traffic flows throughout the Town
- Identifying pedestrian issues
- Evaluating the potential for mixed uses and workforce housing within the Commercial areas of the Town.
- Evaluating the need for streetscape improvements
- Evaluating the potential for the re-development of the Mill.
- Evaluating destination signage issues throughout the Town.

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This Community Legacy Plan has been created to help guide and assist residents and business owners in securing future funding for revitalization projects throughout the Town.

### **1.1** *A Brief History of St. Michaels*

The earliest mention of St. Michaels by name is in a legal action of 1680 to collect on a bet on a horse race. Earlier, a log building, the first chapel of today's Christ Episcopal Church, was erected on the site of the present church. The parish was named "St. Michaels" after the Archangel, St. Michael. St. Michaels also became the name of the village, the church, and the river (although the river's name was eventually changed to Miles). The actual settlement and development of the Town of St. Michaels did not occur until the middle of the eighteenth century. As with many early settlement churches, the Anglican (now Episcopalian) churches of the time were rural churches designed to be in the center of scattered settlement and not in an identifiable village. St. Michaels is one of the few Eastern Shore communities that actually grew up around its church.

The Town of St. Michaels was laid out as a community by James Braddock in the late 1770s. As an agent for a British merchant firm, Braddock had access to financing and a motive for acquiring the rights of the largest landowner, shipbuilder Philip Wetheral, when he died in 1774. Braddock laid out the town on the land he bought from Wetheral's estate and devised a town system of thirty-six lots around a central square. That first square is St. Mary's Square. He also laid twenty-two other lots on Church Cove and on land along our present harbor. An interesting feature of Braddock's plan was a special reserved lot for a Methodist church. At the time, Methodism was a breakaway sect from the British crown supported Anglican Church. Braddock's town was successful and in 1804, the Town was granted its first charter by the State of Maryland. By 1783, twenty lots had been sold and several houses built. By 1800, St. Michaels boasted at least thirty dwellings. The first two decades of the nineteenth century saw the construction of Federal style homes on Talbot and Mulberry Streets and by the second quarter of the nineteenth-century prosperity led to expansion beyond the original boundaries laid down by James Braddock. Development spread north along Talbot Street and into the area of Carpenter Street and Cherry Street. On the south and west side of Town, houses were built in Thompson's Square and Miller's Addition.

St. Michaels continued to grow economically during the first years of the nineteenth century. The main activity was shipbuilding and many of the Town's residents were employed in the yards or in support activities. Swift schooners, known as "Baltimore Clippers," were built at St. Michaels.

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**Figure 1**  
**St. Michaels Circa 1877**

By 1877 the Town showed considerable growth including the development of the northwestern section and the central western area which now makes up the business district. The street system and structural fabric of St. Michaels Downtown and surrounding area have changed very little since 1877 as shown in **Figure 1** above. With the exception of growth to the south and west of Town, St. Michaels has changed very little in structural character and design during the past century.

Talbot Street, the commercial and main street of St. Michaels, has been the scene of business activity since the eighteenth century. Although no buildings remain from that period, the nineteenth-century buildings which line Talbot Street today reflect the influence of architectural styles from the Colonial and Federal periods as well as Greek Revival, Italianate, Gothic Revival and Queen Anne periods. With the exception of a few large public buildings, the architecture of Talbot Street was scaled to residential and pedestrian

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standards, although evidence exists of combined residential and commercial use from the beginning.

Photographs of Talbot Street from the early twentieth century show large, graceful trees arched over rows of houses and shops with brick sidewalks and an oyster shell roadway in front. The spires of the Episcopal and Methodist churches towered above everything, as they do today. The character of Talbot Street changed radically when modern improvements - water/sewer, curbs, asphalt paving, and utility poles -- resulted in the removal of these trees. By the 1920s, Talbot Street looked much as it does today.

The twentieth century brought other changes to St. Michaels. The canneries and the watermen were economic mainstays but tourism began to play a role in the economy of the Town. The Claiborne Ferry and the construction of the railroad from the ferry to Ocean City helped showcase St. Michaels to visitors and thus bringing about the current principal business and economic base: tourism.

### *1.2 Existing Planning Initiatives*

The Town of St. Michaels has been involved in or affected by several planning studies, initiatives and legislation at both the state, county and local levels. Because this Community Legacy Plan is based in part upon these works, a summary of those relevant documents is listed below:

*Maryland Policies:* In 1997 the Maryland General Assembly passed five pieces of legislation and budget initiatives included Priority Funding Areas, Brown-fields, Live Near Your Work, Job Creation Tax Credits, and rural Legacy. These initiatives often referred to as “Smart Growth” policies are intended to address sprawl and target state funding and programs to already established communities and designated growth areas. More specifically, Priority Funding Areas identify areas where the State will focus on growth-related infrastructure. The Town of St. Michaels falls within a designed priority funding area in Talbot County and is therefore eligible for a variety of state programs and funding pools.

*The Comprehensive Plan for St. Michaels, 1998 and the Draft Comprehensive Plan for St. Michaels, 2008:* The purpose of a comprehensive plan is to provide long-range guidance for the future growth of the Town and for the protection of its character. The 2008 plan is scheduled to be adopted by the end of 2008.

*St. Michaels Business District Improvement Plan:* In 1985 the Commissioners studied the feasibility of expanding the existing central commercial district (north commercial district as it was referred to in the St. Michaels Comprehensive Plan) west to Fremont Street. The project scope included preparation of a Land Use plan for the redevelopment and/or expansion of the Downtown in order to establish depth and clearer definition of the downtown. This plan was updated in 2002 and many of the concepts contained within both versions are still relevant.

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*Resolution 2006-17: A Resolution Of The Commissioners Of St. Michaels, Maryland To Approve The Designation Of The Town As A Community Legacy Area And To Support The Application And Receipt Of Financing For A Community Legacy Plan To Be Financed Either Directly By The Department Of Housing And Community Development (The "Department") Of The State Of Maryland Or Through Other Departments Or Agencies Of The State Of Maryland:* In adopting this resolution in 2006, the Commissioners approved the designation of the Town as a Community Legacy Area. A grant was sought and received for the funding of development of a Community legacy Plan.

*Ordinance No. 385- An Ordinance To Declare As An Urban Renewal Area, And To Adopt An Urban Renewal Plan For Certain Properties Located On The West Side Of Fremont Street, And For Certain Properties Located On The East Side Of Conner Street, In The Town Of St. Michaels:* In 2008 the Commissioners adopted an Ordinance to declare as an Urban Renewal area, and to adopt an Urban renewal Plan for certain properties located on the Westside of Fremont Street, and for Certain properties located on the East Side of Conner Street, in the Town of St. Michaels.

### ***1.3 Designation of Community Legacy Planning Areas***

While the Community Legacy Area encompasses the incorporated limits of the Town in its entirety, the primary topics are the focus of this Plan:

- Fremont and Conner Street ("the Fremont Street Corridor")
- The Old Mill planned redevelopment area (PRA)
- The northwest residential district (Dodson, North, N. Fremont, Perry, Webb Lane)
- Neighborhood Commercial Zones (N. Talbot and S. Talbot at the entrances to Town)
- The Chesapeake Bay Maritime Museum
- The St. Michaels Museum at St. Mary's Square
- Infrastructure (private and public) in the noted areas
- Transportation, traffic circulation and parking in the commercial zones

All of the areas noted above are located in St. Michael's Priority Funding Area (PFA) and are highlighted in **Figure 2**. Several of these revitalization areas within the Town of St. Michaels are also within the Town's Historic District **Figure 3**. The majority of the areas are within an area having high historic value, while there are others that are in areas with lower, but still significant historic values. Any recommendation for improvement should consider and allow for maintenance of the historic character of St. Michaels.

### ***1.4 How to Use the Legacy Plan***

The Legacy Plan is a document that provides decision makers, interested organizations and others with a clear assessment of the challenges and opportunities that face the Town

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as well as recommendations that will lead toward community revitalization. Information in the Legacy Plan should be used to help support efforts to obtain funding from federal, state, local and private sources.

To ensure that the plan maintains its applicability, it is recommended that the Commissioners closely monitor and review its progress and formally update the legacy Plan concurrent with the mandated 6 year update of the Town's Comprehensive Plan. Interested citizens and organizations should stay informed of the progress toward implementing the Legacy Plan and use the recommendations as a guide for initiating grass-roots activities.



Community Legacy Planning Area  
St. Michaels, Maryland

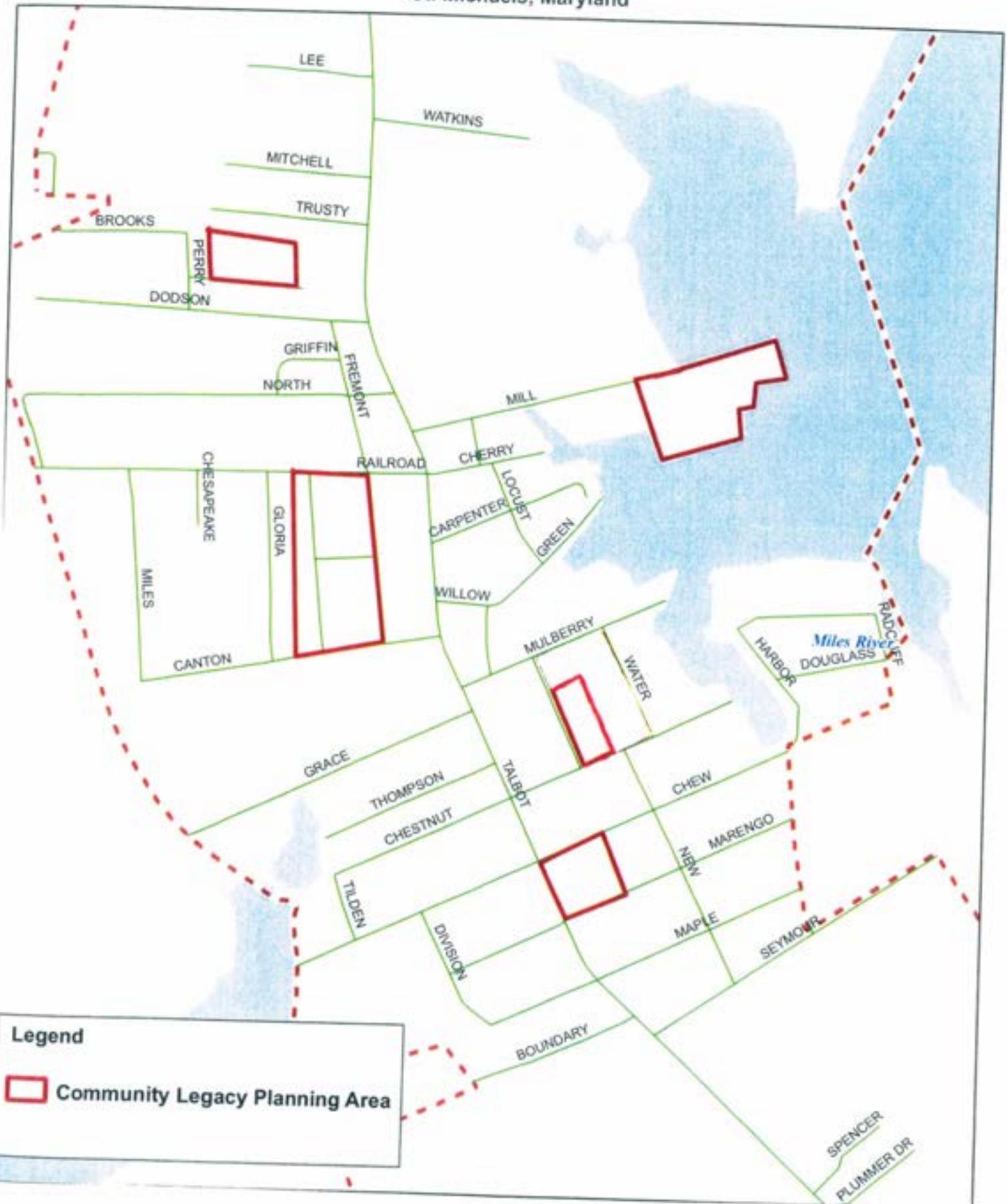


Figure 3 - Map of  
Community Legacy Planning Area

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## CHAPTER 2

### *EXISTING CONDITIONS*

#### *2.1 Overview of St. Michaels*

The Town of St. Michaels exemplifies many of the principles now termed by Planners as “smart growth,” as evidenced by the form of development in the downtown business area and older established residential neighborhoods. As a part of the larger Bay Hundred Region, the Town serves as the center for commercial services and community facilities for its residents and surrounding communities. The Town’s long-range goal, as stated in the *Draft Comprehensive Plan, 2008*, is to create and sustain a year-round business district, provide a greater housing diversity to meet a broader range of resident needs and provide opportunities for economic development.

#### *2.2 The Commercial Zones*

The commercial districts of St. Michaels offer convenience as they are within walking distance of residential areas, provide easy access to the community and reduce the reliance on automobile dependent shopping.

- Talbot Street is the historic business core of our community. Its buildings embody the community’s past and its visual identity; offering a unique shopping experience to the residents and visitors.
- To the west of Talbot Street is the Fremont Street Corridor where there has long been interest expressed in revitalizing the commercial district of Fremont and Connor Streets, an area known as the ‘Fremont Street Corridor’. This area has been designated a Planned Re-development Area – Urban Renewal District.
- The waterfront of the St. Michaels harbor is where larger restaurants, inns, marinas are located.
- The Old Mill Planning Area is the subject of several private investment interests that are turning the area into a viable commercial area centered on skill trades.
- Both the northern and southern entrances to the Town on Talbot Street are zoned Neighborhood Commercial, a zone whose purpose is to provide a transitional area between the commercial and residential zones. There has long been interest in eliminating the Neighborhood Commercial zones in favor of allowing these areas to have broader latitude for commercial sales.
- While the Chesapeake Bay Maritime Museum and the St. Michaels Museum at St. Mary’s Square are not in commercial zones, their contribution to the commercial viability of the Town is immeasurable. The Chesapeake Bay Maritime Museum is the largest business in Town, occupying more than 18 acres on its waterfront campus and 18% of the waterfront on St. Michaels Harbor. Reinvestment in both museums is needed for increased citizen and tourist interest.

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### 2.3 *The Residential Zones*

While less than half of the Town's land is devoted to residential use, almost 85% of our residential land could be considered low-density residential, characterized by single family homes on half acre lots or larger. However, as an older community, St. Michaels has many homes and entire neighborhoods that are on very small and/or narrow lots. This gives many sections of town an urban feel while still lying in the rural setting of Maryland's Eastern Shore. The majority of the older multi-family residences are scattered throughout Town within a block of Talbot Street. A 28-unit public housing project is located near Fremont and Dodson Avenues. A 27-unit project containing predominantly elderly housing is located near the southern entrance to Town on the north side of MD Route 33. Newer multi-family housing include condominium developments: a 7-unit building near the center of Town, a 50 unit development on the north end and a new 15 unit development at Dodson Avenue.

On the north end of town, beginning with the south side of Rolles Range Road to the west and the south side of Yacht Club Road to the east, the Town intends to use the Residential Gateway Zone to preserve the existing rural appearance up to the current edges of town development. This area allows for an entrance into the Town that is gradual and in the same character as the downtown area. This gateway zone also acts as a transition to the Talbot County Countryside Preservation Zone, the purpose of which is to slow sprawl by creating a greenbelt. Hatton's Gardens, on the south side of the Town, exemplifies the residential gateway neighborhoods.

### 2.4 *Economic Conditions*

The downtown Central Commercial district has grown over the years, but until recently, in only one dimension: north and south on Talbot Street. Meanwhile, the three- by four-block area that was the thriving mixed-use center of town, has deteriorated. Today there are a number of run-down structures and several vacant lots in what is now referred to as the "Fremont Street Corridor". The economic health of St. Michaels depends on the health of its central core, including the Fremont Street Corridor. In preparation for revitalization of the commercial district, the Commissioners of St. Michaels have been buying properties over the past decade to use in a downtown revitalization initiative. The work on this initiative has already begun. A new library was opened on Fremont Street, followed by a new Police station and park. These anchors added to the business that located in the area earlier provide a nucleus for completion of the revitalization of the area. Thus, a key element of our Community Legacy Plan is the revitalization of this central business district.

A long-standing problem that has plagued the success of our economic development is the continuing shift of the mix of businesses in the downtown area from establishments predominantly serving the year- round population of the community to a tourist-oriented downtown dominated by small specialty shops. An example of this shift is the closing of the Town's only laundromat. With the loss of this service, residents of the Town and the

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entire Bay Hundred peninsula must travel to the town of Easton, a distance of 10 miles from St. Michaels for laundry service.

As a part of the downtown redevelopment there is a desire to increase the number of full-time residents in the downtown core through the creation of live-work and residential units in the second (and third) stories above commercial structures. The hope is twofold:

- that such mixed-use of the commercial properties will be able to provide a number of dwelling units that will represent workforce housing; and
- that this increase in residential use in the downtown core will justify the establishment or re-establishment of businesses more oriented to serving the local population such as shoe repair, laundromat, tailor, beauty/barbershops and other uses of a similar nature.

On the south edge of Town, the Old Flour Mill and surrounding buildings today house severable viable businesses, including a bakery, winery and brewery. The mill can be made operative and past plans for redevelopment have included turning the mill facility itself into a historic museum/gift shop venue. The mill could be re-started as part of the attraction, which would provide an anchor to the commercial district on the south end of town.

Finally, the Chesapeake Bay Maritime Museum, which is a central component of the Town's tourist trade, has ongoing needs for improvement/refurbishment of historic structures.

### ***2.5 Transportation, Traffic Circulation and Parking***

Traffic congestion and the lack of sufficient parking during tourist season is a strong deterrent to economic growth in St. Michaels. While a walkable town, the downtown area is not pedestrian friendly and there are few rest areas. Directional and informational signage is inadequate or lacking altogether in many areas.

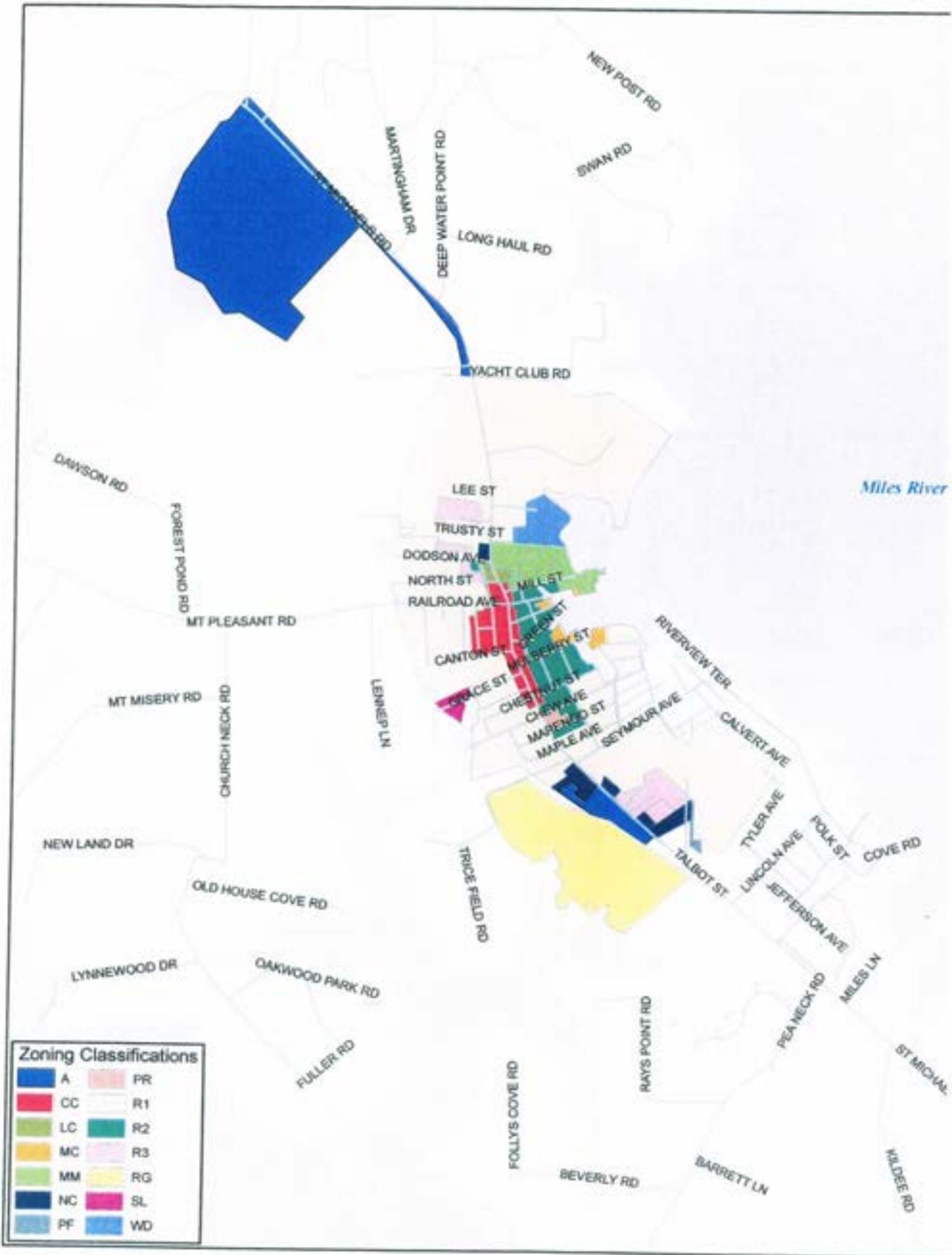


Figure 4 – St. Michaels Zoning Map

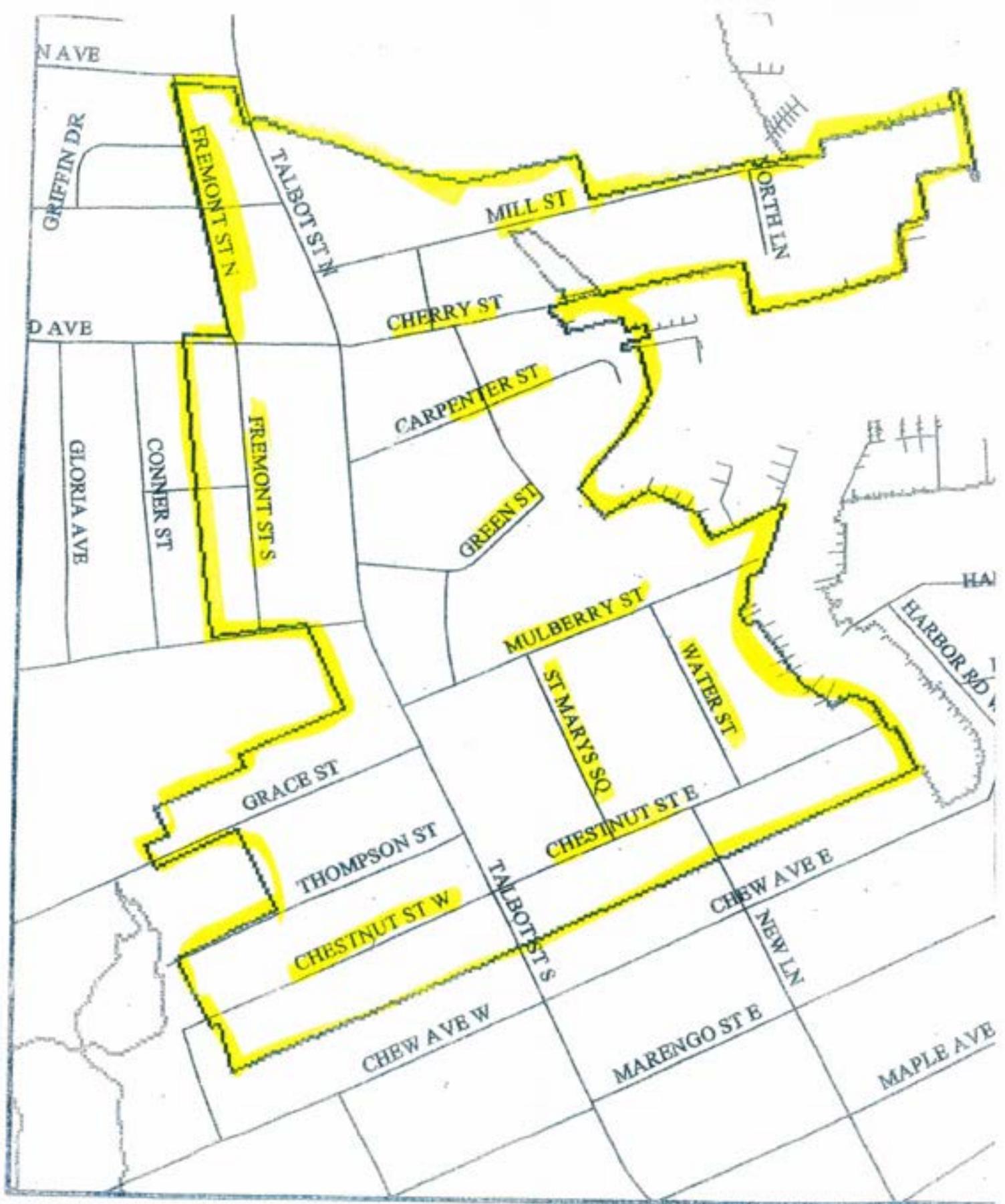


Figure 4a - St. Michaels  
Historic District

**Figure 5**  
**Approximate Size and Characteristics of Town Park Facilities (public and private)**

<b>Site</b>	<b>Size</b>	<b>Park Features</b>
1. Canton Farm Nature Area	40 acres	Nature Preserve and Wildlife Observation area.
2. Ball Fields at Perry Cabin Field	20 acres	General recreation facility with approximately 20 acres developed to include; baseball/softball fields (lighted), basketball court, playground areas, picnic shelter, picnic areas, walking trail, soccer fields, public restrooms, and open space.
3. Chesapeake Bay Maritime Museum	18 acres	Ten exhibit buildings, aquarium, lighthouse, children's outdoor exhibits and play areas, boardwalk, piers, picnic tables, bench seating, and views of the Miles River and Foggs Cove.
4. St. Michaels School Complex	15 acres	Running track, tennis courts, basketball courts and playgrounds.
5. Clint Bradley Park	2 acres	New developing park facility to anchor one end of the San Domingo Trail. Includes or will include active play areas, gazebo, picnic tables, trails and facilities for passive recreation use.
6. Bay Hundred Community Pool	1 acre	Outdoor pool facilities, showers, lockers and pool building
7. Skate Board Park – Hollis Park Extended	.5 acres	Provides skating area, public restrooms and supplemental parking on Mill Street.
8. Hollis Park	1.9 acres	Passive park facility providing playground, picnic tables, bench seating and views of St. Michaels Harbor.
9. Muskrat Park	.5 acres	Features landscaping, pavilion, picnic tables, bench seating, and views of St. Michaels Harbor and the Miles River. Renovation of the park with expansion of services is underway in November 2008
10. St. Michaels Museum at St. Mary's Square	.3 acres	Park-like setting featuring two circa 1860 buildings with artifacts significant to history and culture of area.
11. Back Creek Park	.3 acres	Passive recreation area with pier, kayak launch ramps, picnic tables, bench seating, and views of San Domingo Creek.
12. George W. Wilson Park	.25 acres	Reading Park located adjacent to the Library to include bench seating, patio area and rain garden.
13. Frederick Douglass Park	.1 acre	Downtown seating area and information kiosk
14. St. Michaels Nature Trail	1.2 miles	Under construction in November 2008

## CHAPTER 3

### *THE PLAN*

In 2006, the Town received funding for the completion of this legacy plan from the Community Legacy Program of the State of Maryland's Department of Housing and Community Development. This Plan focuses on how the Town can build upon the strong foundation of assets that already exist and provides a blueprint for decision-makers as they consider steps for attracting investment and evaluating how to best use those resources necessary to build a strong sustainable community into the future.

The Community Legacy Area is largely the same area as the Town's jurisdiction and all of the designated planning areas (see Chapter 1) are located in the St. Michaels Priority Funding Area. Since 2002, the Fremont and Conner Street Corridor and the northwest residential district have been a part of the Town's "Designated Neighborhood" as identified in the Neighborhood Business Development Program of the Department Of Housing And Community Development of the State of Maryland.

Improving the functional aspects of downtown commercial area includes addressing vehicular and pedestrian circulation and parking. Improving the form of the downtown, while continuing to expand to the limits of the commercial zoning requires attention to details such as building design, lot coverage, landscaping, signs, and public improvements such as streets, sidewalks, parks, directional signs, street furniture, tree canopies and lighting. It will also require that the community establish mechanisms and procedures for coordinating public and private planning and improvements as well as for financing.

### *3.1 Redevelopment Areas in the Community Legacy Plan*

#### **3.1.1 Fremont Street Commercial Corridor.**

##### *Challenges and Opportunities:*

Development of the Fremont Street Corridor portion of downtown St. Michaels, like the development of the rest of the central commercial area, should be integrated with overall objectives of improving the form and function of the entire downtown commercial area. This particular area is zoned central commercial and is identified in the town's Comprehensive Plan to accommodate future commercial expansion. The philosophy established over the past several decades is to provide greater depth to the downtown area. Essentially, expansion of the downtown towards Fremont Street will provide depth to the current pattern of commercial development along Talbot Street and will establish a core commercial area.

Successful commercial ventures, whether providers of basic community services or retailers catering to a seasonal population, generally require locations that are attractive and that provide visibility and direct access. Investors are less willing to take risks in

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areas that lack these locational characteristics. The Fremont Street Corridor has inadequate access and less-visible parking areas, contributing to its lack of economic investment. As currently configured, the corridor is not aesthetically inviting to citizens or tourists. With recent attention, the corridor is starting to see some investment and beautification. The St. Michaels police station relocated to Fremont Street, next to the Blue Crab Coffee Café. The new library and associated open space start to open up Fremont Street and make it look more inviting to pedestrians. However, more investment into this area is needed to make it more attractive for business ventures. Reinvestment of the areas need to be paramount as the areas continue to gain viability for increased citizen and tourist interest, as well as an expansion of the downtown area.

### *Recommendations:*

#### 3.1.1.1. The Westside Village Project

The St. Michaels Westside Project is a collaborative effort between the Town of St. Michaels and a private developer. This proposed infill development will be bounded by Fremont and Conner streets in downtown St. Michaels and will greatly enhance both the retail and residential markets, while creating minimal adverse effect on the environment. This project in its current plan will consist of fifteen structures. There will be a mix of restored historical buildings and new structures designed to replicate historically accurate architecture. The buildings will have retail / office uses on the first levels and residential uses on the upper levels. Parking will be provided on-site for the residential units. The design concept is to have a courtyard layout with brick paver walkways flowing between historical and historically accurate buildings. Many of the components of the St. Michaels Westside Village Project will impact the entire Fremont Street Corridor with positive changes including such improvements as brick sidewalks and period-style lighting.

**(See Figure 6)**

#### 3.1.1.2. Other Commercial Development

With recent attention the Fremont Street Corridor is starting to see some investment and beautification. The St. Michaels police station relocated to S. Fremont Street, next to the Blue Crab Coffee Café. The new St. Michaels Free Library and the adjacent Wilson Reading Garden have opened up Fremont Street and made it look more inviting to pedestrians. However, more investment into this area is needed to make it more attractive for business ventures. Sidewalks and open space are needed to allow for attractive and safe pedestrian movement. Screening of unnecessary views will be an important component of the revitalization of this area as will the continuance of the “theme” of the Talbot Street commercial area, e.g., brick sidewalks, crepe myrtle trees and granite curbs. These improvements will draw visitors along from the central Talbot Street establishments into a circular loop through the Corridor. Consideration should be



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given to amendment of the Zoning Code to allow short-term rental of structures in the Fremont Street Corridor as described in the plan for the Westside Village Plan.

3.1.1.3            Infrastructure Improvements

Sidewalks and open space are needed to allow for attractive and safe pedestrian movement, as well as screening of unnecessary views. These elements of the Westside Village Plan should be carried out throughout the Corridor.

3.1.1.4            Mixed Use Residential

Workforce housing needs should be addressed for business owners and operators. The Town has recently adopted legislation to encourage residential housing on the second and third floors of commercial buildings, but other incentives may be necessary to encourage property owners and potential residents to make use of this housing option. Including workforce housing in commercial buildings provides an economic incentive for commercial property owners and encourages a year-round presence in the commercial area.

**3.1.2    The Old Mill Planning Area.**

*Challenges and Opportunities:*

The Old Mill, which is located between E. Chew and E. Marengo Streets, is the subject of private investment interest in turning the area into a viable commercial area centered on artisan trades. The area currently is deficient in parking and pedestrian movement areas - deterrent for investors. While the Old Mill is not part of a municipal investment, the Town encourages the private investment and can help to improve the opportunity for private investment.

*Recommendations:*

The Town should continue to work with current and potential investors for the development of this area within the framework of the Town's Code. The Old Mill is in the Planned Redevelopment Area (PRA) Zone. This is an overlay zone intended to legalize commercial uses, thus adding to the number of jobs in town, while protecting and preserving the adjacent residences and the residential character of the surrounding neighborhoods. The PRA is intended to supplement but not eliminate the Euclidean zone that it overlays, i.e., within the overlay area, uses are expanded to include commercial activities; but where the expanded uses are carried on, special standards and restrictions apply in order to safeguard the residential interests. The underlying zone of the Old Mill is R-2 residential.



**Figure 7 – Current View**

**Fremont Street Looking Toward  
the Rear of the Acme Market**

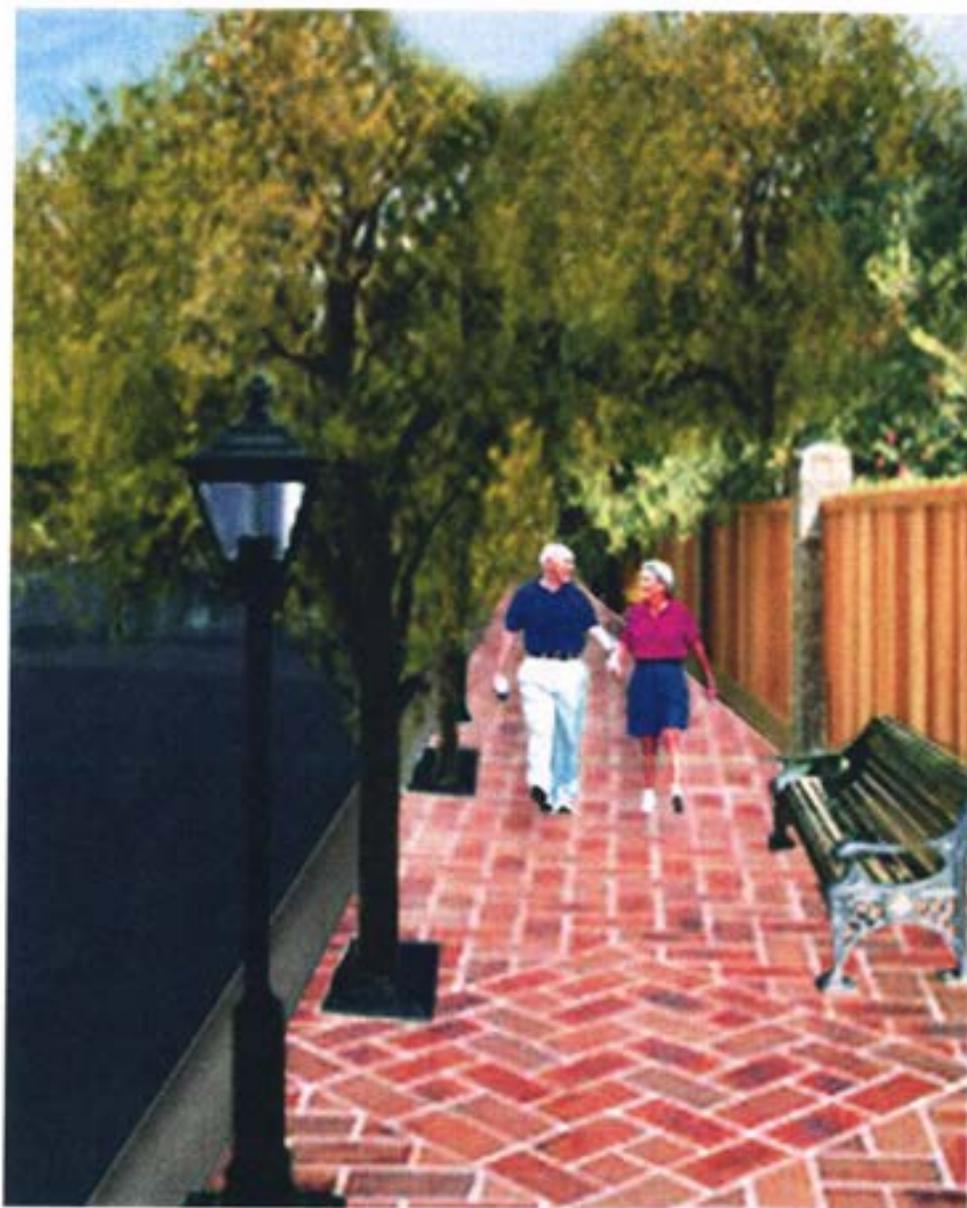


FIGURE 8

SAMPLE  
SCREENING  
FOR REAR  
ENTRANCE

TO BE  
CONSTRUCTED  
ON FREMONT  
STREET



**FIGURE 9**

**EXAMPLES OF BRICK SIDEWALKS AND PERIOD LIGHTING ADDED TO FREMONT STREET**

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### 3.1.3 The Northwest Residential District

#### *Challenges and Opportunities:*

This residential neighborhood to the north of the Fremont Street Corridor contains single-family and multi-family housing, much of which may benefit from the funding available through Community Legacy related programs. The area combines public housing, owner occupied single-family homes, rental homes and the new condominiums at Webb Lane. This area is the focus of the St. Michaels Redevelopment Corporation, which is a non-profit collaborative effort with the St. Michaels Housing Authority.

#### *Recommendations:*

##### 3.1.3.1 Facilitation of Revitalization Opportunities

The Town should assist the efforts by local redevelopment organizations to facilitate the effective use of the Community Legacy programs as well as other grant and funding opportunities. The successful use of such funding to renovate qualifying properties will prevent the further deterioration of this still vibrant community.

##### 3.1.3.2 Work to Improve the Viability of the Webb Lane Condominiums

In 2006, the St. Michaels Housing Authority received permission from U.S. Department of Housing & Community Development to convert 14 units of public housing in the community known as Webb Lane to condominiums, which after renovation would be sold to the public as a private condominium regime. The Commissioners of St. Michaels supported this project and its resulting addition to the affordable housing stock in the town. While renovation of the units is nearly complete, sales of the units have been slow to take off. The St. Michaels Redevelopment Corporation, the developer of the Webb Lane condominiums, has requested that the entrance to the units be moved from Perry Street to a new street branching off of Dodson Avenue. This would put the entrance to the newly renovated units off of a major residential street, thus raising its visibility and appeal.

##### 3.1.3.3 Increase Senior Citizen Housing

The success of the Webb Lane Condominium project would also allow the St. Michaels Redevelopment Corporation to move ahead with the creation of a new senior housing unit that would be located adjacent to the Webb Lane Condominiums and next to the St. Michaels Housing Authority offices. There is currently a shortage of affordable senior citizen housing within St. Michaels.

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### 3.2 *Historic District*

#### *Challenges and Opportunities:*

The Town has a Historic District that was created in 1972 and has been expanded and modified several times since. The St. Michaels National Register Historic District was surveyed, nominated, and approved in 1986. The guidelines used by the St. Michaels Historic District Commission that provide standards for design review were adopted in 1989. This review process provides the best tool for protecting and enhancing the historic character of St. Michaels. In addition to the review of proposed projects, inclusion in the Historic District also provides eligibility for a state historic preservation tax credit to home property owners who undertake historic preservation projects, whether or not the property produces income. The Town is in the process of a review and updating of its Historic District Guidelines.

St. Michaels has a substantial and well-documented stock of historic structures, streetscapes, sites, and settings. Over 250 historic structures have been surveyed and documented, forming a largely intact historic district, in which houses, churches and commercial structures from the late nineteenth century are particularly well represented. Preservation and rehabilitation of these structures and streetscapes enhances the historic character of the town, stabilizes neighborhoods, protects property values, and attracts visitors to St. Michaels who support the business community by eating, lodging, and shopping.

Continued historic and cultural preservation will provide St. Michaels with a number of aesthetic and economic benefits, including:

- Promotion of a strong sense of community pride and tradition;
- Revitalization through the restoration and adaptive reuse of older structures;
- Increased property values and tax revenues as a result of renovation and restoration; and
- Increased revenues from tourism activities generated by an interest in historic buildings and sites.

#### *Recommendations:*

3.2.1 Complete the review and revision of the St. Michaels Historic Area Guidelines to address more specific materials, techniques, and other aspects of historic structure rehabilitation while conforming to the Secretary of the Interior's Guidelines for Rehabilitation of Historic Structures.

#### 3.2.2 Education Initiatives

3.2.2.3 Educate residents, realtors and property owners about the benefits, boundaries and requirements of the Historic District review process and design

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standards and about the availability of state and federal tax credits for historic preservation projects.

3.1.3.3 Increase public awareness of Chapter 96 (Blight) of the Code of the Town of St Michaels and educate the public regarding the prohibitions of demolition by neglect enforcement of anti-blight and anti-demolition-by-neglect regulations.

3.1.3.4 Identify historic structures and sites outside the Historic District and offer assistance to property owners planning rehabilitation projects not subject to review by the Historic District Commission.

### 3.2.3 Pursue Certified Local Government Status

Work with the Maryland Historical Trust to attain eligibility for continuing education grants for staff and members of the Historic District Commission.

### 3.2.4 Evaluate Zoning Codes

A complete review of the Zoning Code is necessary to allow consideration for historic character in reviewing variances for front lot line setbacks and to allow consideration for historic character in side and rear lot line setbacks for accessory structures.

## 3.3 Museums

### *Challenges and Opportunities:*

The Chesapeake Bay Maritime Museum and the St. Michaels Museum at St. Mary's Square are tourist attractions that suffer from a lack of pedestrian access. Both areas would benefit from some revitalization effort to allow for increased pedestrian movement and some general way finding upgrades. Reinvestment for these areas would be a coupled municipal and private investment as some aspects are municipal in nature, while other strategies are mainly private-sector work.

### *Recommendations:*

#### 3.3.1. The Chesapeake Bay Maritime Museum

The CBMM will benefit from new Wayfaring signs and will be eligible for other related grant and loan funding when the Town has an approved Community Legacy Plan. Improvements to the Cherry Street viewscape will also increase foot-traffic to the Museum (see 3.5.3.4.).

#### 3.3.2. St. Michaels Museum at St. Mary's Square

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The St. Michaels Museum at St. Mary's Square will benefit from the Wayfaring signage discussed in 3.5.2.6, below. Clear, well placed signage will increase the number of visitors to the Museum. Community Legacy designation will also aid the museum in applying for other Department of Housing and Community Development grants.

### **3.4 Parks and Recreation**

#### *Challenges and Opportunities:*

The quality of St. Michaels' parks and its park system serves as a clear indicator of the Town's pride in its fundamental character, historic beginnings, and waterfront community image. A quality park system serves not only area residents but also diversifies the Town's offerings to the visitor population upon which much of its economy depends. With the exception of the 78-acre Canton Farm Park, a passive nature preserve donated to the Town by the Eastern Shore Land Conservancy in 1999, the primary focus of the Town in recent years has been to acquire smaller parks to serve the needs of residents as opportunities arose. In planning for recreation and open space in St. Michaels, an important distinction must be kept in mind: recreation areas, such as community parks and boat landings, are used actively, while open space areas are primarily passive in nature and managed for natural resources protection. These two uses, while not attempting to achieve the same objectives, are not always incompatible. Combined in creative land planning and management programs, they can be mutually supportive toward achieving their respective objectives. St. Michaels strives to balance a diverse park system that serves both active and passive uses, preserves open space, and provides greater access to its waterfronts.

#### *Recommendations:*

##### 3.4.1 Long Range Planning for Town Parks

The Town should implement a long range plan for the improvement and maintenance of its parks and recreational facilities. Funding for the bulkheads and docks at the waterfront parks may be available from the State of Maryland through the Waterway Improvement Grants of the Department of Natural Resources. Other funding provided by Program Open Space and by the Community Parks and Playground and other grant opportunities should be utilized whenever possible.

3.4.1.1 Enhance existing Town park facilities through the use of amenities such as restrooms, drinking fountains, benches, picnic tables and bike racks.

##### 3.4.1.1.1 Muskrat Park

Muskrat Park is located on the harbor in the center of St. Michaels. There is overwhelming citizen support for using the open area that resulted from the old firehouse's demolition to expand Muskrat Park. In 2008 a plan designed by renown landscape architect Barbara Paca, PhD for the redevelopment of the park was enthusiastically adopted by the community.

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and funding is currently being raised for the planned work. At its completion in 2011, Muskrat Park will have expanded public facilities for community activities such as the Fresh Farm Farmers Market and Thursday evening Concerts in the Park and will offer improved ADA access to the waterfront in the center of Town.

### 3.4.1.1.2 St. Michaels Nature Trail

The St. Michaels Nature Trail is a collaborative effort between the State of Maryland, The Town of St. Michaels, the St. Michaels Rotary Foundation and Elm Street Development, Inc. with generous donations by the Friends of the Wilson Shook Family and Environmental Concern, Inc. The project consists of a single multi-use 6,860 linear foot, eight foot wide trail, which will start at MD 33 (Talbot Street) and end at Railroad Avenue adjacent to the Clinton S. Bradley Memorial Park. The Trail will pass through the Hatton's Garden Conservation Easement area and San Domingo Park, crossing over the San Domingo Tidal Creek via the Wilson Shook Memorial Bridge. Project activities associated with the Trail include landscaping, fencing, educational signage, and improvements to San Domingo Park. A new parking lot will be located at the southern entrance to the Trail at MD 33 will encourage use of the Trail facilities and encourage visitors to park and walk into Town.

3.4.1.2 Ensure public safety of public recreational facilities by the use of adequate lighting, policing and maintenance.

3.4.1.3 Encourage community organizations to make use of available recreational facilities for other uses.

### 3.4.2 New Waterfront Parks

There is presently limited public waterfront access. Opportunities to acquire such land are virtually non-existent in developed areas of the Town, but should be pursued whenever there is a suitable venue for acquiring such lands.

### 3.4.3 Recreational Facilities and Opportunities

3.4.3.1 The St. Michaels Community Center provides supervised program opportunities for the enrichment of our children. The SMCC also offers a variety of recreational, social, educational and cultural activities to all community residents. Support should be given to assist the SMCC in obtaining funding for its projects and needed infrastructure through Community Legacy programs.

3.4.3.2 The St. Michaels Skateboard Park should be evaluated on an a regular basis to assure that the equipment is sufficient to maintain the interest of and use by the pre-teen and teenage youth.

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3.4.3.3 Consideration should be give to the institution of small “pocket” areas of recreational equipment, such as half-court basketball courts, throughout the residential areas.

### 3.4.3.4 Walking Tours

In combination with the walking tours produced by the St. Michaels Business Association, new walking tours could be designed to draw visitors and consumers to all of the commercial zones and planning areas. There are four tours suggested:

- The Recreation/Parks walking tour connects the park and recreation facilities as well as the recommended and existing recreational trail system in the Town.
- The Shopping walking tour starts along the Old Mill Redevelopment area and travels north along Talbot Street, including offshoots into the Fremont and Conner Street revitalization area.
- The Waterfront walking tour begins along the whole of Chestnut Street (East and West) and travels north along the Miles River, including waterfront restaurants and parks. It might also be expanded to extend down New Lane to E. Chew and from there down to the Harbor Inn and Marina.
- The Historic walking tour connects all points of high historic value in the St. Michaels Historic District. These points are located throughout Town, but focuses on those historic structures along Talbot Street, branching off at St. Mary’s Square and along Willow, Carpenter, and Cherry Streets. **Figure 10** shows the location of the proposed walking tours.

## 3.5 Infrastructure

### *Challenges and Opportunities:*

Streetscape improvements are needed in order to grow the Town’s economy and to provide the quality of life our citizens deserve and expect. Business retention and expansion depends on our revitalization of the streets, sidewalks, tree canopy and general streetscape views. Blighted and neglected structures exist in most neighborhoods and are a detriment to the healthy growth of our town. Municipal facilities must be sufficient to serve the needs of the public who will contribute to our local economy. Basic services such as adequate public restrooms, informative directional signage and sufficient parking must be in place to effectively support our economy and to service our citizens. Currently these services are not adequate.

### *Recommendations:*

#### **3.5.1 Street Improvements**

The Town has about 50 acres of land devoted to streets, alleys, and public rights of way. Many streets and sidewalks in town have been in need of repair for some time. To address this situation, the Town issued a 20-year, \$5.5 million bond to repair or replace the majority of the streets by 2010. Care must be taken to utilize these funds in a way that



Figure 10 – Map of Proposed Walking Tours

- Recreation/Parks Walking Tour
  - Shopping Walking Tour
  - Waterfront Walking Tour
  - Historic Walking Tour
- 

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will extend the repair and replacement project to include as many of the deteriorated streets as possible.

### **3.5.2 Sidewalk Improvements**

Sidewalks line Talbot Street from Seymour Avenue to Dodson Avenue and are found throughout the Historic Area. Some sidewalk sections are in deteriorated condition, others are in good condition but vary in materials from block to block. The Commissioners have recently adopted new legislation that regulates sidewalk locations, configuration and composition. These new policies must be carefully and consistently implemented.

### **3.5.3 Streetscape Improvements**

The Streetscape Task Force, appointed by the Commissioners of St. Michaels in late 2007, has produced a significant report from which the Commissioners will develop and implement a Streetscape Policy. The Streetscape Policy will contain recommendations for a unified streetscape throughout the Historic District and the Town as a whole.

#### **3.5.3.1 Street Trees.**

Of particular interest is a long-range plan to improve and maintain our tree canopy, an essential element in any town, but especially in St. Michaels. There is more to the urban street tree than their aesthetic value. When planted properly so as not to interfere with signage, street lighting, sight distance and utilities, street trees enhance the pedestrian environment through added security and buffering from traffic, thermal protection and a certain degree of traffic calming. A typical spacing between trees of 30' to 50' depending on the species provides adequate coverage to soften building facades and screen necessary utilities that can often be intrusive. Tree grates could be incorporated into the sidewalks and provide several distinct advantages. The sidewalk width could essentially be expanded by making the tree pit areas accessible and many of the tree grates available today conform to ADA standards. Overall vigor and health of the street trees would be enhanced by reducing soil compaction at the root mass and maintenance issues could be dramatically reduced. Tree grates would eliminate the need for mulching and sidewalk areas would be cleaner as soil and mulch would no longer spill over onto the sidewalk. Currently, tree pits in this area are edged with wood, which requires maintenance and periodic replacement that would no longer be necessary with the tree grates.

#### **3.5.3.2 Downtown Theme**

The repetition of brick sidewalks, granite curbs, crape myrtle trees and paver crosswalks would alert the public to a continuation of the commercial district from Talbot Street in the downtown district through to the Fremont Street Corridor, the Old Mill and the maritime commercial areas.

#### **3.5.3.3 Signage**

It is generally recognized that the signage throughout the Town is ineffective and creates a negative, cluttered impression to residents and visitors. Sign regulations

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and the locations and types of governmental signs should be reviewed and revised.

### 3.5.3.3.1 Wayfaring Signs

Pedestrian movement within the downtown of St. Michaels tends to stay along Talbot Street and Mill Street. Signing for businesses off of Talbot Street is small and hard to read, both for people in vehicles and for pedestrians. It is for this reason that signs of the type displayed in **Figure 11** are suggested for use for directions to business and parking locations. Such signs should have larger lettering and be color coordinated for better recognition.

3.5.3.3.2 Wherever possible, "No Parking" signs should be replaced with yellow striping to alert drivers.

3.5.3.3.3 Unused meter posts and faded banners should be removed.

3.5.3.3.4 Establish a roadside location at the entrance to Town (perhaps at the new Nature Trail parking lot) where large banners promoting community events can be displayed. This would eliminate the need for banners across Talbot Street.

3.5.3.3.5 Evaluate the iron posts and cast iron hanging signage for efficiency and effectiveness.

3.5.3.3.6 Evaluate, update and then enforce the Town's signage regulations.

### 3.5.3.4 Cherry Street Viewscape

The Cherry Street viewscape is deserving of attention separate and apart from the general consideration of other streets in the Town. The streetscape plan that is to be implemented for Cherry Street should draw pedestrians visually to the Chesapeake Bay Maritime Museum and Hollis Park.

### 3.5.3.5 Screen of Unnecessary Views

3.5.3.5.1 The Acme parking lot, particularly from the rear of the store, facing S. Fremont Street is unappealing and a major deterrent to the success of the revitalization of the Fremont Street Corridor. See 3.1.1.4, **Figure 7** and **Figure 8**.

3.5.3.5.2 Other business have, of necessity, exterior areas that are not visually appealing to potential consumers. Options should be developed for screening of these areas by either landscaping or fencing in such ways that comport with Historic District regulations in all areas where they apply.

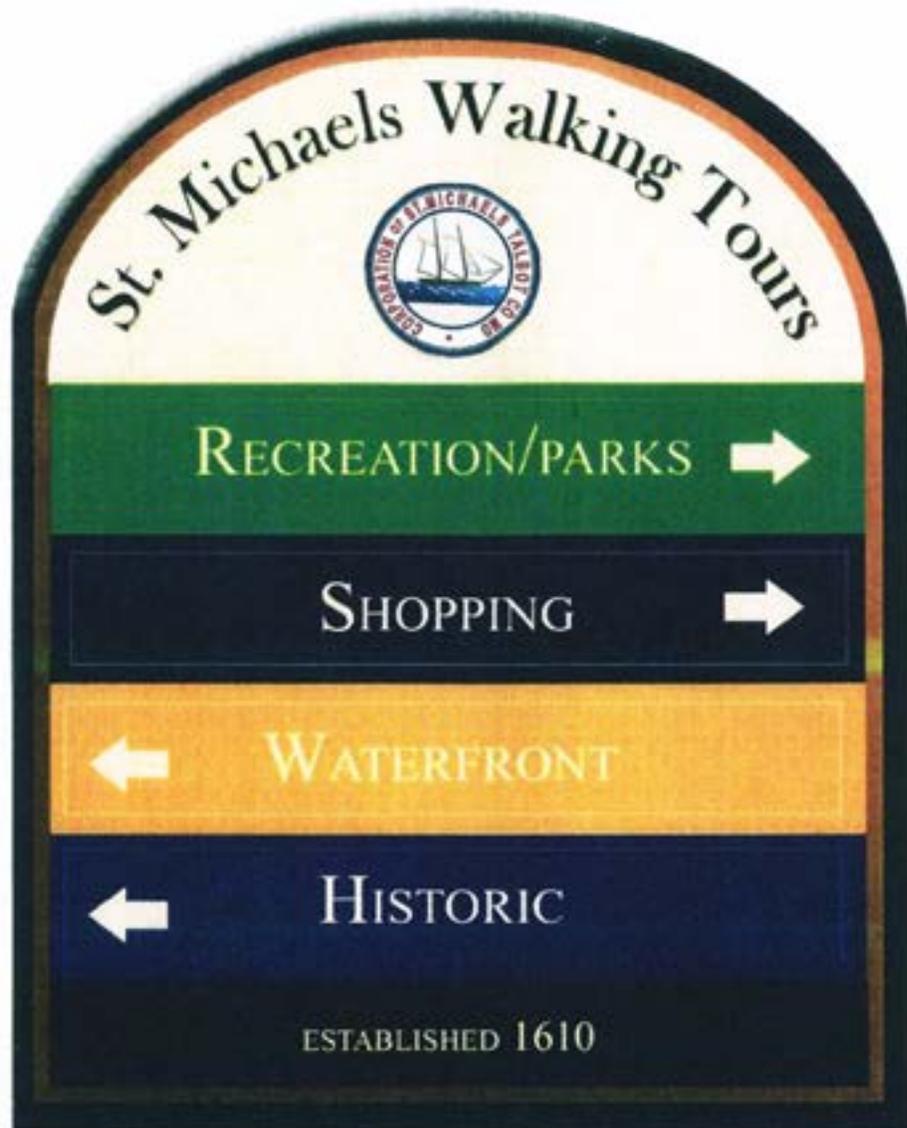


Figure 11  
Sample Wayfinding Sign

### **3.5.4 Municipal Facilities**

#### **3.5.4.1 Public Restrooms.**

Currently the Town only has one permanent public restroom facility, located in the municipal parking lot on the east side of the 200 block of Talbot Street. Two other portable facilities are located in Hollis Park and Clinton S. Bradley Memorial Park. Permanent facilities are planned for the renovated Muskrat Park. Funding for permanent facilities at Hollis and Clinton S. Bradley Memorial Park should be an important goal for the future.

#### **3.5.4.2 Visitor Information Facilities**

Currently, the St. Michaels Business Association provides and maintains a small visitor information kiosk at Frederick Douglass Park. Visitor information facilities should also be located at other central locations in the town. One locations of interest at this time is the planned parking lot for the St. Michaels Nature Trail at the southern entrance to Town; another is at Muskrat Park where the facility planned for public restrooms could include visitor information. According to the United State Travel Service, tourist information centers are the most important visitor service facility in a community. They are important because they frequently provide the initial contact with most tourists who visit the community, and because they have an opportunity and the responsibility for creating the first impression for tourists.

## **3.6 Transportation, Traffic Circulation and Parking**

### *Challenges and Opportunities:*

The general flow of traffic - both vehicular and pedestrian - needs to be improved, allowing citizens and tourists to travel all over the Town and increasing the Town's economic viability as a whole. An effective solution will encompass several methods of improving traffic circulation, will reduce the number of vehicles in Town and will provide adequate parking.

### *Recommendations:*

#### **3.6.1 Parking and Parking Lots**

Small attractively landscaped parking lots are planned in the new Fremont and Conner Street Corridor and at the southern end of the St. Michaels Nature Trail. For the past decade, the Town has purchased small lots in areas that were deemed suitable for parking.

3.6.1.1 A study should be made of current parking requirements, particularly in the Fremont Street Corridor where the Westside Village Project Agreement calls for a reduction in the amount of parking required for uses in this area.

3.6.1.2 The parking lot planned to encompass the rear lots of the Police Station on Fremont Street and the Town storage facility at 101 Conner Street should be constructed as soon as feasible to replace some of the parking that will be lost in the construction of the new through street (see 3.6.2.2 below).

3.6.1.3 If free parking is to be the rule town-wide, parking kiosks should be removed or adapted to a constructive use. If parking charges are to be reinstated, a clear plan for paid parking should be publicized and enforced.

### **3.6.2 Traffic Patterns**

New traffic patterns are needed to address congestion and place more emphasis on connectivity, mobility and alternative modes of transportation to the automobile, while maintaining high quality public facilities and emergency services that meet the needs of our residents, businesses and visitors. **See Figure 12.**

#### **3.6.2.1 Potential New Traffic Patterns**

Study should be made of the proposed improvement of the portion of Carpenter Alley that extends from S. Fremont Street to Talbot Street along the south side of the Acme grocery store. This area is currently utilized as a drive lane in the Acme parking lot, but could easily be designated as a functioning, albeit one-way, municipal street. If the traffic flow is kept at west to east (S. Fremont to Talbot), there will be less disruption to the Acme's use of the area. However, it appears that reversing the flow and bringing traffic from Talbot to S. Fremont might be more beneficial to the revitalization of the Fremont Street Corridor.

#### **3.6.2.2 New Street Constructed Through Parking Lot at 119 S. Fremont Street**

Per the Westside Village development plan, a new through street will be constructed from Talbot Street to S. Fremont Street. This street will be one-way to the west and will be constructed of brick, designed to draw pedestrian interest to the new commercial area.

3.6.2.3 Canton Alley should be restricted to vehicles that can safely use the narrow roadway. Consideration should be given to converting this alley to a pedestrian passage that could be landscaped to improve the viewscape of the area.

### **3.6.3 Public Transportation and Proposed Trolley Service**

#### **3.6.3.1 Public Bus Service**

There is weekday public bus service provided by Delmarva Community Transit (DCT) between Easton and St. Michaels, with five runs daily to and from five designated stops in St. Michaels. On-call door-to-door public service is also available for senior and disabled citizens. Provision of weekend service has been discussed with DCT, but is dependent upon receipt of additional County, State

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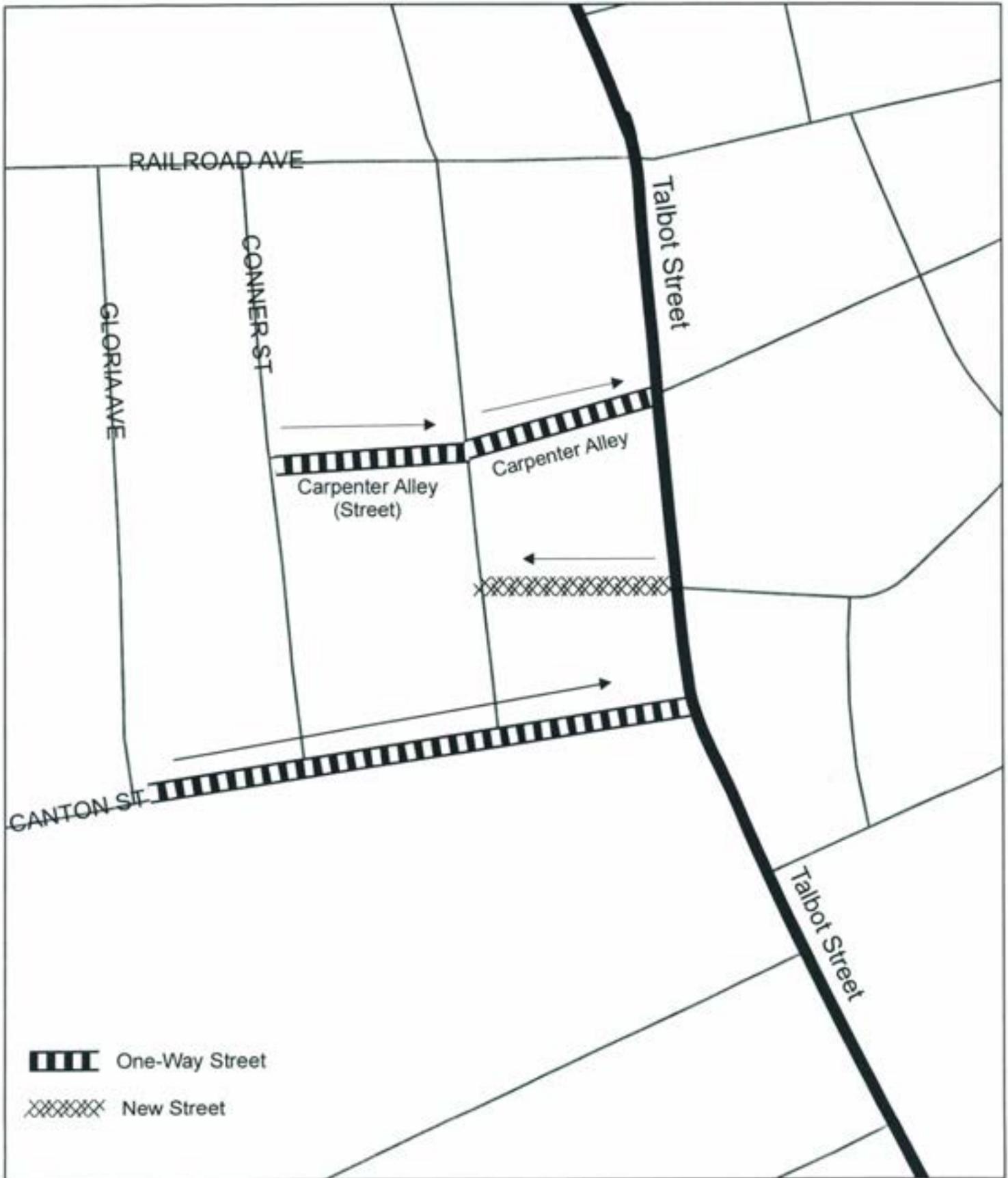


Figure 12 Proposed Traffic Patterns

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and federal funding. Discussions have also been initiated with DCT for provision, at some time in the future, of shuttle service within St. Michaels during the months of heaviest traffic.

### 3.6.3.2 Public Trolley Service

One long-term goal is to implement a trolley system connecting parking areas north and south of town with the downtown area. The first step of this plan will soon be completed with the construction of a parking lot at the southern end of the St. Michaels Nature Trail at Route 33 at the entrance to Town. This lot will eventually serve as the turn-around point of the trolley service, allowing trail users to not only use the trail to traverse the western perimeter of Town, but to also pick up the trolley to ride into the center of Town. It is suggested that the route for the trolley service, at a minimum, will cover any area from the Old Mill to the Chesapeake Bay Maritime Museum.

## 3.7 Residential Services

### *Challenges and Opportunities:*

An important goal is the promotion of a healthy business district that provides needed goods and services to residents as well as an inviting and attractive atmosphere to all who live and visit our Town.

### *Recommendations:*

Basic residential services should be encouraged in addition to tourist-based businesses. An example of a deficit in the available residential services would be the recent closing of the Town's only public laundry facility. Incentive programs for residential service-type businesses should be considered.

## 3.8 Planning for the Future

### *Challenges and Opportunities:*

To be an effective tool for the community for which it was designed, a Community Legacy Plan must reflect the current status of the plans and goals of that community.

### *Recommendations:*

It is recommended that this plan be reviewed and updated in conjunction with the Comprehensive Plan reviews. Additionally, it is recommended that a review of this plan and recommendations for updates and amendments be done annually by the Planning Commission and the St. Michaels Tourism Board. It is also recommended that consideration be given to the development of an Economic Development Commission for the Town.

## CHAPTER 4

### ***LOCAL PROGRAMS AND ORGANIZATIONS FOR THE IMPLEMENTATION OF THE LEGACY PLAN***

In addition to the Town's agencies and volunteers, the following entities (listed in random order) provide invaluable assistance to the economic well-being and economic future of the Town:

#### ***4.1 St. Michaels Redevelopment Corporation***

The St. Michaels Redevelopment Corporation is a non-profit housing entity created for the purpose of making affordable housing opportunities available to individuals and families in the Town of St. Michaels. The corporation is designed to be a developer, a property management company, a community partner in all phases of housing. The Board of Directors is comprised of local community residents from all professions. It is currently involved with the St. Michaels Housing Authority in rehabilitating the Webb Lane Apartments into "for sale" condominiums. Its goal and objective is to work in partnership with the Commissioners of the Town of St. Michaels in addressing the housing needs of the community. Its non-profit status brings the ability to leverage state and federal grant monies and private resources to address the housing needs of the Town.

#### ***4.2 St. Michaels Tourism Board***

In December 2006, the Commissioners adopted Resolution No. 2006-32 which established the St. Michaels Tourism Board. The Board is comprised of seven members, five from the tourist industry - one each from the following sectors: retail, food & beverage, hotel/motel, bed and breakfast-inns, not-for-profit organizations; a representative of the St. Michaels Business Association and one at-large member. The duties of the board are to develop, in cooperation with the Talbot County Office of Tourism (TCOT), a marketing and advertising campaign to promote tourism in St. Michaels and to ensure the campaign is implemented as intended by the Board. Additionally, the Board submits an annual budget to the Commissioners, accompanied by an explanation of goals and strategies for the upcoming fiscal year. Throughout the year, the Board acts as an advisory and consultative body to the Commissioners on policy, planning and funding issues affecting tourism.

#### ***4.3 St. Michaels Business Association***

The Association's 175 members represent a wide range of tourism-related concerns, from restaurants, retail shops, personal and business services, accommodations, and attractions in town and on the water. Each business segment, in its own way, contributes to the vitality of a strong visitor base and seeks to encourage first-time tourists to come visit again and again, and perhaps make a home in Talbot County.

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In a statement issued for the Community Legacy Plan, the SMBA wrote:

*The mission of the St. Michaels Business Association is to diligently work to promote prosperity and quality of life for the businesses and residents of St. Michaels. The Association enjoys extraordinarily good relations with the St. Michaels Tourism Board, the Commissioners of St. Michaels, and the Talbot County Office of Tourism. Working together on a variety of projects, sharing interests, objectives and constituencies, we avoid duplication of effort while maximizing the impact our limited resources have on marketing St. Michaels' businesses and the town to tourists and locals alike. We aim to be "good citizens" by continually improving the appeal of our town, subject to funding and regulatory limits. In recent years, the Association has grown enormously in the number of active members, and the complexity of its work. We attribute this to many factors, not the least of which is a distinct improvement in our relationships with other entities in town with which we share common goals. We intend to continue to grow and prosper and work to ensure that both residents and visitors profit from this work.*

#### **4.4 St. Michaels Streetscape Policy**

As of the adoption of this plan, the St. Michaels Streetscape Policy is still being developed by the Commissioners from the detailed study produced by the St. Michaels Streetscape Task Force. Upon its adoption, the Streetscape Policy document shall be incorporated by reference in this Community Legacy Plan.

#### **4.5 St. Michaels Community Center**

The St. Michaels Community Center office and Treasure Cove Thrift Shop are located just over the Town boundaries in Talbot County, but the staff and more than 100 volunteers serve the Town and all of the Bay Hundred Area in a variety of ways that reflects the organization's mission. After school programs and summer camps are the Center's priority, annually increasing the number of student-participants. Currently, instructors implement programs at Tilghman Elementary School (T.A.S.K., Tilghman After School Kids) and St. Michaels Elementary School (A.S.K., After School Kids) and engage 130 plus students each week. The World of Wonder summer camps weekly serve over 60 area children and the popular Summer Teen Splash parties are well attended. Senior citizens utilize the Center's offerings, including weekly free lunches and social programs. The mission of the St. Michaels Community Center is to enhance the quality of life in the community by:

- providing supervised program opportunities for the enrichment of our children;
- offering and facilitating a variety of recreational, social, educational and cultural activities to community residents;
- helping to meet these needs through the support of existing organizations or by initiating appropriate sponsorship for these needs; and

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- providing for financial support and management of the Center and its activities.

**4.6 *Talbot County Economic Development Commission***

The Talbot County Office of Economic Development (OED) and the Talbot County Economic Development Commission (EDC) work together to further economic development in Talbot County. The purpose of the Talbot County Economic Development Commission is to advise and assist the County Council concerning appropriate economic development goals and objectives for the County and the manner in which these goals and objectives may best be achieved. Members of the Commission are appointed by the Talbot County Council and each municipality within the County, may, if they choose, recommend an individual to serve as a representative to the Commission from that municipality. The Commission's functions include:

- Providing an economic evaluation of issues of concern to Talbot County;
- Recommending proposed policies and legislation;
- Assisting with the periodic development of an economic development plan for Talbot County;
- Assisting already established businesses to remain in Talbot County;
- Encouraging and promoting appropriate new businesses to locate to Talbot County;
- Coordinating County economic development policies and activities with municipal and state governments;
- Working with the Talbot County Chamber of Commerce, the Chesapeake Country Economic Development Corporation, as well as with other local, regional and State organizations which promote economic development; and
- Providing other related support for the County's economic development goals and objectives as determined from time to time by the County Council.

## CHAPTER 5

### *GRANT PROGRAMS AND FUNDING SOURCES FOR THE LEGACY PLAN*

A variety of Federal, State, and County funding resources are available to the Town, its citizens and organizations for implementing the recommendations in this plan. It is recommended that the Town maximize its potential for receiving grants by partnering with other organizations and leveraging its resources.

The information contained within this chapter is intended to provide a sampling of the types of funding programs available through the Federal Government, the State of Maryland, Talbot County agencies and others that should be considered as the Town prepares to implement the Legacy Plan. It is recommended that the Town pursue a number of funding options for each project and not depend on any one particular source.

Funding programs are organized in the following topics: housing, neighborhood improvement, business assistance, historic preservation, arts and culture and recreation/greening. Each topic area includes a variety of resources. In cases where a number of programs are provided by one agency, those programs have been grouped under the name of the agency.

#### *5.1 Housing - Maryland Department of Housing and Community Development*

- 5.1.1 Maryland Mortgage Program provides low-interest mortgage loans to eligible homebuyers with low- to moderate-income households through private lending institutions. Income limits and maximum acquisition prices can vary based on the funds available. Applicants must not have owned a home within the last three years, be 18 years of age or older and have established credit and an acceptable credit record. Other eligibility requirements apply. Eligible houses include townhouses, detached or semi-detached homes, and condominium units. All mortgages have a 3-year term and fixed interest rate.
- 5.1.2 Down payment and Settlement Expense Loan Program (DSELP), is a program used in conjunction with the Maryland Mortgage Program that offers 0% deferred loans up to \$3,000 for down payment and settlement costs to low- and moderate-income homebuyers. Repayment of DSELP is deferred and is due upon the earlier of maturity or prepayment of the first mortgage, or sale or transfer of the property.
- 5.1.3 Maryland Housing Rehabilitation Program-Single Family, The purpose of the Program is to preserve and improve single family properties and one-to-four unit rental properties and bring properties up to applicable building codes and standards. The household income of owner-occupants and all residents of financed rental housing cannot exceed 80 percent of the statewide or Washington, D.C. MSA median income. The interest rate is a minimum of 4.5 percent and is determined based upon the owner-occupant's ability to repay the loan, or for

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rental units, the project's income available to repay the loan. Loans should accomplish the following: correct exterior and interior deficiencies; make handicapped modifications; correct health and safety violations; improve weatherization and energy conservation; and correct lead-based paint violations.

- 5.1.4 **Special Targeted Applicant Rehabilitation Program (STAR).** The purpose of STAR is to preserve and improve single-family properties and bring properties up to applicable building codes and standards. Funds may be used to assist in the rehabilitation of owner-occupied single-family homes. Eligible Applicants include household income of owner-occupants of single-family homes generally cannot exceed 30 percent of the area or non-metro median income. Some loans may be made to benefit families with incomes that are 55 percent or less of statewide median provided that the household has an unfavorable credit rating that makes them ineligible for other CDA financing. Loans have an interest rate at zero percent and are full deferred. Generally, the maximum loan is 100 percent of the value of the property. Loans are secured by a mortgage.
- 5.1.5 **Live Near Your Work (LNYW).** Live Near Your Work is a partnership between DHCD, local government and businesses to provide a \$3,000 grant to employees who purchase a home near their place of employment. These funds can be used for closing costs or a down payment on a home within the employer's targeted neighborhoods.

**Maryland Dept. of Housing and Community Development**  
100 Community Place  
Crownsville, MD 21032-2023  
singlefamilyhousing@dhcd.state.md.us  
410-514-7565  
Toll Free (Maryland Only): 800-638-7781  
Website: <http://www.dhcd.state.md.us/star/index.asp>

## ***5.2 Neighborhood Improvement***

- 5.2.1 **Local Initiatives Support Corporation (LISC)** is the nation's largest community building organization whose mission is to rebuild whole communities by supporting Community Development Corporations (CDCs). The LISC Center for Commercial Revitalization, which builds on the experiences and lessons learned from the Neighborhood Main Street Initiative, promotes a comprehensive, incremental approach to commercial corridor revitalization and utilizes many of the tools and techniques developed through the NMSI. Contact: Program Director, (212) 455-9803.
- 5.2.2 **The LISC Organizational Development Initiative (ODI)** is LISC's in-house management consultant, providing a broad array of services and technical assistance to CDCs. A national program based in New York, ODI designs

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locally-delivered trainings and business tools for improving both day-to-day operations and strategic thinking and planning. ODI's resources increase the capacity of CDCs in the following areas: asset and property management, real estate development, program administration, legal structure, board governance, management information systems, financial management personnel policy and administration and mission and strategy. Contact Hilary Greer, Assistant Program Officer, Organization Development Initiative, Local Initiatives Support Corporation, 733 Third Avenue New York, NY 10017, 212-455-9376. The LISC website is <http://www.liscnet.org>.

### 5.2.3 Maryland Department of Housing and Community Development

- 5.2.3.1 Neighborhood Partnership Program (NPP), (for Businesses). Under the NPP businesses can tailor their corporate giving to invest in selected communities projects that are important to them. Nonprofit organizations that sponsor community activities in Priority Funding Areas apply for tax credit allocations which are competitively awarded by the Maryland Department of Housing and Community Development (DHCD). Typical activities include community services, literacy training, job training and placement, development of affordable housing, redevelopment assistance and community crime prevention. Business entities that make donations directly to Nonprofits for approved projects will receive a tax credit equal to 50 percent of the value of the donation. Any entity conducting business or operating a trade in Maryland is eligible. Contributions must be cash or goods of at least \$500 in value. Businesses are limited in the amount of NPP tax credits they may earn each year. They may claim a maximum of \$125,000 in NPP tax credits per year, representing \$25,000 in contributions. However, the amount of tax credits claimed may not exceed the total amount of tax the business owes for the taxable year.
- 5.2.3.2 Neighborhood Partnership Program (NPP), (for Nonprofits), promotes partnerships between businesses and nonprofit organizations by allocating \$1 million in Maryland tax credits to support projects serving communities in Priority Funding Areas. NPP supports initiatives such as: community services, including child care and recreational services; redevelopment assistance, supporting physical improvements to upgrade areas; employment training and job placement services for individual of limited income, education and literacy training, community crime prevention. Nonprofit organizations market the tax credits to Maryland businesses in exchange for contributions of cash or goods to support the nonprofits' approved projects. Maryland businesses may claim a State tax credit equal to 50 percent of their contributions.
- 5.2.3.3 Neighborhood Intervention Programs, Community Development Financial Institution (CDFI), provides flexible capital resources to assist CDFIs and their partners in purchasing and redeveloping vacant and dilapidated properties through rehabilitation, demolition, reconstruction and reuse.

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Neighborhood Intervention provides funding to CDFIs to assist in their efforts to provide financial assistance to individuals or business entities that are owner-occupants, community development organizations, or local governments for the purpose of buying properties that are in need of rehabilitation and are located in stable neighborhoods. Eligible capital expenditures include real estate acquisition, construction and renovation, including architectural and engineering fees and drawings and plans, movable durable equipment expected to last more than 15 years, and equipment or fixtures which become a part of real estate.

5.2.3.4 Neighborhood Intervention Programs, Demolition provides funding to local governments to demolish properties that are dangerous for use or occupancy, are so deteriorated that rehabilitation is not feasible, and are located in stable neighborhoods.

5.2.3.5 Local Government Infrastructure Financing Program. The Local Government Infrastructure Financing Program provides an efficient and economically means of access to capital markets in order to finance specific infrastructure projects. The Maryland DHCD issues bonds on behalf of counties, municipalities, and their instrumentalities to finance public purpose infrastructure projects. The program generates savings in the costs of borrowing by pooling the local demand and managing the bond issue. The security for the bonds is the credit worthiness of the local government participants, and feature which allows interception of state shared revenue in the event of a default, and various credit enhancements which may be utilized from time to time and which assure favorable interest rates. A project is eligible for financing through the program if it is planned, acquired, owned, developed, constructed, reconstructed, rehabilitated, or improved by or on behalf of a local government, including its agencies and instrumentalities, in order to provide the essential physical elements that constitute the basis of the public service system. Examples of eligible projects include: streetlighting, landscaping, sidewalks and public space, improvements, bridges, streets and roads, governmental office and meeting facilities, police, fire, transportation, education, health, recreation, maintenance and other facilities for the delivery of public services. Charles Day, Local Government Infrastructure Financing Program, 100 Community Place, Crownsville, MD 21032-2023, telephone, 410-514-7245.

**Maryland Dept. of Housing and Community Development**  
**Edna Gross**  
**Division of Neighborhood Revitalization**  
**Neighborhood Partnership Program**  
**100 Community Place**  
**Crownsville, Maryland 21032**  
**410-514-7288, 1-800-756-0119**

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- 5.2.4 Community Development Financial Institutions Fund Department of Treasury, Under Secretary for Domestic Finance. The purpose of this program is to promote economic revitalization and community development through investment in and assistance to community development financial institutions. Awards provide financial and/or technical assistance that enhances the awardee's ability to make loans or development investments and to provide development services that will promote economic revitalization and community development. Only Community Development Financial Institutions or entities that provide information necessary for the awarding agency to certify the applicant organization as a Community Development Financial Institution or is seeking to become a CDFI, are eligible to apply for this program. Contact: Awards Manager, Community Development Financial Institution Fund, 601 13th Street, NW, Suite 200 South, Washington, DC 20005. Telephone: 202-622-9853. Website: <http://www.treas.gov/cdfi>.
- 5.2.5 COPS Funding, Office of Community Oriented Policing Services, US Department of Justice. The COPS Office distributes funding through a wide range of programs, both as grants and cooperative agreements. Projects often focus on implementing community policing strategies to solve specific crime, disorder, and quality of life issues, such as reducing drug use and production, increasing seat belt usage, and implementing the 311 non-emergency telephone system. COPS funding helps law enforcement agencies meet an ever-increasing range of challenges with community policing. Website: <http://www.cops.usdoj.gov>
- 5.2.6 Gang-Free Schools and Communities: Community-Based Gang Intervention, US Department of Justice. These grants are designed to prevent and reduce the participation of juveniles in gang-related activities and to provide assistance to juveniles and their families. The program makes grants to, or entered into contracts with public agencies (including local educational agencies) and private nonprofit agencies, organizations and institutions to establish and support programs and activities that involve families and communities. The Gang-Free School and Communities initiative is divided into various subprograms some of which are not applicable to community or faith based organizations. Approximately \$12,000,000 was appropriated for FY 2003. Applications estimated available in March. Contact: Office of Juvenile Justice and Delinquency Prevention, 810 Seventh Street NW, Washington, DC 20531, 202-307-5914, Fax 202-514-6382.
- 5.2.7 Department of Education 21st Century Community Learning Centers. The purpose of this program is to establish or expand community learning centers that provide students academic enrichment, tutorial services, youth development activities, drug and violence prevention, art, music, and recreation programs, technology education programs and character programs and to provide families of students opportunities for literacy and related educational development. Community-based organizations, including faith-based organizations, are eligible

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to apply provided they meet all statutory and regulatory requirements. Local educational agencies may also apply and are strongly encouraged to partner with community-based organizations including faith-based organizations. This is a formula grant program to States. States provide competitive awards to local entities. The due date for grant applications to States varies from State to State. Faith-based and community organizations should contact local public school to discuss partnership opportunities. Contact: U.S. Department of Education, OESE, 21st-Century Community Learning Centers, 400 Maryland Avenue, S.W., Washington, DC 20202-6100, 202-260-0919.

- 5.2.8 Fund for the Improvement of Education, US Department of Education. State educational agencies, local educational agencies, institutions of higher education, public and private organizations and institutions may apply for funds that are aimed at improving the quality of education for high school and elementary school students and to assist students in meeting state standards. Awards are made annually. Following an initial, competitively selected award, additional non-competing continuation awards may be made. Contact the Office of Educational Research and Improvement, Department of Education, 555 New Jersey Avenue, NW, Washington DC 20208--5645. Website: <http://www.ed.gov/offices/OERI>.
- 5.2.9 Property Improvement Loan Insurance (Title I), US Department of Housing and Urban Development. The Title I program insures loans to finance light or moderate rehabilitation of properties, as well as construction of nonresidential buildings. This program may be used to insure loans for up to 20 years on either single- or multifamily properties with a maximum loan amount of \$25,000 for improving a single-family home or for improving or building a nonresidential structure. Eligible borrowers include the owner of the property to be improved, the person leasing the property or someone purchasing the property under a land installment contract. Contact: U.S. Department of Housing and Urban Development, 451 7th Street SW, Washington, DC 20410, 202-708-1112. Website: <http://www.hud.gov/progdesc/title-i.cfm>
- 5.2.10 Rehabilitation Mortgage Insurance (Section 203(k)), US Department of Housing and Urban Development, enable homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage - or to finance the rehabilitation of their existing home. Section 203(k) encourages lenders to make mortgage credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms (such as first-time homebuyers) and to residents of disadvantaged neighborhoods (where mortgages may be hard to get). Section 203(k) offers a single, long-term, fixed - or adjustable - rate loan. The extent of the rehabilitation covered may range from relatively minor to virtual reconstruction. Contact: U.S. Department of Housing and Urban Development, 451 7th Street SW, Washington DC 20410, 202-708-1112. Website: <http://www.hud.gov/progdesc/title-i.cfm>.

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5.2.11 Section 108 Loan Guarantee Program, US Department of Housing and Urban Development, allows local government to transform a small portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Contact: Section 108 Loan Guarantee Program, Office of Community Planning and Development, U.S. Department of Housing and Urban Development 451 7th Street Room 7206 Washington, DC 20410, 202-708-1871 or 202-708-1506.

### 5.3 *Business Assistance*

#### 5.3.1 Maryland Department of Business and Economic Development

- 5.3.1.1 Maryland Economic Development Assistance Authority and Fund (MEDAAF). There are five financing capabilities offered through this incentive program, with assistance being provided to the business community and political jurisdictions. Programs include: Significant Strategic Economic Development Opportunities; Local Economic Development Opportunity; Direct Assistance to Local Jurisdictions; Regional or Local Revolving Loan Fund; and Special Purpose Loan. To qualify for assistance from MEDAAF, applicants are restricted to businesses located within a priority funding area and an eligible industry sector. With a few exceptions, assistance cannot exceed 70 percent of the total project costs unless the recipient is the Maryland Economic SAdvelopment Corp. (MEDCO), which can request 100 percent assistance. Website: <http://www.md.business.state.md.us/business/financing/index.asp>
- 5.3.1.2 Economic Development Opportunities Fund (Sunny Day Fund). This fund promotes Maryland's participation in extraordinary economic development opportunities that provide significant returns to the State through creating and retaining employment as well as the creation of significant capital investments. Website: <http://www.md.business.state.md.us/business/financing/index.asp>
- 5.3.1.3 Maryland Industrial Development Financing Authority (MIDFA), encourages private sector financing in economic development projects through the use of insurance, the issuance of tax-exempt and taxable revenue bonds and linked deposits. The use of insurance reduces the lender's risk in the project to an acceptable level. The project must be in a priority Funding Area. Website: <http://www.md.business.state.md.us/business/financing/index.asp>

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- 5.3.2 Maryland Small Business Development Financing Authority (MSBDF). Provides financing for small businesses and those owned by socially and economically disadvantaged persons. Programs include Contract Financing; Equity Participation Investment, Long-Term Guaranty Program and Surety Bond Program. Website:<http://www.mdbusiness.state.md.us/business/financing/index.asp>
- 5.3.3 Community Development Block Grant Program-Economic Development (CDBG-ED). Provides funding to commercial and industrial economic development projects. Program funds are dispersed to a local jurisdiction in the form of a conditional grant and then use for public improvements or loaned to a business. Funding ranges from \$200,000 to \$1,000,000. Project must create employment for individuals with low to moderate income in non-urban areas of the State. The use of funds is fairly broad and includes the acquisition of fix assets and infrastructure and feasibility studies. Website:  
<http://www.mdbusiness.state.md.us/business/financing/index.asp>
- 5.3.4 Maryland Competitive Advantage Financing Fund (MCFF). The Fund provides financial assistance for the development and expansion of small businesses. Companies that have been unable to obtain financing on reasonable terms from traditional sources are eligible to apply for assistance, subject to certain requirements. The Fund provides loans in the range of \$10,000 to \$100,000 to companies with sales of less than \$1 million and fewer than 100 employees. Applicants for financing must be located in a Priority Funding Area. Website:  
<http://www.mdbusiness.state.md.us/business/financing/index.asp>
- 5.3.5 Maryland Enterprise Zone. Businesses locating in a Maryland Enterprise Zone may be eligible for income tax credits and real property tax credits in return for job creation and investments made in the zone. Real property tax credits include a ten-year credit against local real property taxes on a portion of real property improvements. Credit is 80 percent the first five years, and decreases 10 percent annually thereafter to 30 percent in the tenth and last year. Income tax credits include one- or three-year credit for wages paid to new employees. The general credit is a one-time \$1,000 credit per new workers. For economically disadvantaged employees, the credit increases to a total of \$6,000 per worker distributed over three years. For additional information, contact: Tax Incentive Group, Division of Policy and Government Affairs Maryland Department of Business and Economic Development, 217 East Redwood Street, 11th Floor, Baltimore, Maryland 21202. Call (888) CHOOSE-MD or (410) 767-6438. The local contact for Talbot County is the Office of Economic Development, 28712 Glebe Road, Easton, MD 21601. E-mail: [pbethke@talbotcountymd.gov](mailto:pbethke@talbotcountymd.gov).

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5.3.6 Maryland Department of Housing and Community Development

- 5.3.6.1 Maryland Capital Access Program (MCAP). The Maryland Capital Access Program (MCAP) is a revitalization resource to support the growth and success of small businesses in Priority Funding Areas throughout the State of Maryland. MCAP is a credit enhancement program that enables private lenders to establish a loan loss reserve fund from fees paid by lenders, borrowers, and the State of Maryland. Communities that have small businesses receiving financing through loans enrolled in MCAP will benefit from new or expanded services provided by the small businesses. Most Maryland small businesses, including nonprofit organizations, are eligible. Typical loans under this program would be those that fall slightly outside the lender's normal credit guidelines. Contact: Maryland Revitalization Center, Maryland Capital Access Program, 1201 West Pratt Street, Suite D, Baltimore, Maryland 21223, 410-209-5805. Website: <http://www.dhcd.state.md.us/mcap/fact.asp>
- 5.3.6.2 Maryland Downtown Development Association. The Maryland Downtown Development Association (MDDA) is a statewide organization of professionals aggressively promoting the health and vitality of Maryland's downtowns and traditional commercial business districts through its conferences, newsletter, mentoring and professional network. MDDA keeps members informed about new planning techniques, marketing to enhance your downtown, reports on the latest trends in retailing, reaping the economic benefits of tourism, innovative financing, business recruitment and retention, promotions, historic preservation, and loan and grant programs available for revitalization. MDDA puts members in touch with the issues, people and programs that are making things happen throughout the State. Contact: Website: <http://www.dhcd.state.md.us/mdda/fact.asp>
- 5.3.6.3 Maryland Neighborhood Business Development Program (NBDP), provides a revitalization resource to help stimulate investment in Maryland's older communities. The NBDP loans provide flexible gap financing to small businesses locating or expanding in locally designated neighborhood revitalization areas throughout the State. Eligible applicants include Maryland-based small businesses, nonprofit organizations whose activities contribute to a broader revitalization effort and whose projects are intended to promote investment in commercial districts or town centers. Priority is given to projects that strengthen neighborhood commercial districts and are part of a greater revitalization strategy. Local governments are not eligible applicants. Available financing ranges between \$25,000 - \$500,000. Eligible projects include retail businesses, including franchises, manufacturing businesses, service-related businesses, mixed-use projects, consisting of a commercial or retail use at street level and no more than 12 residential units. Eligible uses of funds include

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market/planning/feasibility studies, real estate acquisition, new construction or rehabilitation, leasehold improvements, machinery and equipment, working capital (when part of total project cost), and certain other costs associated with opening or expanding a small business.

Contact: Maryland Revitalization center Neighborhood Business Development Program, 1201 West Pratt Street, Suite D, Baltimore, Maryland 21223, 410-209-5800. Website:

<http://www.dhcd.state.md.us/nbdp/nbdploan.asp>

- 5.3.6.4 Office and Commercial Space Conversion. The Office and Commercial space conversion Initiative was created in 1998 to assist in the revitalization of Maryland's downtown areas by converting older office and commercial space into new, market rate, rental housing. Current market rents are unable to support the high cost of physically transforming these buildings and their infrastructure. To spur additional development, the Initiative will provide gap financing on flexible terms. This reduction in debt will in turn reduce the rents necessary to operate the projects, bringing them in line with current market conditions and changing many older buildings into viable housing opportunities. The program is designed to supplement conventional financing. There are no income limits and processing requirements are limited to those that are necessary in keeping with prudent lending practices and to ensure compliance with the program's statutory requirements. A recommendation from local government is required as a condition for the submission of an application. Contact: Division of Development Finance/Housing Development Programs, 100 Community Place, Crownsville, MD 21032-2023, 1-800-543-4505. Website: <http://www.dhcd.state.md.us/revit>.

- 5.3.7 Talbot County Economic Development Office. Contact: Paige Bethke, Director; 2817 Glebe Road, Easton, Maryland 21601; e-mail [pbethke@talbotcountymd.gov](mailto:pbethke@talbotcountymd.gov). Website: [www.talbgov.org](http://www.talbgov.org).
- 5.3.8 Micro Loan Program, United States Small Business Association. Provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level. The maximum term allowed for a micro-loan is six years. Each intermediary lender has its own lending and credit requirements. Website: <http://www.sba.gov/financing/sbaloan/microloans.html>
- 5.3.9 Certified Development Company (504) Loan Program, United States Small Business Association. The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets,

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such as land and buildings. A Certified Development Company, CDC, works with the SBA and private-sector lenders to provide financing to small businesses. Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped. The maximum SBA debenture is \$1,000,000 for meeting the job creation criteria or a community development goal. Generally, a business must create or retain one job for every \$35,000 provided by the SBA. Proceeds from 504 loans must be used for fixed asset projects such as purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing. To be eligible, the business must be operated for profit and fall within the size standards set by the SBA. Website:  
<http://www.sba.gov/financing/sbaloan/cdc504.html>.

#### **5.4 Historic Preservation**

- 5.4.1 The Historic Preservation Loan Program, Maryland Department of Housing and Community Development, Division of Historical and Cultural Programs, provides loans to nonprofit organizations, local jurisdictions, business entities, and individuals to assist in the protection of historic property. Loan funds can be used to acquire, rehabilitate, or restore historic property listed on, or eligible for, the National Register of Historic Places. They may also be used for short-term financing of studies, surveys, plans and specifications, and architectural, engineering, or other special services directly related to pre-construction work required or recommended by the Trust or the State Historic Preservation Office on projects being funded with federal or state monies. The average loan has been in the amount of \$100,000, with loans as large as \$300,000 having been settled. The low interest loans are available on a first-come, first-served basis throughout the year. Successful applicants must convey a perpetual historic preservation easement to the Trust. Website:  
<http://www.marylandhistoricaltrust.net/2loans.html>.
- 5.4.2 The Capital Historic Preservation Grant Program, Maryland Department of Housing and Community Development, Division of Historical and Cultural Programs includes both Capital and Non-Capital projects. Capital Grant monies are available to non-profit organizations, local jurisdictions, business entities and individual citizens committed to preserving their historic resources. Grant funding is offered to assist efforts to acquire, rehabilitate or restore eligible projects, i.e., properties listed on, or eligible for listing on, the National Register. Private residences are not eligible to apply for Capital Grant funding. Grant

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awards are limited to \$50,000 per year, per project and there are no limits on the number of times application may be made. Projects are evaluated competitively, based on the Trust's "Open Project Selection Criteria," and awards are made on an annual cycle. Successful applicants must convey to the Trust a perpetual historic preservation easement on the assisted property prior to their receipt of funds.

Website: <http://www.marylandhistoricaltrust.net/2gr-cap.html>.

- 5.4.3 Governor's Office of Business Advocacy and Small Business Assistance (GOBA). GOBA has a coordinated approach to guide, stimulate, and promote the development of small businesses in the State. The goal is to connect small land minority owned businesses to the appropriate resources, provide information, and offer assistance with everything from permits and licensing requirements to creating a business plan

Website: <http://www.choosemaryland.org/howweare/divisions/busad.asp>.

- 5.4.4 Maryland Small Business Development Center Network (SBDC). The goal of the SBDCs is to provide small and emerging businesses with training, confidential business counseling and management assistance. This statewide network represents a partnership between the U.S. Small Business Administration (SBA) and the University of Maryland College Park. SBDCs can help develop or refine a business plan, solve problems and find sources of capital. These free consulting services can even include brainstorming and strategy development.

Website: <http://www.capitalregionsbdc.umd.edu/>.

- 5.4.5 SCORE (Service Corps of Retired Executives) is a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small businesses. Local chapters provide free counseling and low cost workshops. Website: <http://www.score.org/>.

## 5.5 *Art and Culture*

### 5.5.1 Maryland State Arts Council

- 5.5.1.1 Grants for Organizations (GFO). Organizations may apply in the Grants for Organizations (GFO) program if they produce or present arts for the public. The organization must be incorporated in the State of Maryland and designated as a not for profit, tax-exempt organization by the IRS. Units of government, colleges and universities are also eligible to apply. Organizations may apply for grants in one of the following disciplines: children's events, dance, folk arts/heritage, literature, media, multi-discipline, music, theater, and visual arts. Organizations that do not present or produce the arts but serve artists and organization may apply for service grants.

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Grant types awarded annually:

- General Operating Grants (Gog) for Arts Organizations support arts producing or presenting organizations in the state whose programming is recognized to have substantial impact on their communities. Arts organizations are defined as those whose purpose is producing or presenting the arts through public programs of services.
- Arts Program Grants (Prg) For Non-Arts Organizations support non-arts organizations that provide ongoing arts programming, or special arts projects to the general public.
- Arts Project Grants for Arts Organizations support special arts activities produced or presented for general audiences that re not part of an organization's ongoing activities. Project grants usually support non-arts organizations.
- Technical Assistance Grants for Arts Organizations support organizational development for small and mid-sized arts organizations. Grants may be used for: fees for professional consultant/consulting firms providing technical assistance services in organizational development areas such as fundraising, marketing, public relations, strategic planning or technology issues; professional development fees, i.e., conference or workshop registration fees for board and/or staff members; facilitator fees associated with board and/or staff retreats. Grants in this category are awarded quarterly.

5.5.1.2 Grant applications are due in October of each year and are reviewed for one year and two-year funding, depending on the type of program grant applied for.

5.5.2 Arts in Communities Grant (AIC). The Arts in Communities Program serves two kinds of organizations: 1) those for which Arts in Communities Grants provide an introduction to MSAC grants programs, and/or 2) community organizations planning specific arts events or projects. Not for profit Maryland organizations may apply for support of arts activities that will take place in Maryland. Eligibility is limited to organizations that have not already been awarded MSAC funding for activities taking place in the same fiscal year. An organization may submit only one application per deadline and may receive only one Arts in Communities Grant per fiscal year. Quarterly deadlines apply. Organizations may apply for grants in one of the following disciplines: children's events, dance, folk arts/heritage, literature, media, multi-discipline, music, theater, and visual arts.

5.5.3 Arts In Education Grants - AIE Artists-in-Residence Program provides opportunities for hands-on intensive workshops involving a small core group of students and teachers over a number of days or weeks. Artists and companies

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selected by an advisory panel to participate in the Artists-in-Residence Program are listed on the Artists-in-Residence Roster of Artists. Artists are selected for inclusion in the Artists-in-Residence Program on the basis of their artistic achievement and their ability to work with students and faculty in a school environment. Residencies are available in: Performing Arts: dance, multi-discipline, music, puppetry, and theater; Playwriting; Poetry; and Visual Arts: painting/drawing, printmaking, photography, sculpture, crafts, (i.e., ceramics, fiber, jewelry, etc.), media arts, and graphic arts.

**Maryland State Arts Council**  
**175 West Ostend Street, Suite E**  
**Baltimore, MD 21230**  
**410-767-6555**  
**Website: [www.MarylandStateArtsCouncil.org](http://www.MarylandStateArtsCouncil.org)**

- 5.5.4 Mid Atlantic Arts Foundation. The Foundation makes grants available to collaborating performing arts presenters to fund touring engagements through the ArtsConnect program. Grants for community artist-in-resident projects are made through the Foundation's Artists and Communities program. All Mid Atlantic Arts Foundation grants are awarded through a rigorous jury selection process. Website: <http://www.midatlanticarts.org/grantsfunding.html>.
- 5.5.5 National Endowment for the Arts. Assistance is available to nonprofit organization for projects in all arts disciplines, subject to the eligibility requirements and application limits. A project may consist of one or more specific events or activities; it may be a part of an applicant's regular season or activities. Organizations may apply for any or all phases of a project, from its planning through its implementation. All grants require a match of at least 1 to 1. An organization may request a grant amount from \$5,000 to \$150,000. Most grant awards will range from \$10,000 to \$100,000. The following categories are available:
- Artistic Creativity and Preservation. To encourage and support artistic creativity and preserve our diverse cultural heritage (encompasses Creativity, Heritage and Preservation, and Organizational Capacity).
  - Learning in the Arts for Children and Youth. To advance learning in the arts for children and youth. This category builds on Arts Learning for Children and Youth.
  - Challenge America: Access to the Arts. To make the arts more widely available in communities throughout the country.
- 5.5.6. The NEA does not fund general operating or seasonal support; costs for the creation of new organizations; direct grants to individuals; individual elementary or secondary schools, including charter schools, directly. Construction, purchase, or renovation of facilities (predevelopment, design fees, and community planning are eligible. However, no Arts Endowment or matching funds may be directed to

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the costs of physical construction or renovation or toward the purchase costs of facilities or land.); commercial (for profit) enterprises or activities; activities that are designed to supplant existing in-school arts instruction; projects for which the selection of artists or artworks is based upon criteria other than artistic excellence and merit. Examples include festivals, exhibits, or publications for which no jury/editorial judgment has been applied.

**NEA**

**1100 Pennsylvania Avenue, NW**

**Washington DC 20506**

**202-682-5400**

**Website: <http://arts.endow.gov/grants/apply/index.html>.**

### ***5.6 Recreation/Greening***

- 5.6.1 National Recreational Trails funds are administered by the SHA and fund the development of community-based, motorized and non-motorized recreational trail projects. The program provides funds for all kinds of recreational trail uses, such as pedestrian uses, bicycling, in-line skating, equestrian use, cross-country skiing, off-road motorcycling, all-terrain vehicle riding, four-wheel driving. This program matches federal funds with local funds or in-kind contributions to implement trail projects. Projects can be sponsored by a county or municipal government, a private non-profit agency, a community group or an individual (non-governmental agencies must secure an appropriate government agency as a co-sponsor). Eligible activities include maintenance and restoration of existing recreational trail; development and rehabilitation of trailside facilities and trail linkages; purchase and lease of trail construction equipment; construction of new trails; acquisition of easements or property for recreational trails or corridors; operation of educational programs to promote safety and environmental protection relating to the use of recreational trails. Prior property acquisition may be counted as an in-kind contribution if it occurred within two years of the proposal submission. Federal funds administered by the State Highway Administration are available for up to 50% of the project cost, matched by at least 50% funding from the project sponsor. Contact: Recreational Trails Coordinator, Maryland State Highway Administration, Office of Environmental Design, Mail Stop C-303, P.O. Box 717, Baltimore, MD 21203-0717, 410-545-8640, 1-800-446-5962.
- 5.6.2 Transportation Enhancement Program, Maryland Department of Transportation. The Transportation Equity Act for the 21st Century (TEA-21), continues the Federal commitment to fund transportation-related community amenities as part of the Federal Surface Transportation Program. Administered by the State Highway Administration (SHA), Maryland's Transportation Enhancement Program funds are available on a reimbursable basis for a broad array of projects. Because Transportation Enhancement Program funds are Federal funds, projects

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must conform to Federal requirements. Potential project sponsors may include a State agency, a county or municipal government, a private, non-profit organization, a community group, or a private individual. Projects proposed by non-governmental entities must secure an appropriate government agency as a co-sponsor. Website:

<http://www.sha.state.md.us/ImprovingOurCommunity/OPPE/tep/tep8.asp>.

- 5.6.3 Partnership Planting Program, Maryland State Highway Administration (SHA). SHA develops partnerships with local governments, community organizations and garden clubs for the purpose of beautifying highways and improving the environment. Community gateway plantings, reforestation plantings, streetscapes and highway beautification plantings are examples of the types of projects that have been completed within the Partnership Planting Program. SHA will identify a project coordinator to work with the sponsoring organization, provide a planting site, a landscape plan, landscape materials and support volunteers on the day of the planting or install the landscaping. Contact: Maryland State Highway Administration, Landscape Operations Division, C-304, 7078 N. Calvert Street, Baltimore, MD 21202.
- 5.6.4 Maryland Community Parks & Playgrounds Program, Maryland Department of Natural Resources, provides flexible grants to local governments which include both counties and municipalities. Non-profit organizations are encouraged to partner with local governments in project sponsorship and implementation. The program is intended to respond to the unmet need for assistance to rehabilitate, expand or improve existing parks or create new parks, or purchase and install playground equipment in older neighborhoods and intensely developed areas.
- 5.6.5 The Maryland Department of Natural Resources (DNR), Capital Grants and Loans Administration administers the Program. Program Open Space staff will prepare and distribute application materials to local governments, conduct grant writing workshops if necessary to assist local governments in documenting need and meeting program criteria and provide background information and analysis on applications. All funded projects are required to have an enforceable maintenance funding plan to adequately maintain the improvements into the future. Contact: Program Manager, Community Parks & Playgrounds, Program Open Space, 580 Taylor Avenue, E-4, Annapolis, MD 21401. Website: <http://www.dnr.state.md.us/gransandloans/cpp.html>.
- 5.6.6 Five Star Restoration Challenge Grants Program is administered through the National Fish and Wildlife Foundation and is an outgrowth of the Clean Water Action Plan. Its purpose is to provide financial assistance to community-based wetland and riparian restoration projects with a focus on developing diverse partnerships and foster local natural resource stewardship. The "stars" in the Five-Star program are the participants including: schools, local governments, local businesses, conservation and community organizations, state agencies, and

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foundations. Annual grant cycle is in March and funding ranges between \$5,000 and \$20,000.

Website: [www.nfwf.noaa.gov/habitat/restoration/community/fivestar.htm](http://www.nfwf.noaa.gov/habitat/restoration/community/fivestar.htm) or [www.epa.gov/owow/wetlands/restore/5star/](http://www.epa.gov/owow/wetlands/restore/5star/).

- 5.6.7 Kodak American Greenways Awards. The Kodak American Greenways Awards, a partnership project of the Eastman Kodak Company, The Conservation Fund, and the National Geographic Society, provides small grants to stimulate the planning and design of greenways in communities throughout America. Awards will primarily go to local, regional, or statewide nonprofit organizations. Although public agencies may also apply, community organizations will receive preference. The maximum grant is \$2500. However, most grants range from \$500 to \$1,000. Applications must be submitted from March 1 to June 1, 2003. The final deadline for submitting applications and other required materials is June 1, 2003.  
Website: <http://www.conservationfund.org/?article=2372&print=true&start=1>.
- 5.6.8 Youth in Action/Community Tree Planting Grant. Deft, Incorporated provides grants of \$200 to \$1,000 to individuals who wish to be involved in community tree planting and/or reforestation projects.
- 5.6.9 Land and Water Conservation Fund. The Land and Water Conservation Fund is the largest source of federal money for park, wildlife, and open space land acquisition. The program's funding comes primarily from offshore oil and gas drilling receipts, with an authorized expenditure of \$900 million each year. However, Congress generally appropriates only a fraction of this amount. Between 1995 and 1998, no funds were provided for the state-and-local grant portion of the program, which provides up to 50 percent of the cost of a project, with the balance of the funds paid by states or municipalities.
- 5.6.10 LWCF funds are apportioned by formula to all 50 states, the District of Columbia and Territories. Cities, counties, state agencies, and school districts are eligible for LWCF fund monies. These funds can be used for outdoor recreation projects, including acquisition, renovation, and development. Projects require a 50 percent match. Website: <http://www.ncrc.nps.gov/lwcf> OR <http://www.ncrc.nps.gov/programs/lwcf/>.
- 5.6.11 Rivers, Trails, and Conservation Assistance Program.. The National Parks Service operates this program aimed at conserving land and water resources for communities. Eligible projects include conservation plans for protecting these resources, trail development and greenway development. Website: [http://www.ncrc.nps.gov/programs/rtca/ContactUs/cu\\_apply.html](http://www.ncrc.nps.gov/programs/rtca/ContactUs/cu_apply.html).
- 5.6.12 Transportation and Community and System Preservation Pilot Program (TCSP). The TCSP provides funding for a comprehensive initiative including planning

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grants, implementation grants, and research to investigate and address the relationships between transportation and community and system preservation and to identify private sector-based initiatives. The TCSP is a Federal Highway Administration program being jointly developed with the Federal Transit Administration, the Federal Rail Administration, the Office of the Secretary, the U.S. Department of Transportation, and the U.S. EPA. States, MPOs, and local governments are eligible to receive planning and implementation grants for projects that: reduce impacts of transportation on the environment, reduce the need for costly future infrastructure investments, and improve the efficiency of the transportation system. Projects involving partnerships among public and private sectors are given priority. Website: <http://www.fhwa.dot.gov/tcsp/>.

- 5.6.13 Transportation Equity Act for the 21st Century Funding Programs. Through increased funding to the Surface Transportation Program (STP) and the National Highway System (NHS), TEA-21 allows for more environmental projects. States may spend up to 20 percent of their STP dollars (used for transportation facility reconstruction, rehabilitation, resurfacing, or restoration projects) for environmental restoration and pollution abatement projects. Additionally, each state sets aside 10 percent of STP funds for transportation enhancement projects, which can include acquisition of conservation and scenic easements, wetland mitigation, and pollution abatement, as well as scenic beautification, pedestrian and bicycle trails, archaeological planning, and historic preservation. Federal Highway Administration and MDOT utilize funding from many subsets of TEA-21: Surface Transportation Program (STP) funds, Transportation Enhancements Program, Transit Enhancements Program, National Recreational Trails Fund Act (NRTFA), Congestion Mitigation and Air Quality Improvement Program (CMAQ).

Contact: U.S. Department of Transportation, Federal Highway Administration, 400 7th Street, SW, Washington, DC 20590. Websites: <http://www.fhwa.dot.gov/tea21>, or <http://www.istea.org>.