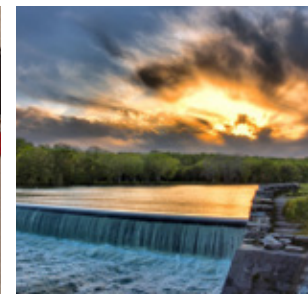




TRI COUNTY COUNCIL
FOR WESTERN MARYLAND

2025 ANNUAL REPORT



LETTER FROM THE DIRECTOR

Dear Western Maryland Friends:

Thank you for reading the *new* annual report for Tri County Council for Western Maryland. This short report focuses on the story rather than the numbers; what matters most is the people whose lives have been improved because of our work. We hope that, by sharing this information, you will gain a clearer sense of our work in the region and that together we can better share ideas, celebrate wins, and continue striving to achieve economic parity for Western Maryland.

I started as the Executive Director in February 2025, replacing Leanne Mazer, who passed away in 2024. Leanne was a well-respected leader who fostered partnerships, was involved in many associations and organizations, and had a true heart for service. She successfully led Tri County Council for Western Maryland for over two decades, initiating numerous new programs and projects that positioned our organization for stability and growth. It has been an honor to step into this role knowing Leanne's legacy. In many ways, 2025 was a year of transition for TCCWMD. My primary focus was building relationships and strengthening our relevance throughout the region. Being present as a collaborative regional partner has provided several new paths for us, some of which are outlined in this report. Elaine Jones, CPA, joined the organization this summer as the Finance Director for the organization. With Elaine's arrival, Tri County Council was fully staffed for the first time since 2023, creating greater capacity for our team to pursue new opportunities and engage more fully in regional work. We also launched two new lunch meetings for the Economic Development Directors and County Administrators, creating space for county leaders to gather, share updates, and discuss challenges. Although these meetings are brief, the connections and rapport are significant in our work to grow our counties and Western Maryland as a whole.

As we move into 2026, this publication introduces our new logo and branding for Tri County Council for Western Maryland. As our organization continues to evolve, this was an appropriate moment to refresh our visual identity. We hope the logo better reflects the region, the Appalachian Mountains, and the organization's more than 50-year history.

As this rebrand launches, so do other changes for the organization. We have updated our website to be clearer for users and better tailored to the two types of clients we serve: local governments and nonprofits seeking various grants, and small businesses using our revolving loan programs. Additionally, with the help of a consultant, we have examined the effectiveness and future direction of our Revolving Loan Funds both internally and externally. That process has informed a fresh vision for the loan funds, with new marketing materials now available and a series of meetings and lunch & learns planned to update our stakeholders.

The regional programs in the works for 2026 fill me with optimism for Tri County Council for Western Maryland; you'll have to read the report next spring to see how it all unfolds (or follow me on LinkedIn for more timely updates!). For now, thank you for your trust in me to lead Tri County Council for Western Maryland. As always, if you have any ideas or needs where we can work together, let's connect!

With gratitude,



Elizabeth Stahlman, Executive Director

TEAM OVERVIEW

STAFF



ELIZABETH STAHLMAN
Executive Director



CHRIS FUNK
Business Development Loan Officer



GUY J. WINTERBERG
Assistant Director



CHRISTIE WAKEFIELD
Business Development Analyst



AMY JACOBS
Economic Development Planner



RYAN DAVIS
Business & Program Planner



ELAINE JONES, CPA
Finance Director



TEAM OVERVIEW

BOARD

Allegany County Membership

William Atkinson, Allegany County Commissioner
David Caporale, Allegany County Commissioner
David Nedved, Allegany County Department of Economic and Community Development
Eugene Frazier, Councilman, City of Cumberland, Municipal Representative
Todd Logsdon, Mayor, City of Frostburg, Municipal Representative
Stephen Nelson, Private Citizen
Kelli Allaway, Private Citizen

Garrett County Membership

Paul Edwards, Garrett County Commissioner
Larry Tichnell, Garrett County Commissioner
Kim Durst, Garrett County Business Development
Spencer Schlosnagle, Mayor, Town of Friendsville, Municipal Representative
Jay Moyer, Council President, Town of Oakland, Municipal Representative
Dave Moe, Private Citizen
Merlin Beitzel, Private Citizen

Washington County Membership

Jeff Cline, Washington County Commissioner
Randal Leatherman, Washington County Commissioner
Linda Spence, Washington County Department of Business & Economic Development
Howard Long, Mayor, Town of Boonsboro, Municipal Representative
William Green, Mayor, Town of Williamsport, Municipal Representative
Roger Fairbourn, Private Citizen
John “Jack” Miller, Private Citizen

LEGISLATIVE MEMBERSHIP

Mike McKay
Maryland State Senate, District 1

Paul Corderman
Maryland State Senate, District 2

James Hinebaugh
Maryland House of Delegates, District 1A

Jason Buckel
Maryland House of Delegates, District 1B

William Wivell
Maryland House of Delegates, District 2A



MISSION

To provide a forum for local governments and citizens throughout Western Maryland to identify the issues and opportunities that are facing the region.

VISION

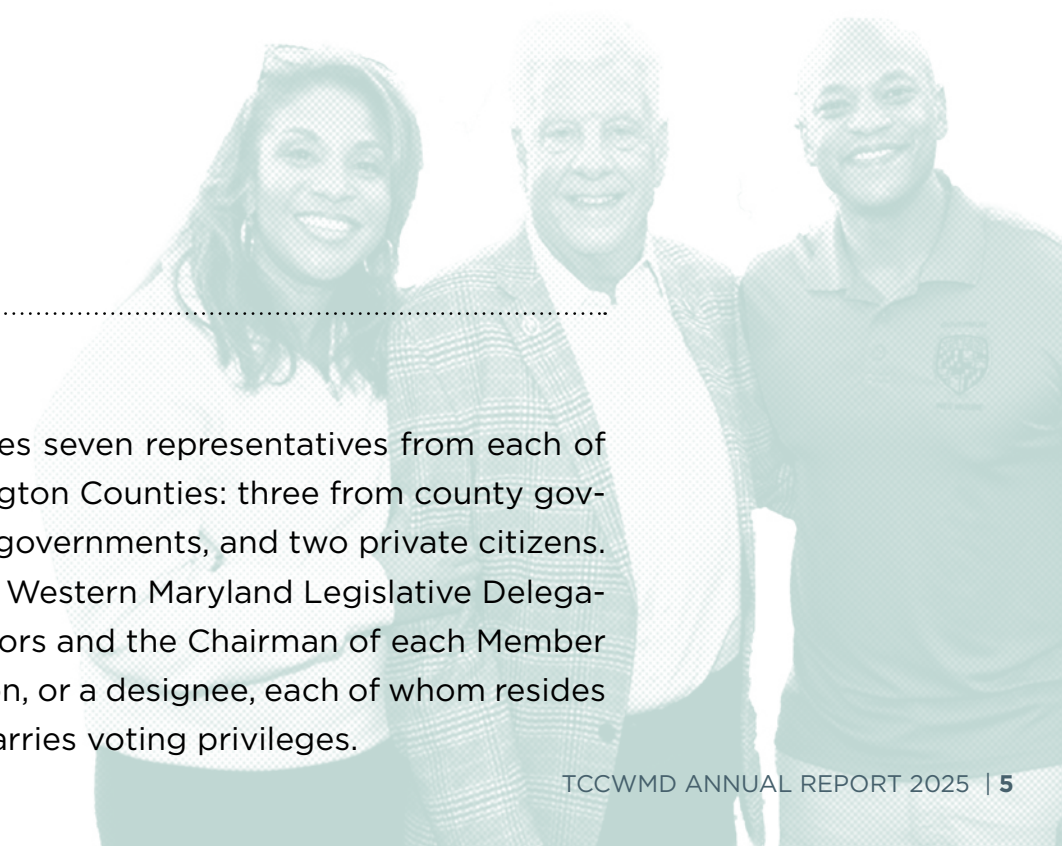
To improve the overall quality of life in the region by efficiently utilizing public and private resources to fund projects across Western Maryland that support the implementation of our regional plan.

PURPOSE

Tri County Council for Western Maryland, Inc. (TCCWMD) is an instrumentality of local government established in 1972 to serve Allegany, Garrett, and Washington Counties by encouraging and facilitating regional cooperation on issues of greater-than-local significance. As an Appalachian Regional Commission Local Development District (ARC), an Economic Development Administration Economic Development District (EDA), and a grantee of the Maryland Department of Commerce, TCCWMD represents a working partnership of federal, state, and local governments. Through federal and state planning assistance funds, TCCWMD supports administrative functions tied to the development and implementation of economic development programs designed to create or retain full-time permanent jobs and improve income characteristics, particularly for the unemployed and underemployed in the most distressed areas of the region.

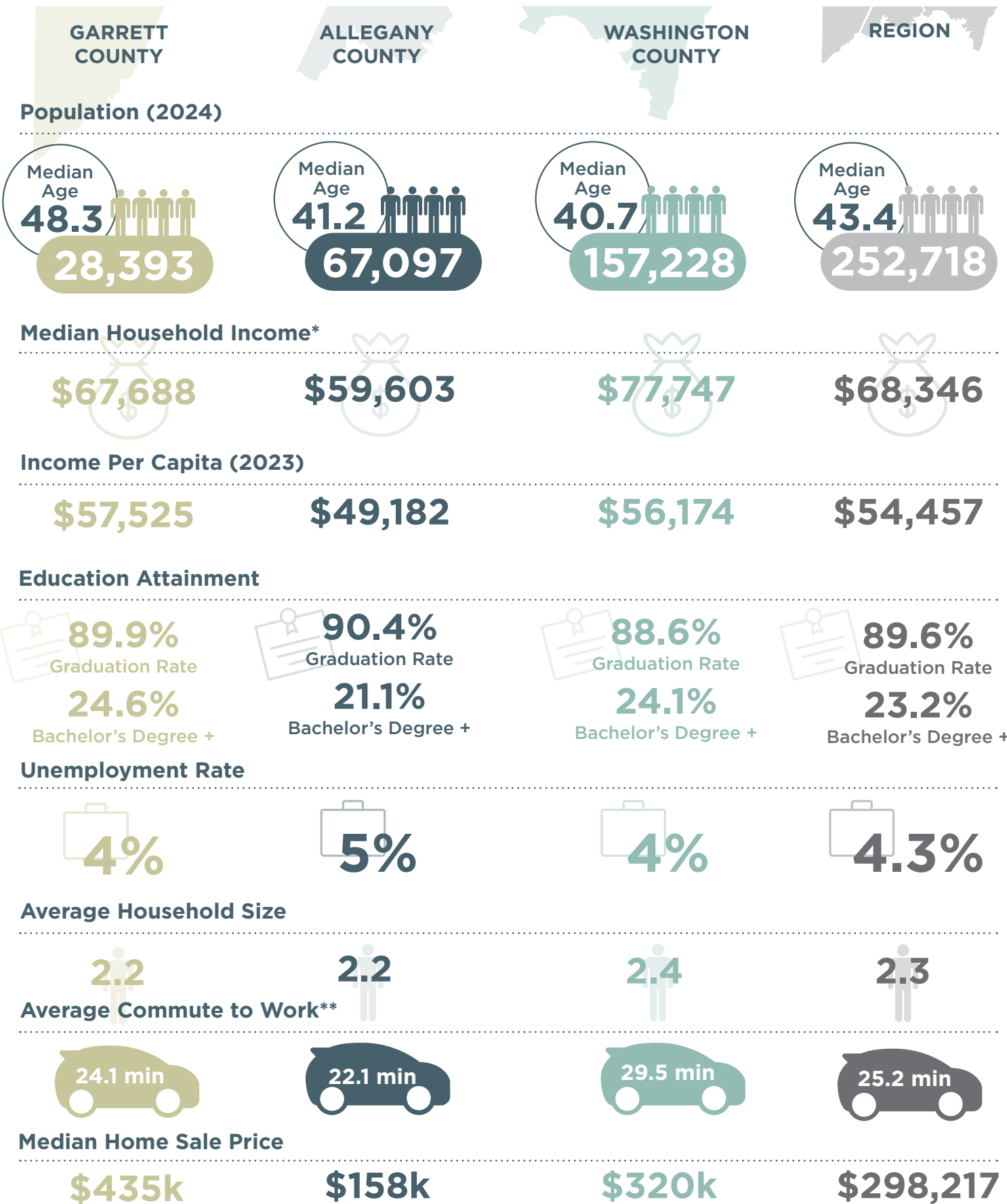
MEMBERSHIP

TCCWMD membership includes seven representatives from each of Garrett, Allegany, and Washington Counties: three from county government, two from municipal governments, and two private citizens. Membership also includes the Western Maryland Legislative Delegation, with the two State Senators and the Chairman of each Member County’s Legislative Delegation, or a designee, each of whom resides in that Member County and carries voting privileges.



OUR COMMUNITY

WESTERN MARYLAND DEMOGRAPHICS



*State average is \$103,678 ** State average is 31.5 minutes

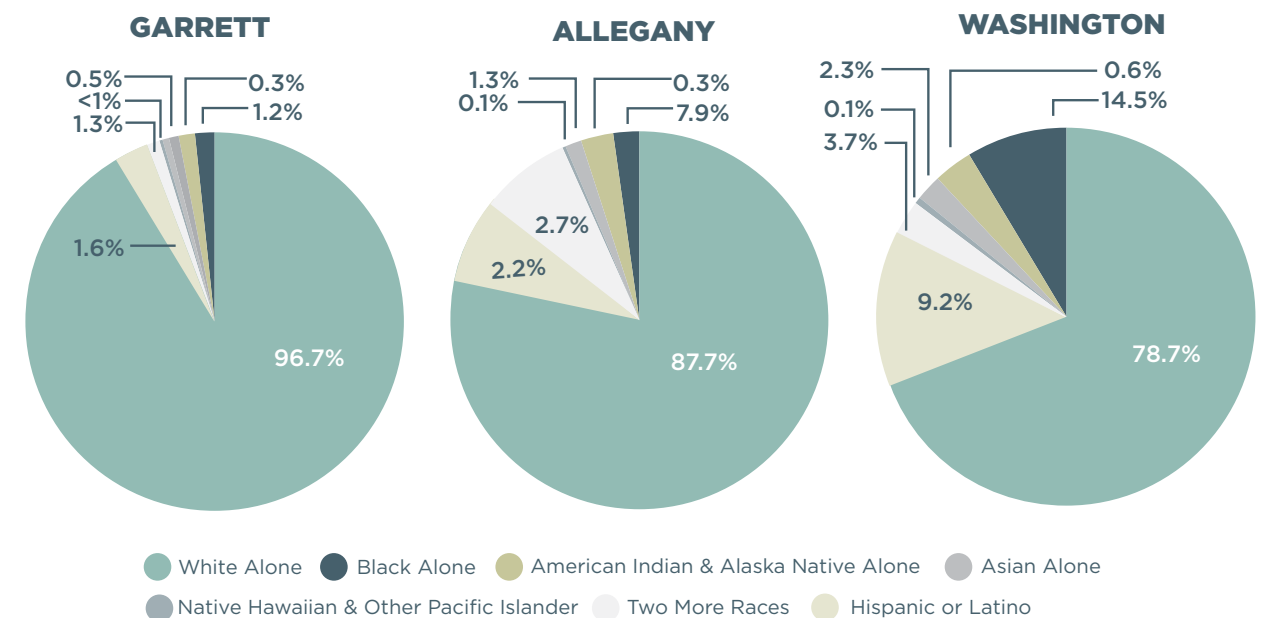
EMPLOYMENT SECTORS

(by Establishments)

INDUSTRY SECTORS	ESTABLISHMENTS	JOBS
Retail Trade	925	14,937
Health Care and Social Services	761	17,110
Construction	644	5,265
Professional, Scientific, and Technical	598	2,265
Accommodation and Food Services	582	9,898
Other Services (except Public Administration)	542	4,017
Admin & Support & Waste Mgmt	375	4,901
Transportation & Warehousing	338	6,108
Finance and Insurance	294	2,709
Manufacturing	274	11,415
Wholesale Trade	249	3,473
Real Estate and Rental and Leasing	212	1,063
Educational Services	170	8,057
Arts, Entertainment, and Recreation	119	1,759
Public Administration	109	5,575
Information	93	1,087
Agriculture, Forestry, Fishing, and Hunting	73	97

RACE & ETHNICITY

(2024)



Sources:

<https://www.statsamerica.org/USCP/> • <https://labor.maryland.gov/lmi/laus/> • <https://www.mdrealtor.org/HousingStats> • <https://www.census.gov> • <https://planning.maryland.gov>



REGIONAL LEADERSHIP & STRATEGY

TCCWMD approaches regional leadership by thoughtfully bringing together programs, partners, and funding sources to advance shared priorities across Allegany, Garrett, and Washington Counties. By working across multiple funding streams, we are able to consider investments collectively rather than in isolation, helping us structure projects in ways that maximize resources while addressing the specific needs of the three-county region. We also move projects forward by identifying where programs intersect and aligning those opportunities with on-the-ground needs in each county. In this way, we connect regional strategy to project implementation and support sustainable economic growth across Western Maryland.

ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)

Partnership with the Economic Development Administration (EDA) remains an important part of the TCCWMD's regional planning work. As the federally designated Economic Development District for the region, TCCWMD is responsible for guiding regional economic planning and coordinating projects that align with federal investment priorities. This work supports long-term economic strategy across Western Maryland by strengthening local capacity, supporting job creation, and positioning the region for continued economic competitiveness.

Learn More

COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

In 2025, TCCWMD completed an update to our five-year Comprehensive Economic Development Strategy (CEDS) in collaboration with area governments, economic development partners, and community stakeholders. The CEDS serves as a regional roadmap, identifying key opportunities, priorities, and challenges that will help guide future investment and project development. Specifically, the plan aims to strengthen entrepreneurship, tourism, and access to capital by aligning education and training with employer needs, and upgrading core infrastructure, including broadband, water and sewer systems, roadways, and transportation. This work better positions Western Maryland to compete for federal funding and advance projects that support long-term economic resilience and growth.

See the Strategy

ASSISTANCE TO COAL COMMUNITIES (ACC)

We also advanced project development efforts with local jurisdictions through the EDA's Assistance to Coal Communities (ACC) program, which supports economic diversification and resilience in communities historically impacted by shifts in the coal industry. By aligning local priorities with available EDA resources, TCCWMD is helping move strategic projects forward and support sustainable growth across the region.



Featured Story:

Check Out the Bowman Training Center



THE BOWMAN TRAINING CENTER

Originally conceived in fall 2021, during the height of the COVID-19 pandemic, the Hagerstown Community College (HCC) Northern Avenue City Campus Workforce Training Center was President James Klauber's vision to consolidate multiple regional training centers into a single state-of-the-art facility accessible to the community. HCC purchased a one-acre property on Northern Avenue, choosing to renovate an existing building to create a high-quality workforce training center while revitalizing this area of Hagerstown.

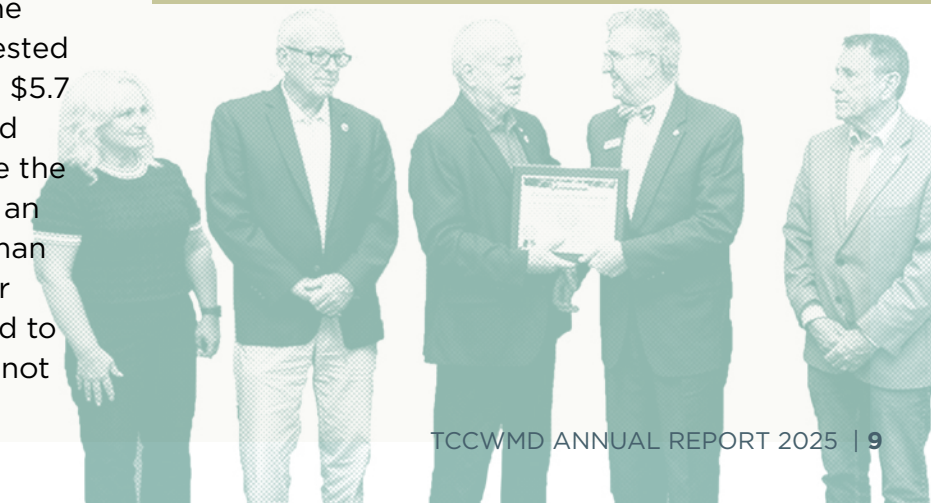
Tri County Council helped facilitate conversations with the EDA, which ultimately became a major funding partner through the federal American Rescue Plan Act (ARPA) Assistance to Coal Communities (ACC) program. At a time when Western Maryland was facing the continued economic effects of coal plant closures and broader shifts in the energy sector, the project aligned closely with regional workforce and economic development needs.

What began as a \$7.3 million project grew significantly as costs rose during the pandemic, but the partnership behind the center grew as well. In the end, EDA invested more than \$5.8 million, HCC contributed \$5.7 million, and Washington County provided the final \$2.5 million needed to complete the \$14 million project. The project received an additional boost when the Jone L. Bowman Family Foundation donated \$1 million for naming rights, with the full gift dedicated to student scholarships so that cost would not

stand in the way of opportunity. D.M. Bowman Corp. also donated a 2019 Volvo diesel truck to support commercial driver training.

Today, the Bowman Training Center expands access to career training in high-demand skilled trades, including CDL, diesel technology, HVAC, electrical, plumbing, welding, carpentry, heavy equipment operation, and even forklift operations, thanks to a partnership with Barr Construction Institute. The facility is expected to train more than 1,100 workers over five years, helping meet the region's growing demand for skilled labor while opening doors to well-paying careers that do not require a four-year degree. On September 25, 2025, the Bowman Training Center celebrated its ribbon-cutting and dedication, marking an important milestone for workforce development in Western Maryland.

Tri County Council helped facilitate conversations with the EDA, which ultimately became a major funding partner through the federal American Rescue Plan Act.





MARYLAND DEPARTMENT OF COMMERCE

TCCWMD works closely with the Maryland Department of Commerce and a network of statewide partners to advance shared economic development priorities across Maryland. Through these partnerships and our regional coordination, we help connect local needs with state opportunities.

Rural Maryland Economic Development Fund

TCCWMD oversees and coordinates projects supported through the Rural Maryland Economic Development Fund, a \$10 million regional investment awarded in 2022 by the State of Maryland to advance infrastructure, workforce, and economic development projects across Allegany (\$3,460,255), Garrett (\$3,272,855), and Washington (\$3,216,880) counties, with \$50,000 reserved for administrative expenses. The approved projects emphasized downtown and industrial-site redevelopment, workforce training, agriculture and logistics support, and utility/infrastructure improvements, including things like building renovations, shovel-ready pad sites, a shell building, CDL and nursing training, and public utilities upgrades.

Senator George C. Edwards Fund and Western Maryland Economic Future Investment Board

TCCWMD provides staff support to the Senator George C. Edwards Fund and the Western Maryland Economic Future Investment Board, helping to guide investments that support regional priorities and improve economic conditions across Western Maryland. Created by the Maryland General Assembly, the fund supports capital infrastructure and business development projects in Allegany, Garrett, and Washington Counties, particularly those that create jobs and expand the tax base. TCCWMD is charged with staffing the board and administering the fund, supporting the review and coordination of projects with meaningful economic impact, such as broadband, utility access, site improvements, and other business development investments.

Learn More

In 2025, the Fund supported a range of new projects, while previously approved projects advanced through key implementation milestones across the region. These investments continued to focus on infrastructure, industry, small-business expansion, and downtown redevelopment, strengthening the economic foundation of Western Maryland.

To date, 21 projects have been completed since the first round of funding in the spring of 2023. Cumulatively, as of December 31, 2025, the Fund has awarded \$40,504,488 in grants, catalyzing projects with a combined total value of \$395,800,293. These investments are projected to support 1,328 new jobs, representing a year-over-year increase of 175 jobs. Even in cases where job creation was not the primary outcome, such as infrastructure or housing-related initiatives, the Board prioritized projects that expand the local tax base and contribute to long-term regional resilience.



SouthEast Regional Directors Institute (SERDI)

Executive Director Elizabeth Stahlman was selected to serve on the Council of Peers for the SouthEast Regional Directors Institute (SERDI), bringing Western Maryland's perspective to broader conversations on regional economic development. SERDI is a voluntary professional development association for executive directors of regional councils across the southeastern United States, providing technical assistance, leadership development, annual training, study committees, multistate collaboration, and support for council effectiveness. Through this role, Elizabeth is able to contribute to a wider network of regional leaders while also bringing back ideas, resources, and best practices that can strengthen TCCWMD's work.



Featured Story:

WESTERN MARYLAND RURAL TECH NETWORK

Early in her tenure as Executive Director, Elizabeth Stahlman met with economic development stakeholders across the region and quickly recognized a shared interest among all three counties: building a stronger connection to the Maryland Tech Council (MTC) and establishing a more visible tech presence in Western Maryland. At the same time, MTC had secured grant funding through the US Department of Agriculture (USDA) and the Rural Maryland Council (RMC) to launch two Rural Tech Networks in Maryland, including one in Western Maryland.

That summer, Elizabeth was invited to the initiative's kickoff meeting and, recognizing the need for regional leadership in the room, agreed to serve as co-chair of the Western Maryland Rural Tech Network. Since then, she has worked alongside co-chair Richard Police of Clym Environmental and consultant Signe Pringle of SIGNature Advisory to help

build an active committee and subcommittees focused on growing interest, engagement, and membership in the network.

The goal of this work is to create more opportunities for connection among those working in and around the tech sector, while encouraging collaboration and long-term growth in Western Maryland's innovation economy. The initiative was publicly introduced at the Maryland Association of Counties (MACo) Summer Conference, followed by regional events including a reception at Rocky Gap Casino, Resort & Golf ahead of the "Tech at the Gap" conference and a holiday mixer at the Flying Boxcars stadium in Hagerstown. Another event is planned for April 2026 in Grantsville.

Learn More





Georges Creek Task Force

At the June Allegany and Garrett Counties' Maryland Municipal League (MML) meeting, Senator Mike McKay announced the creation of the "Georges Creek Task Force" in response to constituent interest in revisiting a process similar to the one used after the 1996 flood. TCCWMD supported the effort by serving as notetaker and report writer. TCCWMD's Executive Director, Elizabeth Stahlman, attended several meetings over the summer, and the final report was delivered in fall 2025. It outlined specific steps to reduce the impact of future flooding based on lessons from the 2025 event, and was submitted to the Governor and Maryland General Assembly by Senator McKay and Delegate Hinebaugh.

ARC

TCCWMD continues to play an important role in connecting our region to the Appalachian Regional Commission (ARC), a long-standing federal-state partnership created by Congress in 1965 to support economic and social development across Appalachia.

ARC uses an index-based classification system to compare counties across Appalachia with national averages and better understand local economic conditions. Using three-year averages for unemployment, per capita market income, and poverty, ARC assigns each of the region's 423 counties to one of five economic status categories: distressed, at-risk, transitional, competitive, or attainment. These designations help guide ARC's grant match requirements, research priorities, and investment strategies, ensuring that resources are directed where they are needed most across the region.



Learn More

ARC Attainment Levels

	ALLEGANY	GARRETT	WASHINGTON
FY24	Transitional	Transitional	Transitional
FY25	At-risk	Transitional	Transitional
FY26	At-risk	Transitional	Transitional

TCCWMD continues to play an important role in connecting our region to the Appalachian Regional Commission (ARC), a long-standing federal-state partnership created by Congress in 1965 to support economic and social development across Appalachia.

Source: www.arc.gov

As the region's Local Development District, TCCWMD works with local governments and partners to identify needs, develop projects, and pursue funding in a highly competitive environment where infrastructure and job-creation resources are limited.

At-risk counties are those showing signs of economic vulnerability and rank between the worst 10 percent and 25 percent of counties nationwide. Transitional counties fall between the nation's strongest and weakest economies, ranking between the bottom 25 percent and top 25 percent, and represent the largest ARC economic status group.

As the region's Local Development District, TCCWMD works with local governments and partners to identify needs, develop projects, and pursue funding in a highly competitive environment where infrastructure and job-creation resources are limited.

This work is especially important for projects that require blended financing. ARC funding is often combined with local, state, and federal resources, and we help bring those pieces together to move priority projects forward. Through this role, we support planning, project development, and grant applications tied to community infrastructure, economic opportunity, and long-term regional growth.

2025 Projects

In 2025, ARC funded 22 projects across the region, representing a total investment of \$7.5 million, including \$4.2 million in ARC support. The largest single award, \$800,000, helped advance the fiber project from Keyser's Ridge to LaVale. Other notable investments included support for the River Park at Canal Place and the Allegany Museum.

ARC Annual Conference

In 2025, Maryland also had a strong and visible role in ARC leadership and engagement. Governor Wes Moore served as the States' Co-Chair, alongside ARC Federal Co-Chair Gayle Manchin, and hosted the ARC Annual Conference at Frostburg State University in October. TCCWMD supported the event logistics and was pleased to take part in both the conference and the ARC family dinner.

Development District Association of Appalachia (DDAA)

This year also marked another important opportunity for regional representation, as Executive Director Elizabeth Stahlman served on the Development District Association of Appalachia (DDAA) Board as Maryland's representative. The DDAA is a membership organization representing the 74 local development districts that serve ARC's 423-county Appalachian region. Its role is to strengthen those districts and provide leadership in support of ARC's federal-state-local partnership, while helping local development districts carry out planning, technical assistance, regional coordination, and economic and community development work across Appalachia.



MIDDLE MILE BROADBAND INFRASTRUCTURE PROJECT

TCCWMD works closely with the Maryland Broadband Cooperative to strengthen broadband infrastructure, including support for the Middle Mile Broadband Infrastructure Project in Garrett and Allegany Counties. This project is an initiative designed to expand critical fiber capacity and improve long-term connectivity in Western Maryland.

The project began as a smaller effort among TCCWMD, Maryland Department of Planning, the Maryland Broadband Cooperative, Garrett County, and the Garrett County Board of Education, to extend service from Keyser’s Ridge to Grantsville, funded by \$240,000 from Garrett County and by an ARC grant, first awarded in December 2024 for 5.45 miles of 144-count fiber optic infrastructure in Garrett County.

As the project advanced, so did its scope. The ARC State Program Manager recognized that an expanded project could deliver outcomes significant enough to justify additional investment. TCCWMD suggested extending the project into Allegany County, including fiber to Frostburg, with TCCWMD also committing funding to support that expansion. With a multi-county project, ARC was able to contribute at a higher level along with the State of Maryland.

Total partner investment reached \$1,410,000, and the route expanded into a larger regional build running from Keyser’s Ridge to LaVale. The expanded investment increased the project to approximately 26 miles of 288-count fiber, strengthening the broadband backbone across county lines in ways that support economic development, education,

public safety, and future growth. The project will also bring fiber access to Route 40 Elementary, the last remaining school in Garrett County without a fiber connection, while improving service to underserved areas and growth corridors in both counties.

This project would not have been possible without the coordinated partnership of Garrett County, the Maryland Department of Information Technology, the Rural Maryland Council, the Cumberland Economic Development Corporation, the Maryland Broadband Cooperative, the ARC, Historic Penn Alps Restaurant & Craft Shop, Spruce Forest Artisan Village, the Town of Grantsville, Senator Mike McKay, QCOL, and local business leaders such as Jann Russell of Fronterra Resources and Lena Fratz of J&L Fratz Farm.

By helping advance infrastructure of this scale, we are supporting the long-term connectivity that rural communities need to compete, grow, and remain resilient in an increasingly digital economy. Construction is anticipated to be completed in summer 2026.



EMERGENCY FLOOD LOANS

In response to the May 2025 historic flooding in Western Maryland, TCCWMD worked with the Maryland Department of Commerce to identify immediate financial support options for impacted businesses. Through these discussions, we identified Video Lottery Terminal (VLT) funding as a flexible resource that could be deployed quickly to meet urgent needs. As a result, Commerce subsequently approved an addendum to TCCWMD’s Video Lottery Terminal Management Plan, allowing for the issuance of small, emergency loans with modified terms.

We structured these loans to provide rapid relief, offering up to \$20,000 per business with no interest and streamlined underwriting requirements. In the absence of a federal disaster declaration and the associated funding assistance, this program was a critical gap financing tool for affected businesses. By reducing barriers to access, we aligned this effort with the broader RLF goal of supporting business continuity and job retention during times of economic disruption. In total, we disbursed eight emergency flood relief loans, each at \$20,000 without traditional underwriting requirements and 0% interest, providing immediate assistance to businesses working to recover and reopen.

In addition to direct business support, TCCWMD also contributed to broader regional recovery efforts. We participated in the formation of the Western Maryland Long Term Recovery Committee under the guidance of Maryland Voluntary Organizations Active in Disaster (VOAD) and the leadership of Pastor Phil Huber. The Western Maryland Long-Term Recovery Committee includes ten board members, including a representative from TCCWMD. Our team’s involvement grew naturally from our broader role in the region’s recovery efforts, including flood recovery loans to businesses and preparation of the Georges Creek Task Force report.

As part of this multi-agency, volunteer-driven effort, the committee is coordinating long-term recovery activities, including repairs to residents’ homes and broader community support. That work is expected to continue for the next two to three years. TCCWMD’s participation in this recovery process not only supports current community needs, but also helps strengthen regional readiness and coordination for future natural disasters that may require a VOAD-led response.

Small Business Flood Recovery Loans

up to \$20,000 | 0% interest | 2-5 year term

- to assist with flood recovery, including clean up/ remediation costs, equipment/ inventory replacement, and loss of business revenue
- for Allegany, Garrett, and Washington County businesses affected by flooding on May 13, 2025
- fast approval for qualified businesses

• email relief@tccwmd.org or call 301-689-1300 for more information and loan application form



Featured Story:

BOAL



DS BOAL FAMILY FUNERAL HOME

For 125 years, Boal Funeral Home P.A. has been dedicated to compassionately serving families in the Tri Towns area, Georges’s Creek area, and surrounding communities as a family owned and operated full service funeral home. They strive to serve every family member that comes into their care with absolute dignity and respect. Boal Funeral Home offers families two locations; a facility in Westernport and a facility in Barton. Theresa Boal is the fifth generation family owner and took over as owner in 2019 after graduating from the Pittsburgh Institute of Mortuary Science.

“After the devastating flood in May of 2025, I was faced with the challenge of not only rebuilding my building but restoring a place that means so much to the community. The no interest loan from the Tri County Council came at a time when I needed it most.”

– Theresa Boal, Owner

In 2025, TCCWMD received fourteen inquiries and three engagements totaling \$13,200, and total disbursements of \$15,312.50, including prior-year (2024) commitments. Projects included website creation, branding, social and digital campaigns, and search engine optimization work.

Maryland Rural Water Association

In addition to program implementation, TCCWMD contributes to broader statewide collaboration through active leadership and partnership. Executive Director Elizabeth Stahlman continues her service with the Maryland Rural Water Association and serves as President for the 2024-2026 term, strengthening connections between water infrastructure priorities and broader economic development efforts across the region.



Learn More

RURAL MARYLAND COUNCIL (RMC)

TCCWMD partners with the Rural Maryland Council (RMC) to administer and coordinate Maryland Prosperity Investment Fund (RMPHF) resources in the region. Created to support economic growth in rural communities, RMPHF provides flexible funding for targeted investments in small businesses, infrastructure, and community development initiatives. Through this program, we help align state resources with local priorities across Western Maryland.

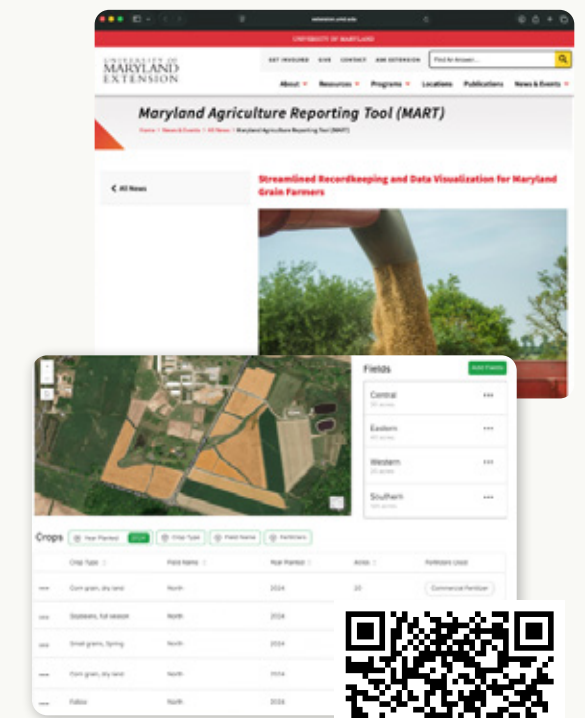
Technical Assistance Grants

In 2025, RMPHF resources supported technical assistance for small business loan clients seeking specialized professional support to grow their operations. These one-time grants of up to \$7,500 help businesses access services that might otherwise be out of reach. Uses include financial and management advising, engineering and architectural services related to expansion, legal support, specialized business planning, website and social media development, branding, and employee training. Applicants submit an application along with three proposals for the requested work, and TCCWMD selects the provider based on value and consultant capacity before contracting directly with the service provider on behalf of the grantee.

Featured Story:

MARYLAND AG REPORTING TOOL

In 2025, TCCWMD worked cooperatively with RMC and other regional state councils to help support the Maryland Agriculture Reporting Tool (MART), a free, secure online tool developed to simplify recordkeeping and improve data reporting for Maryland farm producers. MART helps users track acreage, crops, nutrient applications, and harvest data, while generating dashboards of report-ready tables aligned with Maryland’s Annual Implementation Report requirements. This practical tool saves producers time, reduces reporting burdens, and strengthens data-driven decision-making for Maryland farms. It also gives state agencies and conservation partners more timely and accurate information to support planning across the agricultural sector.



Learn More





MARYLAND TRANSIT ADMINISTRATION (MTA)

Tri County Council for Western Maryland serves as a Regional Coordinating Body for the Maryland Transit Administration (MTA), representing Allegany, Garrett, and Washington Counties, as well as parts of rural Frederick County. Under the Infrastructure Investment and Jobs Act (IIJA), we are responsible for developing and carrying out a continuous, cooperative, and comprehensive transportation process for the region. Through funding from the Federal Transit Administration, the MTA distributes support to successful applicants who qualify for the 5310 and Senior Rides programs.

Projects funded through these programs must be consistent with the coordinated public transit-human services transportation plans for the region. The development of the Western Maryland Coordinated Transportation Plan has created a strong framework for future regional coordination and has fostered a new partnership between the MTA and TCCWMD. In this role, we provide technical assistance to applicants seeking transportation-related grants, help ensure proposed projects align with the regionally adopted long-range transportation plan, and coordinate the local review committee that evaluates and recommends 5310 applications to MTA for consideration.

We also help identify unmet transportation needs across the region and support coordination among transportation providers. These needs include limited transportation options outside fixed-route service areas, long-distance medical transportation, dialysis trips, transportation for second- and third-shift workers, access to paratransit vehicles capable of operating in difficult terrain, and greater public awareness of available services. In addition, we participate in quarterly statewide meetings, assist with regional meeting logistics, coordinate and attend the annual Transportation Association of Maryland conference, and take part in local advisory efforts in both Allegany and Washington Counties.

In 2025, the following organizations across Western Maryland and the surrounding service area received support through Section 5310 awards:

Altogether, these awards totaled \$2,459,492, including \$1,561,742 in federal funding and \$897,750 in matching funds.

ALLEGANY COUNTY	GARRETT COUNTY	WASHINGTON COUNTY	FREDERICK COUNTY
Allegany County HRDC received funding for preventive maintenance and mobility management, while Friends Aware received support for one minivan and preventive maintenance.	Appalachian Crossroads received funding for two replacement buses and preventive maintenance.	The Washington County Community Action Council received support for preventive maintenance, mobility management, and operating assistance.	In rural Frederick County, Daybreak Adult Day Services received funding for one bus and one minivan.

REVOLVING LOAN FUNDS

TCCWMD's Revolving Loan Fund (RLF) is a trusted lending program designed to support small businesses across Western Maryland. This community-driven, flexible source of capital fills funding gaps where traditional financing falls short. The RLF offers entrepreneurs and small businesses in Allegany, Garrett, and Washington Counties accessible pathways to the capital needed to start, grow, and thrive.

The RLF strengthens the economic foundation of the region by empowering businesses that might lack access to the capital they need. The RLF builds community wealth, creates and retains jobs, and fuels a more robust economy. When each repaid loan revolves back into the fund, every dollar invested multiplies its impact, supporting more businesses and creating a stronger Western Maryland for years to come.

The RLF is available to businesses in good standing with the State of Maryland and can be used for a wide range of business needs, including start-up costs, working capital, equipment, commercial real estate, and expansion. Loans range from \$10,000 to \$1 million, with flexible underwriting and terms designed to support sound projects that demonstrate repayment capacity, appropriate collateral, and measurable job creation or retention.

The RLF strengthens the economic foundation of the region by empowering businesses that might lack access to the capital they need.

IMPACT BY NUMBERS



Featured Stories:



96 ROYAL BEANS

96 Royal Coffee & Cream is a specialty café in downtown Hagerstown, Maryland, founded by Yefon & Cedrick Nwafor, creators of Roots Africa. The café sources its coffee directly from farming communities in Uganda and Liberia that Roots Africa empowers, creating a farm-to-cup experience grounded in social impact. The menu features handcrafted sweet and savory crêpes, ceremonial grade matcha drinks, signature espresso beverages, locally sourced ice cream, and baked goods from Hagerstown's own bakery partners. Located at 96 West Washington Street, the café is open six days a week and serves as both a community gathering place and a tangible connection between its customers and the global communities behind their coffee.

"96 Royal Coffee & Cream exists today because the Tri County Council for Western Maryland believed in our vision when it was still just a dream. Their business loan gave us the foundation to open our doors and bring something truly unique to Hagerstown—Premium coffee and artisan ice cream rooted in African heritage and made with locally sourced ingredients."

— Cedric & Yefon Nwafor, Owners



EVERYDAY EARTHE

Founded in 2021, Everyday Earthe creates functional, durable pottery designed to bring beauty and meaning into everyday use. Owner Jocelyn Borg focuses on dinnerware and other timeless pieces that balance artistry with practicality, enriching the daily rituals of home life. With the support of Tri County Council, Everyday Earthe is now expanding into larger scale production through the addition of a RAM press, allowing the studio to grow sustainably while preserving its handmade quality and character.

"Securing a loan through Tri County Council gave me the chance to make a transformative investment in my business: the purchase of a RAM press. This piece of equipment, far beyond what I could have afforded on my own, is opening the door for me to produce handmade dinnerware at a sustainable scale. Because of Tri County Council's lender friendly terms and the scale of funding available, I was able to take my original dream of creating unique, durable pottery and expand it into a bigger vision than I had even imagined." — Jocelyn Borg, Owner

Featured Stories:



SPECTRUM DESIGNS, LLC

Spectrum Designs, LLC is the full service residential and commercial interior design studio of Heather Lancaster. Heather studied interior design at The Art Institute of Pittsburgh, graduating in 2009, and has extensive experience in residential, commercial, and model home interior design. Her attention to detail and passion for creating inviting and unique spaces make Spectrum Designs a one stop destination. The company offers services including space planning, renovation design, custom window treatments, paint consultations, and designer resources for custom furniture, wallcovering, lighting, carpeting, tile and more. The 1,000 square foot studio features whimsical home decor and unique gift items.

"My dream of owning an interior design business would not have been possible without the help and guidance of Tri-County Council. My experience was extremely positive and for that, I am eternally grateful. I would recommend TCC to anyone interested in pursuing a business purchase."

— Heather Lancaster, Owner



QUEST FOR HOPE COUNSELING

Quest for Hope Counseling provides individual, couples, group and family counseling services through traditional in person and telehealth sessions by integrating professional therapy with Biblical Christianity. Services are provided to clients aged 4 and older who are struggling with mental health, addiction, life transition, relational, and family concerns and feel they need professional help working through their concerns. Telehealth is available for Garrett County residents as well as out of state patients with In-services and workshops on behavioral health concerns available for local organizations. We aim to be a leader in our community in tackling the challenges of mental health by helping other local leaders identify those in crisis and give them tools to direct those in need towards qualified providers.

"Tri County Council of Western Maryland was very helpful in providing a low interest loan for the purchase of my newly expanded office space. The loan allowed expansion without the burden of a high interest rate that often goes along with business loans. Not only that, but along the way of the application process, TCCWMD staff were able to provide insight and helpful advice on things like the business plan and the way things are budgeted to help set my business up for success." — Nathan Maust, Owner

**Tri County Council
for Western Maryland, Inc**

**STATEMENT OF REVENUES
AND EXPENDITURES -
GOVERNMENTAL FUNDS**

FOR THE YEAR ENDED DECEMBER 31, 2025

	GENERAL FUND ¹	ARC, EDA, & EDA COVID-19 REVOLVING LOANS	RURAL MD COUNCIL PROSPERITY INVESTMENT FUND	VLT LOAN FUND	OTHER GOVERNMENTAL FUNDS ²	TOTAL
REVENUES						
Intergovernmental Revenue						
Federal	\$245,000	—	—	—	\$9,867	\$254,867
State	\$202,908	—	\$688,626	—	\$29,663	\$921,197
Local	\$120,000	—	—	—	—	\$120,000
Loan Interest	—	\$131,914	\$6,418	\$202,638	\$2,632	\$343,602
Loan Fees	\$1,550	\$10,530	—	\$46,326	\$136	\$58,542
Investment Earnings	\$25,368	\$45,489	\$4,743	\$1,296	\$23,711	\$100,607
Administrative Revenue	\$270,053	—	—	—	—	\$270,053
Loan Analysis	\$14,885	—	—	—	—	\$14,885
Recovery - Previous Bad Debts	\$100	—	—	—	—	\$100
Total Revenues	\$879,864	\$187,933	\$699,787	\$250,260	\$66,009	\$2,083,853
EXPENDITURES						
Salaries and Benefits	\$686,955	\$7,113	\$288,343	\$82,642	\$27,774	\$1,092,827
Contractual	\$2,116	\$35	\$163,598	\$206	\$86	\$166,041
Administrative Charges	—	\$74,853	\$185,625	—	\$9,575	\$270,053
Legal and Accounting	\$23,582	\$281	\$9,675	\$9,311	\$819	\$43,668
Travel	\$23,218	\$26	\$5,808	\$352	\$101	\$29,505
Office Expenditures	\$10,909	\$102	\$13,519	\$1,177	\$363	\$26,070
Technical Assistance	—	—	\$15,313	—	—	\$15,313
Marketing	\$13,966	—	\$500	—	\$263	\$14,729
Meeting Expenses	\$12,200	—	\$375	\$61	\$1	\$12,637
Miscellaneous	\$3,136	\$162	\$2,059	\$4,900	\$193	\$10,450
Insurance	\$5,498	\$583	\$2,619	\$1,375	\$196	\$10,271
Memberships	\$6,808	\$25	\$1,334	\$377	\$110	\$8,654
Continuing Education	\$4,912	\$14	\$3,198	\$129	\$31	\$8,284
Utilities	\$4,079	\$51	\$2,285	\$557	\$170	\$7,142
Bad Debts	—	\$6,166	—	—	—	\$6,166
Total Expenditures	\$797,379	\$89,411	\$694,251	\$101,087	\$39,682	\$1,721,810
Net Revenue Over Expenditures	\$82,485	\$98,522	\$5,536	\$149,173	\$26,327	\$362,043

Audit adjustments for the year ended December 31, 2025 are incomplete.

¹General Fund presentation includes: ARC Administrative Grant, EDA Administrative Grant, Department of Commerce Administrative Grant, Revolving Loan Fund Related Costs (RLF), ARC Annual Conference, and Current Year Unrestricted Fund.

²Other Governmental Funds presentation includes: MEDAAF Loan Fund, MEAF Loan Fund, IRP, MTA Grant, and Rural 50 Maryland Economic Development Fund.



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