



**TRI COUNTY
COUNCIL**
FOR WESTERN MARYLAND

Board Member Handbook

11 S. Lee Street
Cumberland, MD 21502
301-689-1300
www.tccwmd.org



Board Member Handbook 2026

The preparation of this document was financially aided through grants from the Appalachian Regional Commission, the Economic Development Administration, and the State of Maryland.

Welcome

**Membership &
Staff Directory**

By-Laws

**Articles of
Incorporation**

State Statute

**2026 Work Plan
and Budget**

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms

Welcome...

On behalf of the Board, welcome to the Tri County Council for Western Maryland (TCCWMD). We look forward to the opportunity to work with you to make the Western Maryland region a better place to live, work, and play. The Council meets quarterly throughout the year.

This *Board Member Handbook* will provide some basic information that TCCWMD as an organization, its governance structure, and its programs and projects. It includes the 2019 work plan and budget, which guides the work of the six member staff.

The Council serves as a vital forum for the discussion of issues that transcend individual political jurisdictions. As such, the Council is committed to serving as a regional liaison between municipal, state, and federal governments by providing area-wide coordination and a regional perspective to economic and community development activities, as well as enhancing the ability of local governments to resolve multi-jurisdictional issues and concerns. The breadth and depth of the programs and projects undertaken by the Council reflects the needs expressed within the Region. This strengthens the ability of TCCWMD to support its member local governments and other stakeholders in the full range of challenges and opportunities facing the Western Maryland Region and the State of Maryland.

Again, welcome to the Tri-County Council and thank you for your commitment of time as we work together over the coming years to meet the Region's ever-changing needs and plan for its future.

The Council....

The Tri County Council for Western Maryland, Inc. (TCCWMD) is an instrumentality of local government. The agency was established in 1971 to serve Allegany, Garrett, and Washington Counties with a purpose of encouraging and facilitating local government cooperation in addressing, on a regional basis, problems of greater than local significance.

Operating as an Appalachian Regional Commission Local Development District, an Economic Development Administration Economic Development District, and a grantee of the Maryland Department of Commerce, the Council represents a working partnership of federal, state, and local governments. As such, the Council is the recipient of federal and state planning assistance funds, which are utilized for administrative expenses that directly support the formulation and implementation of economic development programs. These economic development programs are designed to create or retain full-time permanent jobs and improve income characteristics, particularly for the unemployed and under-employed, in the most distressed areas of the region.

The Membership....

Membership to the Council includes seven representatives each from Garrett, Allegany, and Washington Counties. Three of these members represent County Government, two represent Municipal Governments, and two represent private citizens at-large. Membership also includes the Western Maryland Legislative Delegation, with the two State Senators and the Chairman of each Member County's Legislative Delegation, or his designee, each of whom respectively resides in that Member County carrying voting privileges.

The Staff....

To serve the three counties and twenty-four municipalities of Western Maryland, the Council will employ a staff of seven persons to develop and coordinate the work activities as directed by the governing body. The core staff will consist of an Executive Director, Assistant Director, Finance Officer, Business Development Analyst, Business Development Loan Officer, Business and Program Planner, and an Economic Development Planner.

Our Commitment and Vision....

Tri County Council for Western Maryland performs services and develops products on a regional basis to meet the needs of the constituent governments that they could not meet or achieve individually. Through a continuous planning process, the Council monitors the changing needs of the Western Maryland region and seeks to attract flexible funding to adapt and develop solutions to continuously promote the enhancement of the region's quality of life.



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Incorporation

State Statute

2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms



Executive Committee

Executive Committee 2026

Commissioner Paul Edwards
Chairman, TCCWMD
Garrett County Board of Commissioners
203 South Fourth Street, Room 207
Oakland, MD 21550
Phone: 301-334-8970
pedwards@garrettcountry.org

Commissioner Jeff Cline
Vice Chairman, TCCWMD
Washington County Board of Commissioners
100 West Washington Street, Room 1101
Hagerstown, MD 21740
Phone: 240-313-2200
jcline@washco-md.net

Commissioner David Caporale
Secretary/Treasurer, TCCWMD
Allegany County Board of County Commissioners
701 Kelly Road, Room 407
Cumberland, MD 21502
Phone: 301-777-5911
dcaporale@alleganygov.org

Websites

Tri-County Council for Western Maryland, Inc.

www.tccwmd.org

Allegany County

www.alleganygov.org

Allegany County Department of Economic & Community Development

www.alleganyworks.org

Garrett County

www.garrettcountry.org

Garrett County Economic Development

<https://business.garrettcountry.org>

Washington County

www.washco-md.net

Washington County Department of Business Development

<https://www.washco-md.net/business-development/>

StatsAmerica

www.statsamerica.org/

Postal Address of District:

Tri-County Council for Western Maryland, Inc.

11 S. Lee Street

Cumberland, MD 21502



Commissioner William R. Atkinson
Allegany County Commission
Representing Allegany County Government
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Phone: 301-777-5911
commissioner.atkinson@alleganygov.org

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Designee for Mayor of City of Cumberland
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Kelli Allaway
Representing Allegany County Private Citizen
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Garrett County Members

Garrett County Council
FOR WESTERN MARYLAND

Commissioner Paul Edwards
Garrett County Commission
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Spencer Schlosnagle
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Oakland Town Council
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Washington
County
Council
FOR WESTERN MARYLAND

Members

Commissioner Jeff Cline
Washington County Commission
Representing Washington County Government
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jcline@washco-md.net
jeffcline@myactv.net

Commissioner Randal Leatherman
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Linda Spence
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Howard Long
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William Green
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Legislative Delegation Members



Voting Members 2026

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Maryland State Senate
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Delegate James Hinebaugh
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Delegate Jason C. Buckel
Maryland House of Delegates
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Senator Paul Corderman
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Legislative Delegation Members



Non-Voting Members 2026

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Delegate Matthew J. Schindler
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Delegate William M. Valentine
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Executive Director:	Elizabeth Stahlman elizabeth@tccwmd.org Administrative Management Overall Program Management Liaison Activities
Assistant Director:	Guy Winterberg guy@tccwmd.org Planning Grant Administration Business Financing Program Census Data Center / GIS Information Technology & Database Management
Finance Director:	Elaine Jones, CPA ejones@tccwmd.org Accounting/Fiscal Operations Audit Employee Benefits General Administration
Business Development Analyst:	Christie Wakefield cwakefield@tccwmd.org Loan Underwriting and Packaging / Reporting Technical Assistance
Business Development Loan Officer:	Christine Funk cfunk@tccwmd.org Revolving Loan Fund Video Lottery Terminal Fund Program Administration
Business and Program Planner:	Ryan Davis rdavis@tccwmd.org Portfolio Management MTA Grant Administration MTA Program Implementation Grant Administration / Reporting
Economic Development Planner:	Amy Jacobs ajacobs@tccwmd.org Planning / CEDS Projects Support Website / Newsletter General and Grants Administration / Reporting



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Staff Directory

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Incorporation

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and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms

BY-LAWS OF THE TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

PROPOSED AMENDMENTS: April 22, 2026

ARTICLE I. Name

The name of this Corporation shall be the Tri-County Council for Western Maryland, Inc., sometimes hereinafter referred to as "Council".

ARTICLE II. Objectives and Purposes

The Council is a tax-exempt body politic and corporate created by statute to serve as a regional planning and development agency for the tri-county region of Allegany, Garrett, and Washington counties. Each of these Counties shall pay annual dues to participate as a Member County. The objectives and purposes of the Council are to foster the physical, economic, and social development of the region as further set forth in its Articles of Incorporation.

ARTICLE III. Membership

Section 1. Composition – Generally – Members.

Each Member shall have one vote. The membership of the Council shall consist of the following 26 Members:

- A. Two (2) County Commissioners from each Member County;
- B. The Director of Economic Development from each Member County;
- C. Two (2) mayors from each Member County, or their designee, appointed by and serving at the pleasure of their respective County Commissions;
- D. The Chairman of each Member County's Legislative Delegation, or his designee, each of whom respectively resides in that Member County;
- E. The two senators representing the Member Counties in the Maryland General Assembly through Districts 1 and 2; and
- F. Six (6) private citizens, 2 from each Member County, that are appointed by their respective County Commissions and are not elected officials nor employees of a unit of local government.

Section 2. Terms.

The two private citizen representatives appointed from each Member County shall serve at the pleasure of their respective County Commissions and their term of office as a Member shall coincide with the term of the County Commissions who appointed them. Elected

officials representing their governing bodies may retain their membership for the length of their term of office. At the end of a term, the Member continues to serve until a successor is appointed.

Section 3. Compensation.

No Officer or Member shall be compensated in any manner for his/her services.

Section 4. Vacancies.

Vacancies in the membership of the Council shall be filled for the duration of the unexpired terms in the same manner as provided for the original appointment in Section 1.

ARTICLE IV. Meetings, Notice and Quorum

Section 1. Regular Meetings.

Regular meetings of the Council shall be held at such places, dates, and times, as may be designated by the Chairman.

Section 2. Special Meetings.

Special meetings shall be:

- A. called, from time to time, by the Chairman or upon receipt by the Secretary/Treasurer of a written request for same, signed by not less than five (5) Members of the Council, which said request shall designate the time, date and purpose of said special meeting; and concerned with only those matters which were set forth in the written notice thereof.

Section 3. Public Meeting Notice.

The Council's meetings are subject to the Maryland Open Meetings Act. Reasonable advance notice for all meetings should be posted on the Council's website (www.tccwmd.org).

Section 4. Robert's Rules.

All meetings shall be conducted in an orderly manner, subject to the rulings of the Chair. All questions of parliamentary procedure shall be governed by Robert's Revised Rules of Order, and the following order of business shall be followed:

- A. Call to Order
- B. Introduction of Guests
- C. Guest Speaker(s) [if applicable]
- D. Approval of the Agenda
- E. Approval of last meeting's Minutes Financial Reports
- F. Reports of Staff, Committees, and/or Liaisons

- G. Unfinished Business
- H. New Business
- I. Adjournment

Section 5. Chain of Command.

In the absence of the Chairman and the Vice-Chairman, the Secretary/Treasurer shall serve as the Chair for said meeting.

Section 6. Quorum Requirements.

At least eleven (11) Members must attend to constitute a quorum for the conduct of business at any regular or special meeting of the Council.

Section 7. Attendance.

If any Officer or Member shall fail to attend three consecutive regular meetings or three consecutive regular committee meetings, such failure, except when excused by the Chairman, may be deemed to constitute his/her resignation as such. The Executive Committee will forward a letter to the delinquent Member following the second consecutive absence advising said Member of attendance requirements. Vacancies created by failure to attend shall be replaced in accordance with Article III, Section 1 and Section 2.

Section 8. Written Notice.

Reasonable advanced written notice of each regular and special meeting shall be given prior to such meeting by electronic notification and posting to the website of the Council (www.tccwmd.org). Members are responsible for maintaining correct contact information with the Council office.

ARTICLE V. Powers

The powers of the Council are all those noted in the Articles of Incorporation and noted in Section 13-701 *et seq.* of the Economic Development Article of the Annotated Code of Maryland, both as may be amended from time to time. In addition, the Council shall:

- A. carry out, manage, and administer the activities, responsibilities and business of the Council, each Member being entitled to one vote;

- B. acquire and receive funds and property of any nature for the support of programs and activities of the Council, and to approve the use and disbursement of such funds and property;
- C. employ an Executive Director and authorize the Executive Director to secure the employment of such persons as he or she may deem necessary or appropriate to successfully effectuate the purposes and objectives of the Council within the approved budget;
- D. enter into and execute such contracts and agreements with any governmental or private agency, and with any public or private consultant or technical organization or agency which, in its judgment, will effectuate the purposes and objectives of the Council;
- E. undertake and perform such other activities and functions which are intended to further the purposes and objectives of the Council, consistent with and pursuant to its Articles of Incorporation, these Bylaws, and as appropriate the Laws of Maryland and Acts of Congress;
- F. appoint such committees and sub-committees, either permanent or temporary, as it may deem necessary or appropriate to carry out the purposes and objectives of the Council, and to terminate any such committee or subcommittee at any time; and
- G. study and examine problems and needs, and formulate and recommend plans and programs which are pursuant to and consistent with the general purposes and objectives of the Council including the assistance in the field of economic development.

ARTICLE VI. Officers

Section 1. Titles.

The Officers of the Council shall be Chairman, Vice-Chairman, and Secretary/Treasurer. On a rotating basis, one County Commissioner member of the Council from each Member County shall serve as the Chairman, Vice-Chairman, and Secretary/Treasurer, respectively. The term of each officer is 1 year.

Section 2. Chairman.

The Chairman shall:

- A. preside over all meetings of the Council;
- B. cause to be executed all written instruments authorized by the Council;

- C. ensure that all checks issued by the Council for an amount over \$25,000.00 are countersigned by two authorized signatories, Chairman, Vice-Chairman, Secretary/Treasurer, Executive Director, or Assistant Executive Director except for Executive Committee approved recurring expenses which can be issued with one authorized signature; and
- D. enforce all regulations and rules of the Council, and perform all other duties usually and normally delegated to this corporate office.

Section 3. Vice-Chairman.

In the absence of the Chairman, the regular duties shall be performed by the Vice-Chairman, who shall perform all other duties usually and normally delegated to this corporate office.

Section 4. Secretary/Treasurer.

The Secretary/Treasurer shall perform all duties usually and normally delegated to this corporate office.

ARTICLE VII. Executive Director

Section 1. Position Defined.

The Executive Director of the Council is the chief executive and administrative officer of the Council.

Section 2. Selection Process.

The Executive Director shall be appointed by the Executive Committee and serve at the pleasure of the Council.

Section 3. Functions and Duties.

The Executive Director under the general direction of and subject to the policies and procedures prescribed by the Council and the Executive Committee is responsible for the administrative operations of the Council.

ARTICLE VIII. Voting

Section 1. Secret Ballot.

Voting on any proposed amendment to the Articles of Incorporation of the Council shall

be by secret ballot.

Section 2. Any Other Matter.

Voting on any other matter, question, or subject shall not be by secret ballot, unless the same is requested by at least two-thirds of those present and entitled to vote thereon.

Section 3. Proxy Vote.

Members may be represented by proxy when unable to attend regular, special, or committee meetings of the Council. Written authorization for the proxy must be given by hand delivery or electronic transmission either to the proxy holder or the Executive Director. No Member may exercise more than one proxy vote. Proxies may only be given to a Member within the absentee's respective county delegation. A proxy vote does not constitute attendance at a regular or special meeting of the Council.

ARTICLE IX. Standing Committees/Special Committees

Section 1. Appointment.

The Council may, from time to time, create, appoint, and organize Standing and Special Committees as it deems appropriate or necessary for the accomplishment of purposes and objectives of the Council. Such committees shall be limited in purpose to specific tasks or functions and shall be limited as to the life of the committee. Until such committees are appointed, the Council shall act as a committee of the whole in all matters. The Standing and Special Committees may have as committee members persons other than Members of the Council.

Section 2. Procedures.

The committees established under this Article shall:

- A. Maintain close working relationships including, when necessary joint working sessions and project development, to avoid duplication of effort.
- B. Develop a memorandum of purpose which shall present in detail the working goals and purpose of the committee as well as setting forth operating procedures for the committee.

Section 3. Number of Members.

The number of members of any committee as well as the composition of any committee shall be designated by the Chairman.

Section 4. Chairman.

The Chairman of any committee shall be selected by the respective committee members unless otherwise stated.

Section 5. Professional Assistance.

The Council may provide such professional and/or technical assistance as it deems necessary or appropriate for any such committee for its operation within the approved budget.

Section 6. Standing Committees.

The Council hereby creates the following standing committees:

A. Executive Committee

1. Membership. The membership of the Executive Committee shall be the Officers of the Council as specified in Article VI, Section 1, including the Chairman, Vice-Chairman, and Secretary/Treasurer.
2. Function. The Executive Committee shall function to manage and administer the activities, responsibilities, business and other operational decisions of the Council. The Executive Committee shall inform and make recommendations to the Council regarding such activities and issues which directly affect the purposes and objectives of the Council.
3. Procedure.
 - a. The Executive Committee shall meet as called by the Chairman.
 - b. The Executive Director shall provide reports and generally apprise the Executive Committee of appropriate Council activity at each meeting unless otherwise directed by the Executive Committee.

B. Comprehensive Economic Development Strategy ("CEDS") Committee

1. Membership. The CEDS Committee shall consist of the Members of the Council and any additional members as appointed by the Executive Director.
2. Function. This Committee shall be responsible for maintaining an ongoing comprehensive economic development planning process for the region. The result of the planning process and the work of the

Committee is the long-term economic development strategy that provides the framework for public sector investment, and private sector leveraging, in the region.

C. Revolving Loan Fund (“RLF”) Committee

1. Membership. The RLF Committee shall be appointed by the Executive Director and consist of at least 7 members and no more than 11 members, meeting the requirements set forth herein:
 - a. At least 51% of the members of the RLF Committee must be employees of a private financial institution making commercial loans in Western Maryland; and,
 - b. At least one representative from each Member County, either a County Commissioner serving on the Council or the Director of Economic Development from each Member, or his or her designee.
2. Terms. The RLF Committee members shall serve for a term of 4 years from the date of appointment.
3. Meetings. The RLF Committee shall hold meetings on an as needed basis, and the following shall apply to all RLF Committee meetings:
 - a. All new RLF Committee members shall have an orientation with the Executive Director after their appointment but before the first meeting;
 - b. All RLF Committee meetings may be held in person, or using a video conferencing platform;
 - c. A quorum at a meeting is more than 51% of the RLF Committee members; and
 - d. A motion carries when the majority of the quorum votes favorably.
4. Attendance. If a RLF Committee member fails to attend 3 consecutive committee meetings, such failure to attend, except when excused by the Chairman, shall be a cause for removal from the RLF Committee by the Executive Director.
5. Function. The function of the RLF Committee is to:
 - a. Adhere to the provisions of the Management Plan(s), regulations, and requirements for the subject loan fund(s).
 - b. Review loan application packages, as presented by staff, and approve or deny individual loan applications. Have full powers to provide for implementation of loans under the program of the various federal and state agencies, including the State of Maryland’s Video Lottery

Terminal Small, Minority, and Women Owned Business Program.

6. Subcommittee. The Executive Director may form a subcommittee of the RLF Committee members to consider all loans with a principal amount of less than \$25,000.00.

Section 7. Special Committees.

The Council may create Special Committees from time to time as it deems appropriate or necessary for the accomplishment of the purposes and objectives of the Council.

ARTICLE X. Fiscal Year.

The Fiscal Year of the Council shall begin on the 1st day of January each year and end on the 31st day of December.

ARTICLE XI. Indemnification.

Section 1. Areas Covered.

To the extent permitted by Law, the Council shall indemnify and reimburse any Officer, Member, or employee who is made part to any suit, action, appeal, or proceeding due to such connection with the Council.

Section 2. Expenses Covered.

Such indemnification and reimbursement shall include actually incurred expenses for attorney's fees, witnesses, court costs, if any, as well as the amount of any judgment, money decree, interest fine, penalty, or reasonable compromise settlement for which he may become liable in such capacity.

Section 3. Areas Not Covered.

No such indemnification and reimbursement shall be granted to any such Officer, Member, or employee who has been found to have been guilty of gross negligence or misconduct in the performance of his duties in such suit, action, appeal, or proceeding.

Section 4. Council's Rights.

The Council shall have the right to intervene in and defend any such suit, action, appeal, or proceeding.

Section 5. Other Rights.

The provisions for indemnification and reimbursement herein set forth shall be in addition to any other right or remedy with such Officer, Member, or employee may have in such suit, action, appeal, or proceeding.

ARTICLE XII. Amendment of Bylaws

The Council may, from time to time, amend all or any portion of these Bylaws by a two-thirds majority vote of the Council at any regular meeting, or at any special meeting call for that purpose, providing that a copy of each proposed amendment shall have been emailed to each of the Members not less than fifteen (15) days prior to the meeting at which time the same is to be voted on. Amendments to these Bylaws may be proposed by any Member. Those unable to attend may vote by proxy in accordance with Article VIII, Section Three of these Bylaws.

ARTICLE XIII. *Ethics*

The Council adopted a Code of Ethics Policy Statement on April 22, 2015. All Council members, all Council committee members and all Council staff members are required to read and sign the Code of Ethics Policy Statement upon their appointment or hire. In addition, all members of the Council must complete a financial disclosure statement online (s on an annual basis.



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Staff Directory

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Incorporation**

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2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms

ARTICLES OF INCORPORATION
OF
TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

LIBER 020 PAGE 618

FIRST: We, the undersigned, Burton Smith, whose post office address is 49 Church Street, Lonaconing, Maryland, 21539; Earl Opel, whose post office address is Star Route, Frostburg, Maryland, 21532, and Lem E. Kirk, whose post office address is 164 W. Main Street, Hancock, Maryland, 21750, each being at least twenty-one years of age, do hereby associate ourselves as incorporators with the intention of forming a corporation under and by virtue of the General Laws of the State of Maryland.

SECOND: The name of the corporation, which is hereinafter called the "Corporation", is TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

THIRD: The purposes for which the Corporation is formed are as follows:

The Corporation is organized exclusively for charitable and educational purposes within the meaning of Section 501(c) (3) of the Internal Revenue Code of 1954, and any subsequent amendments thereto; and in furtherance of, and not in limitation of, the foregoing.

A. To advance the economic, social, and cultural welfare of the people of Garrett, Allegany and Washington Counties in Maryland, and any adjacent areas within or outside the State of Maryland served by the Corporation.

B. To carry on a continuing comprehensive development planning program and to develop and adopt a comprehensive development plan for the area served by the Corporation through the utilization of intergovernmental collaboration and cooperation, official and voluntary efforts, and the participation of interested individuals and organizations.

C. To function as a cooperative economic, social and cultural development agency within Allegany, Garrett and Washington Counties to

foster the economic, social and cultural development of the tri-county area and use effectively the assistance provided by local, State and Federal Governments.

D. To provide assistance and support to public and private institutions, organizations, agencies and groups within the area served by the Corporation.

E. To provide continuing liaison with local, State, and Federal Agencies and to provide information services for the purpose of insuring the communication of the Corporation's progress in meeting its objectives to the general public, as well as to appropriate public and private agencies in the area served by the Corporation. This includes information concerning significant events, research findings, and developments which affect the Corporation's development activities.

F. To plan, assist in planning, and to assemble and prepare data and studies to support comprehensive development planning, including the recommendation of projects and activities to meet the public service needs of the area served by the Corporation, and providing assistance in implementation of the State's Appalachian development program within said area.

G. To review and comment upon applications for grants and proposals for initiating or expanding public service programs within the area served by the Corporation.

H. To engage in any and/or all Federal Government-sponsored development programs and activities, including but not limited to programs and activities authorized by the Appalachian Regional Development Act of 1965, as amended; the Public Works and Economic Development Act of 1965, as amended; and the Economic Opportunity Act of 1964, as amended.

I. To conduct periodic evaluations of development activities within the area served by the Corporation and prepare statements of findings, conclusions, and recommendations based upon those evaluations for use by interested public and private agencies.

J. To acquire, obtain or receive by way of gift, grant or otherwise, and to hold, manage, mortgage, pledge, disburse, assign, transfer, alienate or convey, such real property, personal property, monies and/or credits of any kind whatsoever, either within or outside the State of Maryland, as may be convenient or necessary for the carrying out of the Corporation's activities and the attainment of its purposes.

K. To enter into and perform contracts and agreements of every kind and description; to issue bonds or other obligations for any lawful purpose or object; to mortgage, pledge, sell or assign any stocks, bonds, obligations, chosen in action, or any real property or personal property which may be acquired by it; to secure or acquire any ~~bonds~~ ^{guarantees}, guarantees, or other obligations issued or incurred by it; and, in carrying on its corporate activities, or for the purpose of attaining or furthering its objectives or purposes, to do any and all things which a natural person could do or exercise, which are now, or which may hereafter, be authorized by law.

L. In addition to the powers and authority herein stated for the accomplishment of its objectives and purposes, the Corporation shall have any and all of the powers and authority provided for corporations in Article 23, Section 9, of the Annotated Code of Maryland, and any amendments thereto.

M. To conduct any other activities which may seem directly or indirectly, to facilitate any of the aforesaid objective and purposes, wheresoever such activities may be transacted or its property may be located.

N. At no time shall the Corporation (except as an insubstantial part of its activities) engage in activities which, in themselves, are not in furtherance of the education and charitable purposes above-stated and for which exclusive purposes and objectives the Corporation is formed; and the proviso that no part of any net earnings of the Corporation, and no part of any funds which it may receive, shall inure to the benefit of, or be distributable

to any member, director, trustee, officer or other private person, except that the Corporation is authorized and empowered to pay reasonable compensation for services rendered.

FOURTH: The post office address of the principal office of the Corporation in the State of Maryland is County Office Building, Prospect Square, Cumberland, Maryland 21502.

The resident agent of the Corporation is George R. Hughes, Jr., whose post office address is 7 Washington Street, Cumberland, Maryland 21502. Said resident agent is over twenty-one years of age, is a citizen of the State of Maryland and actually resides therein.

FIFTH: The Corporation is a membership corporation, not organized or functioning for monetary gain, which shall have no capital stock nor is it authorized or empowered to issue any capital stock.

The Corporation shall consist of such persons, firms, or units of governments who are recommended by the Executive Board of the Corporation and who qualify as members pursuant to the Corporation's Bylaws, hereafter duly enacted. The rights, privileges, obligations and good standing of the members so recommended and qualified shall be determined in accordance with the Bylaws. Members may resign, or be removed, vacancies may be filled and additional members elected, as provided in the Bylaws, which may provide for different classes of members and set forth the powers and attributes of each such class and voting privileges, if any, of each class.

SIXTH: All of the Corporation's powers and authority, whether herein set forth, or provided for in Article 23, Section 9, of the Annotated Code of Maryland, and any subsequent amendments thereto, are hereby vested in an Executive Board, which said Board shall be composed of not less than three persons, unless and until otherwise provided for in the Bylaws or any amendments thereto, and the names and addresses of the persons who shall constitute the

Executive Board until the first annual meeting, or until their successors have been duly elected and qualified, are as follows:

Burton Smith	Cumberland, Maryland 21502
Earl Opel	Frostburg, Maryland 21532
Lem E. Kirk	Hancock, Maryland 21750

The officers and Executive Board of the Corporation shall be elected in the manner provided for in the Bylaws, and each shall hold the office to which he is elected for a period of one year or more, as the Bylaws may prescribe, or until his successor has been duly elected and qualified as such.

SEVENTH: The area which the Corporation shall serve consists of Allegany County, Garrett County and Washington County, all of which are within the State of Maryland, and it may serve such other political subdivisions, either within or without the State of Maryland, as may be authorized, from time to time, by a majority vote of the members of the corporation.

EIGHTH: The existence of the corporation shall continue until the same is dissolved, either voluntarily or involuntarily.

NINTH: The following provisions are adopted for the purpose of defining, limiting, and regulating the powers of the Executive Board and members:

A. The number of members whose presence is necessary to constitute a quorum at any meeting of members, and the vote required to authorize any action of the Corporation, shall be stated in the Bylaws.

B. The initial power to make, alter and repeal the Bylaws shall be vested in the Executive Board. After the first organization meeting of the Corporation, such power shall vest exclusively in the members, as set forth in the Bylaws of the Corporation.

C. Upon the dissolution of the Corporation, the Executive Board,

with the approval of a majority of the members of the corporation, shall, after paying or making provision for the payment of all liabilities of the Corporation, dispose of all assets exclusively for the purposes of the Corporation, in such manner, or to such organization(s) which are organized and operated exclusively for charitable and educational purposes as shall at the time qualify as an exempt organization(s) under Section 501(c) (3) of the Internal Revenue Code of 1954 (or the corresponding provisions of any future United States Internal Revenue Law), as a majority of the members of the corporation shall determine. Any remaining assets shall be disposed of by the Circuit Court of the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organizations within the area served by the Corporation, as said Court shall determine, provided the same are organized and operated exclusively for charitable and educational purposes, and qualified as such under Section 501(c) (3) of the Internal Revenue Code of 1954.

D. Additional provisions and regulations for the management and operation of the Corporation and the conduct of its activities shall be set forth in the Bylaws, which shall have full force and effect insofar as they are consistent with these Articles of Incorporation.

E. These Articles of Incorporation may be amended, from time to time, by a two-third's vote of the members of the Corporation provided that written notice of the proposed amendment(s), containing the time and place of such meeting, is mailed to the last-known address of each voting member of the Corporation at least ten days prior to the date of such meeting.

IN WITNESS WHEREOF, we have signed these Articles of Incorporation on this 2nd day of July, 1971.

WITNESS:

Michael A. Edmunds

Connie H. Embro

Ronald Bruce French

Burton Smith (SEAL)

Earl Opel (SEAL)

Lem E. Kirk (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, that on this 2nd day of July, 1971,
before me, the subscriber, a Notary Public of the State of Maryland, in and for
the County aforesaid, personally appeared Burton Smith, he being satisfactorily
identified to me, and he acknowledged the foregoing Articles of Incorporation
to be his act and deed.

WITNESS my hand and Notarial Seal on the date last written.

Michael S. Edmunds
NOTARY PUBLIC

My Commission Expires: July 1, 1974STATE OF MARYLAND, GARRETT COUNTY, TO WIT:

I HEREBY CERTIFY, that on this 23 day of JUNE, 1971,
before me, the subscriber, a Notary Public of the State of Maryland, in and for
the County aforesaid, personally appeared Earl Opel, he being satisfactorily
identified to me, and he acknowledged the foregoing Articles of Incorporation
to be his act and deed.

WITNESS my hand and Notarial Seal on the date last written.

Carrie J. [Signature]
NOTARY PUBLIC

My Commission Expires:

STATE OF MARYLAND, WASHINGTON COUNTY, TO WIT:

I HEREBY CERTIFY, that on this 23rd day of June, 1971,
before me, the subscriber, a Notary Public of the State of Maryland, in and for
the County aforesaid, personally appeared Lem E. Kirk, he being satisfactorily
identified to me, and he acknowledged the foregoing Articles of Incorporation
to be his act and deed.

WITNESS my hand and Notarial Seal on the date last written.

Donald Robert [Signature]
NOTARY PUBLIC

My Commission Expires: July 1, 1974

TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

ARTICLES OF AMENDMENT

JUL -9-87 A 12:48

The Tri-County Council for Western Maryland, Inc., a Maryland corporation, having its principal place of business at Room 228, 3 Pershing Street, Cumberland, Allegany County, Maryland, (hereinafter referred to as the "Corporation"), hereby certifies to the State Department of Assessments and Taxation of Maryland, (hereinafter referred to as the "Department"), that:

FIRST: The Charter of the Corporation is hereby amended by striking in its entirety Article THIRD, Paragraph L, and by substituting in lieu thereof the following:

"THIRD:

L. Notwithstanding anything to the contrary contained herein, the Corporation shall have any and all of the powers and authority prescribed by Section 2-103 of the Corporations and Associations Article of the Annotated Code of Maryland, provided said powers and authority are consistent with Section 501(c)(3) of the Internal Revenue Code."

SECOND: By written informal action unanimously taken by the Board of Directors of the Corporation, the Board of Directors of the Corporation duly advised the foregoing Amendments.

THIRD: By a two-thirds vote of the members of the Corporation, pursuant to and in accordance with Paragraph NINTH E. of the Corporation's Charter, the Corporation duly advised the foregoing Amendment; there being no stock entitled to be voted on the matter outstanding or subscribed for at the time of approval.

FILED FOR RECORD
OCT 8 1971
11:00 O'clock
and same day Recorded in Liber
No. 111
one of the
Land Records of Allegany County
Maryland, and compared by
[Signature]
Clerk of Court

ARTICLES OF INCORPORATION

OF

LIBER n20 PAGE 625

TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

approved and received for record by the State Department of Assessments and Taxation
of Maryland July 22, 1971 at 8:30 o'clock A. M. as in conformity
with law and ordered recorded.

1A1 6712

Recorded in Liber 897, folio 99, one of the Charter Records of the State
Department of Assessments and Taxation of Maryland.

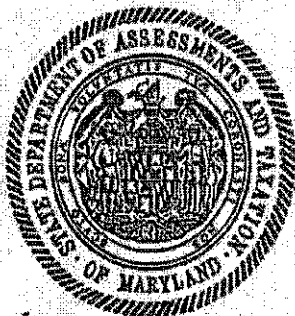
Bonus tax paid \$..20.00..... Recording fee paid \$...19.00.....

To the clerk of the Circuit Court of Allegany County

IT IS HEREBY CERTIFIED, that the within instrument, together with all indorsements thereon,
has been received, approved and recorded by the State Department of Assessments and Taxation of
Maryland.

AS WITNESS my hand and seal of the said Department at Baltimore.

[Signature]



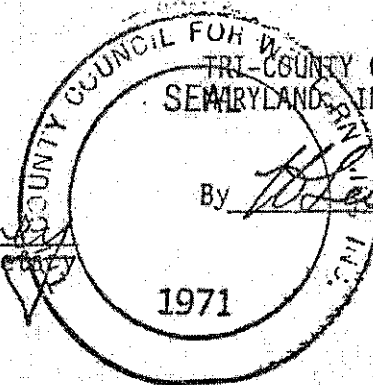
LIBER 027 518

IN WITNESS WHEREOF, THE TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC., has caused these presents to be signed in its name and on its behalf by its President and its corporate seal to be hereunder affixed and attested to by its Secretary on this 26th day of February, 1982, and its President acknowledges that these Articles of Amendment are the act and deed of TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC., and, under the penalties of perjury, that the matters and facts set forth herein with respect to authorization and approval are true in all material respects to the best of his knowledge, information and belief.

ATTEST:

R. Lee Downey
Secretary

By Hester Hunter
President



TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC.

ARTICLES OF AMENDMENT

The Tri-County Council for Western Maryland, Inc. a Maryland corporation, having its principal place of business at Room 228, 3 Pershing Street, Cumberland, Allegany County, Maryland (hereinafter referred to as the "Corporation"), hereby certifies to the State Department of Assessment and Taxation of Maryland, (hereinafter referred to as the "Department"), that:

FIRST: The Charter of the Corporation is hereby amended by striking in its entirety Article FOURTH, and by substituting in lieu thereof the following:

"FOURTH: The post office address of the principal office of the Corporation in the State of Maryland is County Office Building, Pershing Street, Cumberland, Maryland 21502.

The resident agent of the Corporation is John M. Robb, Jr., whose post office address is First Federal Building, Baltimore Street, Cumberland, Maryland 21502. Said resident agent is over twenty-one years of age, is a citizen of the State of Maryland and actually resides therein."

SECOND: By written informal action unanimously taken by the Board of Directors of the Corporation, the Board of Directors of the Corporation duly advised the foregoing Amendments.

THIRD: By a two-thirds vote of the members of the Corporation, pursuant to and in accordance with Paragraph NINTH E. of the Corporation's Charter, the Corporation duly advised the

John M. Robb, Jr.
Attorney at Law
First Federal Building
Cumberland, Maryland

RECEIVED
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foregoing Amendment; there being no stock entitled to be voted on the matter outstanding or subscribed for at the time of approval

IN WITNESS WHEREOF, THE TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC. has caused these presents to be signed in its name and on its behalf by its President and its corporate seal to be hereunder affixed and attested to by its Secretary on this 12th day of March 1986, and its President acknowledges that these Articles of Amendment are the act and deed of TRI-COUNTY COUNCIL FOR WESTERN MARYLAND, INC. and, under the penalties of perjury, that the matters and facts set forth herein with respect to authorization and approval are true in all material respects to the best of his knowledge, information and belief.

ATTEST:

TRI-COUNTY COUNCIL FOR WESTERN
MARYLAND, INC.

De Corsey E. Bolden
Secretary

BY: *[Signature]*
President

ARTICLES OF AMENDMENT

(1)

(2) Tri-County Council for Western Maryland, Inc.

a Maryland corporation hereby certifies to the State Department of Assessments and Taxation of Maryland that:

(3) The charter of the corporation is hereby amended as follows:

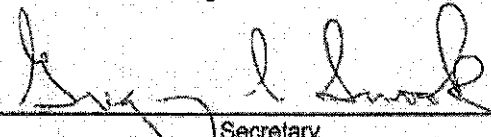
The Principal Office is 113 Baltimore Street, Suite 300,
Cumberland, Maryland 21502

The resident agent is Jayci Shaw Duncan, Esquire, 100 S.
Liberty Street, Cumberland, Maryland 21502

This amendment of the charter of the corporation has been approved by

(4) the directors and membership

We the undersigned President and Secretary swear under penalties of perjury that the foregoing is a corporate act.

(5) 
Secretary

(5) 
President

(6) Return address of filing party:

Jayci Shaw Duncan, Esquire

100 S. Liberty Street

Cumberland, MD 21502



Board Member Handbook 2026

The preparation of this document was financially aided through grants from the Appalachian Regional Commission, the Economic Development Administration, and the State of Maryland.

Welcome

Membership &
Staff Directory

By-Laws

Articles of
Incorporation

State Statute

2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms

§ 13-625. Limitations.

If the Council has adopted a plan for the region:

(1) a governmental unit in the region may not adopt a plan, or amendment to a plan, having a regional impact until the plan is referred to the Council for its consideration, review, and recommendations; and

(2) a road, park, public way, public building, or other development that is regional in nature or affects an area greater than a single unit of government may not be constructed or authorized in the region until the proposed location and its extent are referred to the Council for consideration, review, and recommendations. (An. Code 1957, art. 20, § 3-103(c); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20, § 3-103(c).

In the introductory language of this section, the former phrase "there shall be the following restrictions" is deleted as implicit.

Defined terms:

"Council"	§ 13-601
"Plan"	§ 13-601
"Region"	§ 13-601

§§ 13-626, 13-627.

Reserved.

Part III. Consumer Affairs.**§§ 13-628 to 13-640. Consumer Affairs.**

Repealed by Acts 2008, ch. 307, § 1, effective October 1, 2008.

SPECIAL GENERAL REVISOR'S NOTE TO SUBTITLE

As enacted by Ch. 306, Acts of 2008, §§ 13-628 through 13-640 of this subtitle were new language derived without substantive change from former Art. 20, §§ 4-101 through 4-108 and 1-102(d) and (e), which authorized the establishment of an Advisory Board on Consumer Affairs in the Council. However, Ch. 307, Acts of 2008, repealed §§ 13-628 through 13-640 of this subtitle as obsolete. The extraneous designation of the part "Part III. Consumer Affairs", which contained §§ 13-628 through 13-640, was deleted in accordance with § 6 of Ch. 36, Acts of 2008.

The Economic Development Article Review Committee noted, for the consideration of the General Assembly, that former Art. 20, §§ 4-101 through 4-108, enacted by Ch. 708, Acts of 1976, had never been implemented. The Committee advised that the General Assembly might wish to consider whether §§ 13-628 through 13-640 should be repealed as obsolete. Chapter 307 addressed this concern by repealing these sections in their entirety.

Subtitle 7. Tri-County Council for Western Maryland.**Part I. General Provisions.****§ 13-701. Definitions.**

(a) *In general*. — In this subtitle the following words have the meanings indicated.

§ 13-701

ANNOTATED CODE OF MARYLAND

REVISOR'S NOTE

This subsection formerly was Art. 20A, § 1-102(a). reflect the reorganization of material derived from former Article 20A in this subtitle.
The reference to this "subtitle" is substituted for the former reference to this "article" to No other changes are made.

(b) *Commissioners*. — "Commissioners" means the Board of County Commissioners of Allegany County, Garrett County, or Washington County, respectively.

REVISOR'S NOTE

This subsection is new language derived without substantive change from former Art. 20A, § 1-102(c). Defined term: "County" § 9-101

(c) *Council*. — "Council" means the Tri-County Council for Western Maryland.

REVISOR'S NOTE

This subsection formerly was Art. 20A, § 1-102(d).
No changes are made.

(d) *Executive Director*. — "Executive Director" means the Executive Director of the Council.

REVISOR'S NOTE

This subsection is new language added to avoid repetition of the phrase "Executive Director of the Council". "Council" § 13-701

(e) *Plan*. — "Plan" means a regional plan that the Council prepares for the region.

REVISOR'S NOTE

This subsection is new language derived without substantive change from former Art. 20A, § 1-102(e). Defined terms: "Council" § 13-701
"Region" § 13-701

(f) *Region*. — "Region" means Allegany, Garrett, and Washington counties.

REVISOR'S NOTE

This subsection is new language derived without substantive change from former Art. 20A, §§ 1-101(c), 1-102(f), and 4-101(c).

(An. Code 1957, art. 20A, §§ 1-101(c), 1-102(a), (c)-(f), 4-101(c); 2008, ch. 306, § 2.)

REVISOR'S NOTE TO SECTION

Former Art. 20A, § 1-102(b), which defined "area", is deleted as redundant of the defined term "region" and for clarity. The two terms

were used interchangeably in former Article 20A with no clear distinction between the "region" as a whole and the planning "area".

§ 13-702. Established.

- (a) *In general.* — There is a Tri-County Council for Western Maryland.
- (b) *Status.* — (1) The Council is a tax-exempt body politic and corporate.
- (2) The Council is an independent unit that the Governor may not place in a principal department.
- (c) *Purposes.* — (1) The Council is a cooperative regional planning and development unit for the region.
- (2) The purposes of the Council are to:
- (i) foster the physical, economic, and social development of the region; and
- (ii) use effectively the assistance provided to the region by the State.
- (3) The Council initiates and coordinates plans and projects for the development of human and economic resources of the region as a western Maryland planning and development unit. (An. Code 1957, art. 20A, §§ 1-101(a), (b), 1-103(a), 1-106; 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 1-106, 1-101(a) and (b), and 1-103(a).

In subsection (b)(1) of this section, the former word "public" is deleted as implicit in the reference to a "body politic and corporate".

In subsection (c)(1) and (2) of this section, the defined term "region" is substituted for the former references to an "area" for clarity and consistency.

In subsection (c)(1) and (3) of this section, the term "unit" is substituted for the former term "agency" for consistency within this article. See General Revisor's Note to article.

Defined terms:

"Council"	§ 13-701
"Region"	§ 13-701
"State"	§ 9-101

§ 13-703. Membership.

(a) *Composition; appointment.* — The Council consists of the following 23 members:

- (1) from Allegany, Garrett, and Washington counties:
- (i) nine representatives of the county governments, three from each county, appointed by their respective commissioners; and
- (ii) three municipal elected officials, one from each county, appointed by their respective commissioners;
- (2) from the members of the House of Delegates, the chair, or the designee of the chair, of the Allegany County Delegation, the Garrett County Delegation, and the Washington County Delegation, each of whom shall reside, respectively, in Allegany County, Garrett County, and Washington County;
- (3) the two members of the Senate of Maryland representing the region and residing in Allegany County, Garrett County, or Washington County; and

§ 13-704

ANNOTATED CODE OF MARYLAND

(4) six private citizens, two each from Allegany County, Garrett County, and Washington County, respectively, that are:

- (i) appointed by their respective commissioners;
- (ii) not listed under paragraphs (1), (2), and (3) of this subsection; and
- (iii) neither elected officials nor employees of a unit of local government.

(b) *Tenure; vacancies.* — (1) A member who qualifies because of the member's elected or appointed position is a member of the Council only during the member's term of office in the elected or appointed position.

(2) A member appointed under subsection (a)(4) of this section:

- (i) serves at the pleasure of the commissioners who appointed the member; and
- (ii) has the same term as the commissioners who appointed the member.

(3) At the end of a term, a member continues to serve until a successor is appointed and qualifies.

(4) Except for an ex officio member, a member who is appointed after a term has begun serves only for the rest of the term and until a successor is appointed and qualifies. (An. Code 1957, art. 20A, §§ 2-101(b), 2-102, 2-103; 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 2-102, 2-103, and 2-101(b).

In subsection (b)(2) of this section, the reference to a "member appointed under subsection (a)(4) of this section" is substituted for the former reference to "members-at-large" for clarity.

Defined terms:

"Commissioners"	§ 13-701
"Council"	§ 13-701
"County"	§ 9-101

§ 13-704. Chair.

The Council shall elect a chair from among its members. (An. Code 1957, art. 20A, § 2-203(a); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-203(a), as it related to the selection of a chair.

The reference to a "chair" is substituted for the former reference to a "chairman" because

SG § 2-1238 requires the use of terms that are neutral as to gender to the extent practicable.

Defined term:

"Council"	§ 13-701
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§ 13-705. Committees.

(a) *In general.* — The Council shall establish committees to conduct its work.

(b) *Membership.* — The membership of a committee may include individuals who are not Council members or elected officials. (An. Code 1957, art. 20A, § 2-203(a), (b); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-203(b) and, as it related to the establishment of committees, (a).

Defined term:
"Council"

§ 13-701

§ 13-706. Compensation.

A member of the Council is not entitled to compensation as a member of the Council. (An. Code 1957, art. 20A, § 2-104; 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-104.

Defined term:
"Council"

§ 13-701

§ 13-707. Executive Director.

(a) *Position and appointment.* — (1) The Council shall appoint an Executive Director qualified by training and experience.

(2) The Executive Director is the chief administrative and planning officer and regular technical advisor of the Council.

(b) *Tenure.* — The Executive Director serves at the pleasure of the Council.

(c) *Responsibilities.* — (1) The Council shall establish the powers and duties of the Executive Director.

(2) The Executive Director appoints and removes the staff of the Council.

(d) *Compensation.* — The Executive Director is entitled to the compensation that the Council sets. (An. Code 1957, art. 20A, §§ 2-202(11), 2-204(a)(1), (2); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-204(a)(1) and, as they related to the executive director, (2) and § 2-202(11).

stricting the general powers conferred by this article" is deleted as surplusage.

Throughout this section, the defined term "Executive Director" is substituted for the former obsolete references to a "director".

Defined terms:

"Council"

§ 13-701

"Executive Director"

§ 13-701

In subsections (a), (c), and (d) of this section, the former phrase "[w]ithout limiting or re-

§ 13-708. Legal advisor.

With the consent of the Attorney General, the Council may:

(1) select and retain its own counsel; or

(2) use the Attorney General as its legal counsel. (An. Code 1957, art. 20A, § 1-105; 2008, ch. 306, § 2.)

§ 13-709

ANNOTATED CODE OF MARYLAND

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 1-105.

The phrase "[w]ith the consent of the Attorney General," is added to reflect the general requirement of the Attorney General to provide representation to State units. *See* Md. Consti-

tution, Art. V, § 3. However, the General Assembly may designate other representation for a State unit with a distinctly local orientation. *See* 67 Op. Att'y Gen. 3 (1982).

Defined term:
"Council"

§ 13-701

§ 13-709. Staff.

(a) *In general.* — The Council may employ a staff and retain professional consultants.

(b) *Powers and duties.* — The Council shall:

- (1) determine the powers and duties of the staff; and
- (2) set the compensation of the staff.

(c) *Consultants.* — The Executive Director may contract for professional or consultant services.

(d) *Cooperative agreements.* — The Executive Director may make agreements with local planning or economic development units in the region for temporary transfer or joint use of staff. (An. Code 1957, art. 20A, §§ 2-202(11), 2-204(b); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 2-204(b) and, as it related to staff, 2-202(11).

In subsections (a) and (b) of this section, the former phrase "[w]ithout limiting or restricting the general powers conferred by this article" is deleted as surplusage.

In subsection (d) of this section, the defined term "region" is substituted for the former phrase "jurisdiction of the Council" for clarity.

Also in subsection (d) of this section, the former reference to agreements "with the con-

currence of the appropriate public officials" is deleted as implicit in the nature of an agreement made by a unit of local government. The local unit is accountable to its jurisdiction.

Defined terms:

"Council" § 13-701
"Executive Director" § 13-701
"Region" § 13-701

§ 13-710. Immunity.

The Council has the immunity from suit provided in § 5-506 of the Courts Article. (An. Code 1957, art. 20A, § 2-202(2); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-202(2), as it related to providing immunity.

Defined term:
"Council"

§ 13-701

§ 13-711. Financial support.

(a) *State support.* — (1) Each year the State shall appropriate money to the Council in the State budget.

(2) The State allocation is contingent on the commitment of the participating counties to contribute matching amounts equal to the amount disbursed by the State.

(3) (i) On or before August 1 of each year, the Council shall submit its proposed work programs and operating budget for the following fiscal year to the Department.

(ii) The submission shall include supporting schedules to show that the budget is financed and to provide for review and recommendations.

(iii) After review, the Department shall forward the submission and any recommendations to the Department of Budget and Management for consideration.

(4) The Department shall:

(i) review, approve, and confirm the counties' commitments; and

(ii) include with its budget request the budget request for the Council.

(5) The Governor shall include in the State budget for the following fiscal year an appropriation to partially support the Council.

(b) *Local support.* — (1) The State and Allegany, Garrett, and Washington counties may jointly finance the Council and its activities.

(2) The commissioners of Allegany, Garrett, and Washington counties shall appropriate money each year to the Council to foster cooperative planning and development in the region.

(3) Allegany, Garrett, and Washington counties may appropriate any other money for the Council as they consider necessary and appropriate.

(4) Other political subdivisions, including special districts, may appropriate money to the Council as they consider necessary and appropriate.

(c) *Other money.* — The Council may use additional money from any other public or private source. (An. Code 1957, art. 20A, § 2-205; 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-205.

In subsection (a)(5) of this section, the reference to "[t]he Governor . . . includ[ing] an appropriation to partially support the Council" is substituted for the former reference to "the State's contribution under this section" for accuracy and consistency with the constitutional State budget process.

Also in subsection (a)(5) of this section, the former reference to "annual review by the General Assembly" is deleted as an unnecessary restatement of the ability of the legislature to reduce an appropriation for which a specified

amount is not set by statute. See Md. Constitution, Art. III, § 52.

In subsection (b)(3) and (4) of this section, the references to appropriating funds that "they consider" necessary and appropriate are substituted for the former reference to appropriating money "as is" necessary and appropriate for accuracy.

Defined terms:

"Commissioners"	§ 13-701
"Council"	§ 13-701
"County"	§ 9-101
"Department"	§ 9-101
"Region"	§ 13-701
"State"	§ 9-101

§ 13-712. Jurisdiction, association, powers, and duties.

(a) *Jurisdiction; association.* — (1) The Council may operate in the region.

(2) Association with the Council is open to all counties, municipal corporations, and special districts in the region.

(b) *Powers and duties.* — The Council may:

- (1) adopt a seal;
- (2) sue;
- (3) adopt bylaws and rules for the conduct of its business;
- (4) enter into contracts or agreements;
- (5) borrow money and accept advances, loans, grants, contributions, and any other form of assistance from the federal government, the State, or other public or private source;
- (6) give any required security;
- (7) include in any contract for financial assistance with the federal government any reasonable and appropriate condition imposed under federal laws that is not inconsistent with the purposes of this subtitle;
- (8) execute any instrument and act as necessary, convenient, or desirable to carry out its powers and the purposes of this subtitle; and
- (9) monitor, coordinate, and facilitate the activities and policies of any additional programs serving the region, except those subject to State or federal designation.

(c) *Bylaws and rules.* — The Council shall:

- (1) adopt bylaws governing the procedures and policies of its membership; and
- (2) publish its rules. (An. Code 1957, art. 20A, §§ 2-101(a), 2-201, 2-202(1)-(7), (14), (18), 2-203(a); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-201, § 2-202(1), (3) through (7), (14), (18), and, as it allowed the Council to sue, (2), the first sentence of § 2-101(a), and § 2-203(a), as it related to Council rules.

In the introductory language of subsection (b) of this section, the former phrase "[w]ithout limiting or restricting the general powers conferred by this article" is deleted as surplusage.

In subsection (b)(1) of this section, the former references to "hav[ing]" and "alter[ing] ... at pleasure" a common seal are deleted as implicit in the reference to "adopt[ing]" a seal.

In subsection (b)(3) of this section, the former reference to "mak[ing] rules" is deleted as included in the reference to "adopt[ing] bylaws and rules" and for consistency within this article.

For the immunity of the Council from suit provided in former Art. 20A, § 2-202(2), see § 13-710 of this subtitle.

Defined terms:

"Council"	§ 13-701
"County"	§ 9-101
"Region"	§ 13-701
"State"	§ 9-101

§ 13-713. Research and informational activities.

The Council may:

- (1) prepare studies of the region's resources with respect to existing and emerging problems of industry, commerce, transportation, population, housing, agriculture, public services, local governments, and any other matter relevant to regional planning;
- (2) (i) collect, process, and analyze at regular intervals the social and economic statistics for the region that are necessary to planning studies; and
(ii) make the results available to the public;
- (3) participate with other governmental units, educational institutions, and private organizations in the coordination of the research activities;
- (4) provide information to:

(i) units and instrumentalities of the federal, State, and local governments; and

(ii) the public, in order to:

1. foster public awareness and understanding of the objectives of the plan and the functions of regional and local planning; and

2. stimulate public interest and participation in the orderly, integrated development of the region. (An. Code 1957, art. 20A, § 2-202(12), (13), (15), (17); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-202(12), (13), (15), and (17).

In the introductory language of this section, the former phrase "[w]ithout limiting or restricting the general powers conferred by this article" is deleted as surplusage.

In items (3) and (4)(i) of this section, the term "units" is substituted for the former references to "departments" and "agencies". The term

"unit" is used as the general term for an entity in the State government because it is inclusive enough to include all those entities. See General Revisor's Note to article.

Defined terms:

"Council"	§ 13-701
"Plan"	§ 13-701
"Region"	§ 13-701
"State"	§ 9-101

§ 13-714. Cooperation with other units.

(a) *State units with statutory function or responsibility.* — (1) The Council shall cooperate with other units of State government.

(2) The Council shall submit for approval each plan or project of the Council in which the State units have a statutory function or responsibility.

(b) *Governmental units generally.* — The Council may:

(1) cooperate with and provide planning assistance to local governments, instrumentalities, and planning units in the region; and

(2) coordinate regional area planning with:

(i) planning activities of the State and of the local governmental units, including special districts, in the region and neighboring areas; and

(ii) programs of the federal government. (An. Code 1957, art. 20A, §§ 1-104, 2-202(16); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 1-104 and 2-202(16).

In subsections (a) and (b) of this section, the references to "units" are substituted for the former references to "departments" and "agencies". The term "unit" is used as the general term for an entity in the government because it is inclusive enough to include all those entities. See General Revisor's Note to article.

In the introductory language of subsection (b) of this section, the former phrase "[w]ithout

limiting or restricting the general powers conferred by this article" is deleted as surplusage.

Defined terms:

"Council"	§ 13-701
"County"	§ 9-101
"Plan"	§ 13-701
"Region"	§ 13-701
"State"	§ 9-101

§ 13-715

ANNOTATED CODE OF MARYLAND

§ 13-715. Dissolution.

Repealed by Acts 2008, ch. 307, § 1, effective October 1, 2008.

SPECIAL REVISOR'S NOTE

As enacted by Ch. 306, Acts of 2008, this section, which concerned dissolution of the Council, was new language derived without substantive change from former Art. 20A, § 1-103(b). The changes made by Ch. 306 were stylistic. However, Ch. 307, Acts of 2008, repealed this section in its entirety.

The Economic Development Article Review Committee noted, for the consideration of the General Assembly, that as a legislatively chartered corporation, the Council might only be

dissolved by action of the General Assembly. Accordingly, any legislation to dissolve the Council could specify a different disposition of assets than that specified in this section. Also, conditions specified for grants of property other than State and local moneys to the Council, such as federal funds, might require that those assets be dealt with differently than this section appeared to require. *See* 89 Op. Att'y Gen. 222 (2004). Chapter 307 addressed this concern by repealing this section in its entirety.

§§ 13-716, 13-717.

Reserved.

Part II. General Development Plan.

§ 13-718. Plan required.

The Council shall prepare, adopt, and periodically revise a general development plan for the region that embodies the policy recommendations of the Council. (An. Code 1957, art. 20A, § 3-101(a), (b); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from the introductory clauses of former Art. 20A, § 3-101(a) and (b), as they related to the general requirement to adopt a plan.

Defined terms:

"Council"	§ 13-701
"Plan"	§ 13-701

§ 13-719. Objectives.

The objectives of the plan are to:

- (1) guide a coordinated, adjusted, efficient, and economic development of the region in a manner that will best promote the health, safety, order, convenience, prosperity, and welfare of the residents of the region in accordance with present and future needs and resources;
- (2) provide for patterns of urbanization and the uses of land and resources for trade, industry, recreation, forestry, agriculture, and tourism;
- (3) create conditions favorable to the development of human resources;
- (4) identify the public interest and the necessity for public action and intergovernmental cooperation and coordination in the region;
- (5) coordinate with the efforts of the private sector in the region;
- (6) recognize any State comprehensive planning and development activities;

(7) reflect the plans and programs of the participating governmental units; and

(8) take into account economic and demographic factors, conditions, and trends that are relevant to the future development of the region. (An. Code 1957, art. 20A, § 3-101(a)(1)-(5); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 3-101(a)(1) through (5).

In item (1) of this section, the references to "residents of the region" are substituted for the former references to "citizens" for clarity because the meaning of the term "citizens" in this context is unclear and for consistency with

similar provisions in other revised articles of the Code. See General Revisor's Note to article.

Defined terms:

"Plan"	§ 13-701
"Region"	§ 13-701
"State"	§ 9-101

§ 13-720. Required contents.

The plan shall include:

- (1) a statement of the objectives, standards, and principles sought to be expressed in the plan;
- (2) recommendations for the general circulation pattern for the region including land, water, and air transportation and communication facilities used for movement within the region or to and from adjoining areas;
- (3) recommendations on the need for and proposed general location of public and private works and facilities that because of their function, size, extent, or for any other reason are of a regional rather than a purely local concern;
- (4) recommendations for the long-range programming and financing of capital projects and facilities;
- (5) recommendations for meeting housing needs of existing and prospective immigrant population of the region;
- (6) recommendations for the development of programs and improvements in the region for health services, manpower planning, employment opportunity, education, elimination of poverty, and law enforcement;
- (7) the identification of issues that need to be resolved between local governments and make appropriate recommendations concerning these issues;
- (8) the promotion of regional concerns; and
- (9) any other appropriate recommendations on current and impending problems that may affect the region. (An. Code 1957, art. 20A, § 3-101(b)(1)-(8); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 3-101(b)(1) through (8) and the introductory language of (b), as it related to the mini-

mum required contents of the plan.

Throughout this section, the defined term "region" is substituted for the former defined term "area" for consistency within this section.

§ 13-721

ANNOTATED CODE OF MARYLAND

Defined terms:

"Plan"

§ 13-701

"Region"

§ 13-701

§ 13-721. Adoption and maintenance.

(a) *Adoption.* — (1) The Council shall hold a public hearing before adopting all or part of the plan.

(2) At least 60 days before the public hearing, the Council shall submit the plan to the Department of Planning and to the local planning commissions, and the governing body of each political subdivision in the region.

(3) The Council shall publish notice of the hearing in newspapers of general circulation in each county in the region, at least once each week for 3 weeks before the hearing.

(b) *Recommendations.* — On or before the date of the hearing:

(1) the Department of Planning may recommend to the Council changes needed in the plan to conform it to State plans and policies; and

(2) each local planning commission and governing body of each political subdivision in the region may make recommendations to the Council on the effect of the plan in the political subdivision.

(c) *Maintenance.* — The Council shall reevaluate the plan for the development of the region at least every 4 years. (An. Code 1957, art. 20A, §§ 2-202(8), 3-102(a)-(d); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 2-202(8) and 3-102(a), (b), (c), and, as it required a hearing, (d).

Subsection (a)(1) of this section is revised to state explicitly that which was only implied by the former law: i.e. the Council must hold a public hearing before adopting the plan.

In subsection (a)(2) of this section, the reference to "the Council" submitting a proposed plan to the various governmental units is added for clarity, to specify which entity is responsible for submitting the plan. Similarly, in subsection (a)(3) of this section, the reference to "the Council" publishing notice of a public hearing is added for clarity.

In subsection (a)(3) of this section, the reference to the three counties "in the region" is

substituted for the former reference to the three counties "comprising the Council" for clarity.

In subsection (c) of this section, the former phrase "[w]ithout limiting or restricting the general powers conferred by this article" is deleted as surplusage.

In subsection (c)(1) of this section, the word "shall" is substituted for the former word "may" to reflect the mandatory nature of the Council's periodic reevaluation of the plan.

Defined terms:

"Council"

§ 13-701

"County"

§ 9-101

"Plan"

§ 13-701

"Region"

§ 13-701

"State"

§ 9-101

§ 13-722. Amendment.

(a) *In general.* — The Council may amend the plan in the same manner that it adopts the original plan.

(b) *Statistical and informational update.* — The Council need not follow the procedure used to adopt the original plan in order to revise the plan as necessary and appropriate for a statistical and informational update. (An. Code 1957, art. 20A, § 3-102(e); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 3-102(e).

In subsection (a) of this section, the reference to "[t]he Council" amending the plan is added for clarity.

Defined terms:

"Council"

§ 13-701

"Plan"

§ 13-701

§ 13-723. Conformity.

After the Council adopts the plan, the Council may not establish any policy or take an action that does not conform to the plan. (An. Code 1957, art. 20A, § 3-102(d); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 3-102(d), as it related to the prohibition against nonconforming action.

Defined terms:

"Council"

§ 13-701

"Plan"

§ 13-701

§ 13-724. Project and plan referrals.

The Council may review:

(1) any application that a political subdivision in the region makes:

(i) to a unit of the State or federal government for a loan or grant for projects; or

(ii) through the State Clearinghouse for Intergovernmental Assistance in the Department of Planning; and

(2) a local plan, proposal for a project, or ordinance that may have an impact outside the boundary of the political subdivision or in the region. (An. Code 1957, art. 20A, § 2-202(9), (10); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 2-202(9) and (10).

In the introductory language of this section, the former phrase "[w]ithout limiting or restricting the general powers conferred by this article" is deleted as surplusage.

In item (1)(i) of this section, the reference to a "unit" of the State or federal government is substituted for the former reference to "agencies" for consistency within this article. See General Revisor's Note to article.

Also in item (1)(i) of this section, the reference to a "grant" is substituted for the former reference to "grants-in-aid" for clarity and brevity.

Defined terms:

"Council"

§ 13-701

"Region"

§ 13-701

"State"

§ 9-101

§§ 13-725, 13-726.

Reserved.

Part III. Tourism Bureau.

§ 13-727. "Bureau" defined.

In this part, "Bureau" means the Western Maryland Regional Tourism Bureau. (An. Code 1957, art. 20A, § 4-101(a), (b); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 4-101(a) and (b).

The reference to "this part" is substituted for the former reference to "this title" in light of the reorganization of this subtitle.

§ 13-728. Established; purposes.

(a) *Established.* — There is a Western Maryland Regional Tourism Bureau in the Council.

(b) *Purposes.* — The purposes of the Bureau are to:

(1) develop advertising and marketing programs to disseminate information about the region;

(2) stimulate tourism in the region;

(3) encourage the development of the region's recreational areas and facilities;

(4) promote business and job opportunities in the region through tourism;

(5) develop public awareness of the heritage and history of the region;

(6) coordinate and facilitate special events programming for the region;

(7) serve as a liaison between the region's tourism industry, the Governor, the Department, other units of State government, private organizations, and the General Assembly; and

(8) advise the Governor, the Department, and the General Assembly on programs affecting the tourism industry. (An. Code 1957, art. 20A, §§ 4-102, 4-103(a); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, §§ 4-102 and 4-103(a).

In subsection (b)(7) of this section, the reference to "units" is substituted for the former reference to "agencies" for consistency. See General Revisor's Note to article.

Defined terms:

"Bureau"	§ 13-727
"Council"	§ 13-701
"Department"	§ 9-101
"Region"	§ 13-701
"State"	§ 9-101

§ 13-729. Membership.

(a) *Composition; appointment.* — The Executive Board of the Bureau consists of the following 15 members:

(1) from Allegany County:

(i) two members appointed by the commissioners;

(ii) two members appointed by the county Chamber of Commerce; and

(iii) one member appointed by the members of the Allegany County delegation to the General Assembly from the members of the Council who are in the delegation;

(2) from Garrett County:

(i) two members appointed by the commissioners;

(ii) two members appointed from the Deep Creek Lake Garrett County Promotional Council by the commissioners; and

(iii) one member appointed by the members of the Garrett County delegation to the General Assembly from the members of the Council who are in the delegation; and

(3) from Washington County:

(i) two members appointed by the commissioners;

(ii) two members appointed by the county Chamber of Commerce; and

(iii) one member appointed by the members of the Washington County delegation to the General Assembly from the members of the Council who are in the delegation.

(b) *Tenure; vacancies.* — (1) The members of the Executive Board serve the terms set in the bylaws of the Bureau.

(2) After the initial appointment of the Executive Board, the qualifications and appointment of members are subject to the bylaws of the Bureau. (An. Code 1957, art. 20A, § 4-103(b)-(e); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 4-103(b) through (e).

"Commissioner"

§ 13-701

"Council"

§ 13-701

"County"

§ 9-101

Defined terms:

"Bureau"

§ 13-727

§ 13-730. Compensation; reimbursement for expenses.

A member of the Executive Board of the Bureau:

(1) is not entitled to compensation as a member of the Executive Board; but

(2) is entitled to reimbursement for expenses under the Standard State Travel Regulations. (An. Code 1957, art. 20A, § 4-103(f); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section formerly was Art. 20A, § 4-103(f).

The only changes are in style.

Defined terms:

"Bureau"

§ 13-727

"State"

§ 9-101

§ 13-731. Officers; procedures; staff.

(a) *In general.* — The Bureau may establish officers, procedures, and voting requirements.

(b) *Staff.* — The Bureau may employ a staff in accordance with its bylaws. (An. Code 1957, art. 20A, § 4-103(g), (h)(1); 2008, ch. 306, § 2.)

§ 13-732

ANNOTATED CODE OF MARYLAND

REVISOR'S NOTE

This section formerly was Art. 20A, § 4-103(g) and (h)(1).
The only changes are in style.

Defined term:
"Bureau"

§ 13-727

§ 13-732. Budget.

As the Executive Board decides, the budget of the Bureau may consist of private memberships and public contributions. (An. Code 1957, art. 20A, § 4-103(h)(2); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section formerly was Art. 20A, § 4-103(h)(2).
The only other changes are in style.

The phrase "consist of" is substituted for the former phrase "funded by" for consistency with similar provisions elsewhere in this article.

Defined term:
"Bureau"

§ 13-727

§ 13-733. Corporation.

(a) *In general.* — The Bureau may establish a private, not-for-profit corporation to assist the Bureau.

(b) *Powers and duties.* — Subject to the Corporations and Associations Article, the Bureau shall determine the powers and duties of the corporation.

(c) *Board of Directors.* — The Bureau may:

- (1) set the number of members of the Board of Directors of the corporation;
- (2) set a procedure to elect and remove directors;
- (3) set the compensation of a director; and
- (4) require the corporation to report periodically to the Bureau on its activities. (An. Code 1957, art. 20A, § 4-103(i); 2008, ch. 306, § 2.)

REVISOR'S NOTE

This section is new language derived without substantive change from former Art. 20A, § 4-103(i).

Defined term:
"Bureau"

§ 13-727

Subtitle 8. Tri-County Council for the Lower Eastern Shore of Maryland.

§ 13-801. Definitions.

(a) *In general.* — In this subtitle the following words have the meanings indicated.

REVISOR'S NOTE

This subsection formerly was Art. 20B, § 1-101(a).

The reference to this "subtitle" is substituted for the former reference to this "article" to

reflect the reorganization of material derived from former Article 20B in this subtitle.
No other changes are made.



Board Member Handbook 2026

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Welcome

Membership &
Staff Directory

By-Laws

Articles of
Incorporation

State Statute

**2026 Work Plan
and Budget**

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms



2026

WORK PLAN AND BUDGET

January 2026 – December 2026

December 2025

INTRODUCTION

The Tri-County Council for Western Maryland, Inc. (TCCWMD), operating as an Appalachian Regional Commission Local Development District and an Economic Development Administration Development District, represents a working partnership of federal, state, and local governments. Tri-County Council serves three counties and twenty-four municipalities.

The Council is a currently funded grantee of the Economic Development Administration and the Appalachian Regional Commission planning assistance funds. In conformance with their program guidelines, the Tri-County Council utilizes planning assistance funds for administrative expenses, which directly support the formulation and implementation of economic development programs. These economic development programs are designed to create or retain full-time permanent jobs and improve income characteristics, particularly for the unemployed and under-employed, in the most distressed areas of the region.

The work program of the organization is specifically designed to enhance the quality of economic development activities in the region, strengthen relationships among the various units of local government, and enhance public awareness. This strategy will be achieved by the delivery of quality economic development activities and products in a timely manner and by coordinating the goals, objectives, and programs of Tri-County Council with other agencies in Western Maryland.

The Tri-County Council will employ a staff of seven persons to develop and coordinate the work activities directed by the governing body. The core staff will consist of an Executive Director, Assistant Director, Fiscal Director, Business Development Analyst, Business Development Loan Officer, Business and Program Planner, and an Economic Development Planner.

TABLE OF CONTENTS

Purpose, Goals and Objectives

Organizational Chart/Agency Affiliations

Work Plan Elements

Agency Administration

Budget

Contact Information

PURPOSE, GOALS, AND OBJECTIVES

PURPOSE, GOALS, AND OBJECTIVES

The purpose of the Tri-County Council shall be to complement and support local government within the tri-county region. The Tri-County Council will support local governments in the areas of economic development, tourism promotion and intergovernmental cooperation.

The two primary goals of the work program are to:

- 1) Carry out a comprehensive economic development planning effort for the region.
- 2) Provide a forum to resolve issues that transcend traditional political boundaries and foster intergovernmental cooperation.

In support of these primary goals, the specific objectives of the work program are:

- 1) To assist local jurisdictions in the development of economic development strategies, public works project applications and related technical assistance, specifically designed to increase job opportunities and ultimately increase the median family income for the region.
- 2) To coordinate economic development planning activities and programs within the three-county region with various State and Federal agencies.
- 3) To provide project management capabilities to local jurisdictions and special districts when required in order to facilitate the delivery of services and improve the quality of economic development activities in the area.
- 4) To support businesses and industries locating or expanding within the three-county region, and coordinate these activities with other agencies, such as County and City economic development departments.
- 5) To provide services to local jurisdictions when to do so will improve the quality of those services and reduce the expenditures of tax dollars.
- 6) Promote intergovernmental cooperation within the region and work with the various local governments and agencies toward achieving greater effectiveness and efficiency and solving area-wide problems.

WORK PLAN GOALS

The Tri-County Council for Western Maryland Work Program supports the following Maryland ARC Goals.

Goal 1: Building Appalachian Businesses

Strengthen and diversify the Region's economy through inclusive economic development strategies and investments in entrepreneurship and business development.

Goal 2: Ready Workforce

Expand and strengthen community systems (education, healthcare, housing, childcare, and others) that help Appalachians obtain a job, stay on the job, and advance along a financially sustaining career pathway.

Goal 3: Critical Infrastructure

Ensure that the residents and businesses of Appalachia have access to reliable, affordable, resilient, and energy efficient utilities and infrastructure in order to successfully live and work in the Region.

Goal 4: Natural and Cultural Assets

Strengthen Appalachia's community and economic development potential by preserving and investing in the Region's local, cultural heritage, and natural assets.

Goal 5: Leadership and Community Capacity

Invest in the capacity of local leaders, organizations, and communities to address local challenges by providing technical assistance and support to access resources, engage partners, identify strategies and tactics, and conduct effective planning and project execution.

The Goals, Objectives, and Strategies are cited for each project in the Annual Investment Package. The Local Development District's work activities described herein represent strategies for achieving the goals and objectives within each work plan component of Planning, Community and Economic Development Activities, Technical Assistance, Performance Measurement, and Agency Administration.

ORGANIZATIONAL CHART / AGENCY AFFILIATION

Federal and State Agency Relationships and Affiliations

Administrative & Planning Funding

Appalachian Regional Commission
US Department of Commerce Economic Development Administration
Maryland Department of Commerce
Maryland Transit Administration
Rural Maryland Council – Rural Maryland Prosperity Investment Fund

Program Affiliation and Program Funding Agencies

Revolving Loan Fund	Appalachian Regional Commission, US Department of Commerce Economic Development Administration, Maryland Department of Commerce, the Maryland Video Lottery Terminal Small, Minority and Woman-Owned Business Account, National Association of Development Organizations, and the Rural Maryland Council – Rural Maryland Prosperity Investment Fund
Business Assistance	Small Business Development Center and the Rural Maryland Council – Rural Maryland Prosperity Investment Fund
Grants	Appalachian Regional Commission, US Department of Commerce Economic Development Administration, Maryland Department of Commerce, Maryland Transit Administration, Rural Maryland Council
Data Center	Maryland Department of Planning, U.S. Bureau of Census



Council Membership

Executive Committee

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Elaine Jones
ejones@tccwmd.org

**Business Development Loan
Officer**
Chris Funk
cfunk@tccwmd.org

Tri-County Council Membership – 29 Members (26 Voting and 3 Non-Voting)
Includes local elected officials, county economic development staff, private sector members-at-large, and the Western Maryland Delegation

DISTRICT ORGANIZATION REPRESENTATION
FY 2026

Chairman	Paul Edwards, County Commissioner, Garrett County
Vice-Chairman	Jeff Cline, County Commissioner, Washington County
Secretary/Treasurer	Dave Caporale, County Commissioner, Allegany County

	APPOINTED	EMPLOYMENT/ POSITION	ELECTED OFFICIAL
Allegany County			
Representing County			
Dave Caporale	2022	County Commissioner	Yes
Bill Atkinson	2022	County Commissioner	Yes
David Nedved	2017	Econ & Com Dev	No
Allegany County			
Representing Municipal			
Eugene Frazier	2018	Cumberland Council	Yes
Todd Logston	2025	Frostburg Mayor	Yes
Allegany County-Private Citizen			
Kelli Allaway	2026	Private Sector	No
Stephen Nelson	2011	Private Sector	No
Garrett County			
Representing County			
Paul Edwards	2022	County Commissioner	Yes
Larry Tichnell	2014	County Commissioner	Yes
Kim Durst	2026	Economic Development	No
Garrett County			
Representing Municipal			
Spencer Schlosnagle	2011	Mayor of Friendsville	Yes
Jay Moyer	2015	Oakland town Council	Yes
Garrett County-Private Citizen			
David Moe	2023	Private Sector	No
Merlin Beitzel	2015	Private Sector	No

**Washington County
Representing County**

Jeff Cline	2008	County Commissioner	Yes
Randal Leatherman	2025	County Commissioner	Yes
Linda Spence	2018	Business Development	No

**Washington County
Representing Municipal**

Howard Long	2018	Boonsboro Mayor	Yes
Bill Green	2025	Williamsport Mayor	Yes

Washington County-Private Citizen

Roger Fairbourn	2012	Private Sector	No
Jack Miller	2013	Private Sector	No

WESTERN MARYLAND LEGISLATIVE DELEGATION

Senator Mike W. McKay – Voting
Senator Paul D. Corderman – Voting

Delegate Jim Hinebaugh – Voting
Delegate Jason C. Buckel – Voting
Delegate William J. Wivell – Voting

Delegate Mathew Schindler – Non-voting
Delegate William R. Valentine – Non-voting
Delegate Terry L. Baker – Non-voting

2025 Committees

Executive Committee

Providing management oversight for the Council's day to day operations

Paul Edwards	Chairman	Garrett County Commissioner
Jeff Cline	Vice Chairman	Washington County Commissioner
Dave Caporale	Secretary/Treas.	Allegany County Commissioner

Western Maryland Revolving Loan Fund Committee (RLF)

Providing oversight to the management of the Council's nine revolving loan funds

David Nedved	Allegany County Economic & Community Development
Maggie Robey	Clear Mountain Bank
Ronald Brezler	United Bank
Brian Selders	First United Bank & Trust
Julie Yoder	Garrett College
Trevor DeVore	M&T Bank

State Lottery Terminal Fund (SLoT)

Loan Review Committee

Julie Peterson	First United Bank and Trust
Ronald Brezler	United Bank
Bob Brennan	MEDCO
Steve McHenry	MARBIDCO

Planning and Projects Committee

Roger Fairbourn, Chair	Private Sector
David Cotton	Maryland Department of Planning
Stu Czapski	Cumberland Economic Development Corporation
Kim Durst	Garrett County Department of Business Development
Jeremy Irons	Private Sector
Karen Johnson	Private Sector
Steve MacGray	Private Sector
Jack Miller	Private Sector
David Nedved	Allegany County Economic & Community Development
Stephen Nelson	Private Sector
Andrew Sargent	Maryland Department of Commerce
Spencer Schlosnagle	Mayor, Town of Friendsville
Linda Spence	Washington County Dept. of Business Development
Siera Wigfield	Garrett County Planning and Land Management
Jeff Simcoe	Frostburg Outdoor Recreation Economy Institute
Staff	
Elizabeth Stahlman	Executive Director
Guy Winterberg	Assistant Director
Amy Jacobs	Planner

WORKPLAN ELEMENTS

PLANNING ACTIVITIES

The Tri-County Council for Western Maryland shall engage in planning activities in response to the needs of our member governments and their constituents during the program year. These activities provide the foundation of our Strategic Plans.

1. Appalachian Maryland State Implementing Strategy Statement – ARC

TCCWMD represents the only local development district in Maryland and therefore supports the entire Appalachian Maryland region. As a result, the TCCWMD staff work closely to assist the State Program Manager and the State Alternate to coordinate the development of the annual strategy statement. The implementing strategy consists outlines the States targeted Investment Priorities.

Outcomes Measurable:

- Assist State Program Manager with input to the Strategy Statement – March - July, 2026
- Assist State Program Manager with contacts and meetings – March - July, 2026

2. Comprehensive Economic Development Strategy – ARC, MD DOC, EDA

As the designated Economic Development District for Western Maryland, the Council is responsible for completing a Comprehensive Economic Development Strategy (CEDS). This document serves as a five-year plan and is required in order for Western Maryland to be eligible for project funding from EDA. Every five years the Council undergoes a series of public meetings, surveys and outreach to gain insight from the public on economic drivers to complete a five-year plan, which is then updated annually. The current CEDS in place will serve from 2023-2027.

Outcomes Measurable:

- Complete Projects Committee meetings – January – December 2026
- Updated CEDS Document – November 2026
- CEDS update approved by TCC Board of Directors – December 2026
- Completed GPRA – December 2026
- Submit major changes to the CEDS to EDA – December 31, 2026

3. Rural Technology Network, Western Maryland – MD DOC, RMPIF

TCCWMD works with the Maryland Tech Council to aid the Rural Technology Network for Western Maryland. Accelerate rural innovation by building partnerships between the private sector, local government, educational institutions and businesses.

Outcomes Measurable:

- Support the work of the Maryland Tech Council
- Serve as Co-Chair for the Western Region Rural Technology Network
- Attend meetings as scheduled

4. Regional Leadership Meetings – MD DOC, RMPIF

As an effective convener of regional leadership across Western Maryland, the importance of collaborating and sharing best practices is essential to being good stewards of the limited resources available.

Outcomes Measurable:

- Regular meetings with County Administrators
- Regular meetings with County and municipal Economic Development
- Meetings with other area entities as necessary

5. Maryland Transit Administration – MTA, EDA

Tri County Council for Western Maryland, Inc. serves as a Regional Coordinating Body for the Maryland Transit Administration. The Council represents Western Maryland and includes Garrett, Allegany, and Washington Counties as well as rural parts of Frederick County and has the responsibility under the provisions of the Fixing America's Surface Transportation Act (FAST Act) for developing and carrying out a continuing, cooperative, and comprehensive transportation process for the region. With funding from the Federal Transit Administration, the MTA will disburse these funds to successful applicants who qualify for the 5310 Program.

Projects funded through this program must be derived from coordinated public transit-human services transportation plans for the respective region. The development of the Western Maryland Coordinated Transportation Plan has provided a framework for future regional coordinated planning activities and has resulted in a partnership between the MTA and Tri-County Council for Western Maryland. The Council provides technical assistance to applicants applying for transportation related grants and is responsible for determining that projects requesting funds are consistent with the regionally adopted long-range transportation plan. Furthermore, the Council coordinates the local review committee to review, score, and forward the applications to MTA for consideration.

Outcomes Measurable:

- Work with MTA on updates of the regional transportation plan
- Convene local MTA review board to review 5310 applications
- Make recommendations and forward documentation to MTA for funding consideration
- Attend regional and local transportation committee workgroup meetings.

COMMUNITY AND ECONOMIC DEVELOPMENT

1. **Infrastructure – ARC, EDA & MD DOC**

a. **Project Administration**

When appropriate, TCCWMD staff assists local project applicants with grant sourcing, application development and coordination with state and federal agencies. TCCWMD will continue to provide coordination for projects listed in FY 2026 Project Package as well as those projects invited outside of those lists, including EDA projects.

Outcomes Measurable:

- Application assistance and administration of projects - as needed
- Monitor project application and implementation progress – ongoing

b. **Annual Investment Package**

TCCWMD staff begins preparing the Annual Project Package in February of each year. Meetings are generally held on an as needed basis with all three Counties and a process is implemented to ensure the most important projects of the region are given priority. After projects are ranked and reviewed by the Commissioners in each of the Counties, they are then passed on to the Council staff for review, regional ranking, and inclusion into the ARC annual Project Package which is presented to the Council membership for review and approval.

Outcomes Measurable:

- Completed FY 2026 Investment Package – July 1, 2026
- Attend County public meetings, as requested
- Projects Committee Meetings
- Invite projects – August 2026
- Applications Due - November 2026

2. **Local Capacity Development – ARC, EDA, & MD DOC**

a. **TCCWMD Digital Outreach**

Tri-County Council maintains the www.tccwmd.org website so that up-to-date information can be made available to the public in a real time manner. The site also houses the current TCCWMD planning documents.

The “Council Connection” is an electronic newsletter published regularly by the Council. It provides timely information about grant announcements/opportunities, meeting notices, and RLF testimonials. This newsletter currently goes to over 700 recipients across the region. A second newsletter designed for commercial lenders currently goes to over 100 recipients across the region.

Outcomes Measurable:

- Maintain TCCWMD website
- Maintain the Western Maryland Economic Future Investment Fund Website
- Provide CEDS, Appalachian Maryland Development Plan (AMDP), Annual Investment Package, and Strategy Statement on-line
- Distribute monthly electronic newsletter
- Expand the newsletter for regional lenders
- Provide online forms for applications to ARC

3. Entrepreneurial Ecosystem (MD DOC, RMPIF)

This is a regional initiative loosely based off a similar effort in West Virginia that has been highly successful. The idea is to build a ground up ecosystem that begins when entrepreneurs and resource providers share ideas all together in the same room.

Outcomes Measurable:

- Have members sign a charter
- Hire a consultant to oversee the exercises
- Have an inaugural meeting to introduce the partners
- Continue to hold regional events and meetings to design the ecosystem

4. Economic Growth – ARC, EDA and MD DOC

a. Tri-County Council Revolving Loan Fund (RLF, RMPIF)

Tri-County Council continues to manage a successful revolving loan fund program available only to businesses and industry located in Western Maryland. The RLF program will provide additional opportunities for businesses to utilize low interest public financing.

TCCWMD utilizes an independent loan review board, which makes lending decisions and establishes terms and conditions. Staff acts to disseminate information on the program, assists in the preparation of applications to the loan committee, and recommends on the suitability of the project.

The Executive Director is also responsible for all reporting procedures as required by EDA, ARC, and the State of Maryland.

Outcomes Measurable:

- Increase marketing of the fund via newsletter and other methods
- Visit existing clients to conduct site surveys, and gather testimonials (and insure compliance with loan requirements)
- Maintain a database of lenders and referral agents
- Maintain and update management plans and compliance records
- Maintain and update management processes, procedures manual and applicant checklist/flowchart

- Create new marketing brochures including client photos and testimonials
- Disburse four new loans totaling \$1,500,000. These funds will be used to create or retain 50 new jobs and leverage \$1,000,000 in other investment.

b. Maryland Video Lottery Terminal Fund (VLT, RMPIF)

TCCWMD continues to serve as a Fund Manager for the State of Maryland for the Small, Minority and Women-Owned Business Account. The primary target area for lending is Garrett, Allegany and Washington Counties in Maryland. We anticipate that this will remain the geographical focus of the Council as long as the region lags the State of Maryland in economic metrics and the need for funds in the region exists.

Outcomes Measurable:

- The Council expects to close four loans throughout the course of the year for a total of \$1,500,000
- The Council expects a minimum of 50 jobs to be created or retained as a result of these loans
- Reports for the loan program will be filed in a timely manner
- Assist with a coordinated effort of fund managers and MD DOC to maintain data that demonstrates the impact of the program to date.

c. Rural Maryland Prosperity Investment Fund (RMPIF)

The Rural Maryland Prosperity Investment Fund supports the Rural Maryland Council's activities and the Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF), which provides capacity-building funds to rural nonprofit service providers. It also supports the state's five regional planning councils, regional infrastructure projects, rural entrepreneurship development, rural community development, and rural health care organizations.

Outcomes Measurable:

- Continue to effectively market our lending programs
- Provide Technical Assistance Grants to at least 3 companies for professional services. Grants up to \$7,500 per company for professional services.
- Continue renovations to for 11 S. Lee Street office
- Contract with FTM for financial services as needed
- Updated logo and website
- New computers to replace Windows 10 machines no longer supported

d. EDA CARESACT RLF (EDA)

The Council was awarded a grant in the amount of \$930,000 through the EDA CARESACT in 2020. Funds were exhausted during calendar year 2021 but as those funds replenish, additional loans will be made.

Outcomes Measurable:

- Continue reporting as required.

e. Business Counseling

The Council continues to facilitate small business counseling through a partnership with the Western Maryland Region Small Business Development Center (SBDC).

Outcomes Measurable:

- Referrals from TCCWMD financing programs to SBDC for counseling services
- Referrals from SBDC to TCCWMD for financing

5. Capital Project (RMPIF, Local, MD DOC)

The Council purchased an existing office building which required extensive renovations both interior and exterior. Purchasing of technology related items to ensure up to date infrastructure to support the agency will also be necessary.

Outcomes Measurable:

- Exterior and Interior Renovations as needed including replacement of the front porch and refacing rear property wall
- Purchase additional parking if available

6. Rural Maryland Economic Development Fund (RMPIF, MD DOC, RMEDF)

In February 2022, Governor Larry Hogan announced the passage of legislation that will create the Rural Maryland Economic Development Fund providing a total of \$50 million to the five regional councils across the state. The grant program is designed to be flexible and allow each rural council to determine the best use of funds within the program's guidelines in coordination with the counties they represent. Eligible uses of the funds include developing infrastructure such as utilities, transportation, and broadband to support the attraction, retention, or expansion of businesses, as well as infrastructure related to specific industry sector development including manufacturing, cyber security, and the life sciences.

Outcomes Measurable:

- Submit final reports for grants not extended.
- Monitor project status for grants extended
- Disburse redistributed funds
- Report on projects
- Collect final reports – December 2026

7. Western Maryland Economic Future Investment Fund (RMPIF, MD DOC, RMEDF, WMEDFIF)

Senate Bill 424 established the Western Maryland Economic Future Investment program and board and the Senator George C. Edwards Fund. The Tri-County Council for Western Maryland will help staff the board and administer the fund. The purpose of the fund is to

provide grants and loans for capital infrastructure projects and business development projects that improve economic conditions in the region; it may only be used for that purpose and administrative expenses. A (council) member county or local entity within a member county may apply for funding, as specified.

Outcomes Measurable:

- Staff the Board and Administer the fund
- Work with Executive Director to provide meeting and reporting information
- Fund projects approved by WMFEIF Board that are consistent with TCC policies
- Work with the Executive Director of the fund to ensure reports to Maryland DOC are submitted as required

8. EPA Brownfields Assessment Coalition Grant -

TCCWMD has engaged Montrose Environmental Group, Inc. to apply for and oversee the grant, which if awarded would provide up to \$1.5 million for cleanup and restoration of priority sites in Western Maryland.

Outcomes Measurable:

- Create Brownfields Advisory Committee
- Host Stakeholder Engagement meetings
- Conduct Phase I and Phase II ESA's
- Create market studies and a resource roadmap
- Create area wide plans as well as remedial plans and site reuse plans for specific properties

9. Tri County Council Annual Report 2025

To showcase the impacts on the surrounding region, we will be gathering information from calendar year 2025 to quantify the work the agency has undertaken.

Outcomes Measurable:

- Engage a consulting firm to compile the data and complete the report
- Gather statistical data from the various programmatic elements in the work plan
- Provide photos and text to the consultant
- Completed report

TECHNICAL ASSISTANCE

1. Preparation of Grants and Assistance – ARC, EDA & MD DOC

Project Development Assistance

TCCWMD staff assists applicants, when appropriate, in planning and developing projects culminating in the Investment Package process or other federal applications outside the ARC-EDA Investment process. The LDD staff continues to update and refine their project submittal guidelines on an ongoing basis, and plans for increased technical assistance to be delivered at project point-of-contact levels. Each county point-of-contact is a member of the CEDS Committee and thus is frequently updated on changes in policy and funding status. The Council works with many applicants to ensure that competitive proposals are submitted that will have the greatest chance of success in bringing both economic impact and grant funds into the region.

Outcomes Measurable:

- Assist Counties in infrastructure development projects, as needed
- Assist with MTA, ARC, EDA and other grant opportunities to ensure strong applications
- Assist with Loan Applications for RLF and VLT Clients

2. Census Data Affiliate Activities – ARC, EDA & MD DOC

The Tri-County Council is a member of the State Data Center for the Maryland Department of Planning. Upon request we strive to provide local governments, agencies and the private sector with responses to demographic information requested or provide assistance to where the information can be obtained.

Outcomes Measurable:

- Test new products for the Maryland Department of Planning, as needed
- Attend State Data Center meetings, as offered

3. Associations & Advocacy

TCCWMD staff and board maintain strong contacts with the following organizations:

- Development District Association of Appalachia, Board Member
- Rural Maryland Council, Executive Board
- Maryland Broadband Cooperative, Board of Directors
- The Greater Cumberland Committee, Liaison
- National Association of Development Organizations, Board Member
- Maryland Economic Development Administration
- Maryland Association of Counties
- Maryland Municipal League

- South East Regional Directors Institute
- Transportation Association of Maryland
- Maryland Rural Water Association
- IT Center for Excellence
- Coordination with Department of Commerce Western Maryland Regional Office
- Continue coordination with the Maryland Regional Councils
- Maintain effective communications with the Western Maryland legislative delegation
- Maintain contact and coordination, as necessary, with the Federal delegation regarding transportation, economic development and other regional issues.

AGENCY ADMINISTRATION

Position Descriptions
Agency Wide Operating Budget



POSITION DESCRIPTIONS

WORKING CONDITIONS AND PHYSICAL EFFORT COMMON TO ALL POSITIONS:

- Work is normally performed in a typical interior/office work environment.
- Some limited physical effort required such as lifting.
- No or very limited exposure to physical risk.
- Ability to maintain excellent ethical work practices and confidentiality.

This organization reserves the right to revise or change job duties and responsibilities as the need arises. This job description does not constitute a written or implied contract of employment. Programs of this agency are dependent on availability of funding.



EXECUTIVE DIRECTOR Job Description

Reports to: Executive Committee

SUMMARY

The Executive Director shall be responsible for implementing the goals and objectives of the Agency and shall perform the management and overall administrative duties necessary to accomplish this mission either personally or through subordinate employees.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1. ADMINISTRATION

- Determine agency needs
- Participates in the development of the agency's annual budget
- Oversees administration of the agency budget
- Leads long-range planning for the agency
- Ensures program compliance and fiscal integrity
- Monitors report schedule and agency cash flow
- Ensures timely and accurate reports to funding agencies
- Develops and implements policies and procedures
- Oversees the small business loan programs
- Manages Summit Development Corp, a non-profit lending agency
- Plans, implements and evaluates programs
- Determines necessary staffing levels
- Recruits, trains and maintains a professional staff
- Directs staff activities and consultant services
- Maintains competitive fee structure for professional services – audit, insurance and banking
- Coordinates activities with other agencies
- Supervises the development of plans and projects

2. SUPERVISION

- Interviews candidates for agency positions and makes final hiring decisions
- Is responsible for the overall direction, coordination and evaluation of staff
- Directly supervises the Assistant Director
- Responsible for overall performance rewards and employee discipline
- Addresses overall complaints and resolves problems
- Authorizes overtime, travel and purchases
- Ensures compliance with personnel policies and procedures
- Authorizes professional development training plans
- Provides leadership and guidance to staff in fulfilling their responsibilities
- Ensures overall work program is completed in a timely and accurate manner
- Ensures effective communication of information to employees

3. COMMUNITY AND PUBLIC RELATIONS

- Promotes the concept of regional planning
- Represents the agency at public meetings, when appropriate
- Develops and maintains strong working relationships with all funding agencies
- Develops and maintains strong working relationships with federal, state, local, educational and non-profit partners and stakeholders
- Works with public and private groups to identify projects and obtain funding
- Responds to citizen concerns and resolves conflicts
- Informs the community of available resources and services

4. MISCELLANEOUS

- Maintains and increases knowledge and skills through attendance at meetings, conferences, and training.
- Participates in meetings and training opportunities with professional associations in order to gain knowledge of current activities and trends
- Performs additional duties and assignments, as they may be assigned

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

KNOWLEDGE

Knowledge of the following areas is essential to perform this job successfully:

- Agency goals and objectives
- Available resources
- Budget development
- Budget administration
- Grant administration requirements
- Financial and accounting processes
- Internal controls
- Organizational development principles
- Personnel administration
- Methods of informing the public and the media

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Ability to direct implementation of projects
- Ability to analyze and evaluate community strengths and resources
- Develop and maintain effective working relationships with federal, state and local leaders and the public
- Update and use relevant knowledge
- Interpret and apply laws, regulations and policies
- Organize, prioritize and coordinate multiple tasks and projects
- Develop and implement agency programs
- Identify future needs of the agency and develop plans to meet them
- Develop a budget for the agency
- Operate the agency within budgetary limits
- Allocate funds based upon availability and need
- Maintain a professional staff
- Maintain a positive work environment for employees
- Design a work plan that maximizes employee strengths and minimizes weaknesses
- Ensure that the work program is accomplished on time and on budget
- Resolve conflicts
- Maintain confidentiality

EDUCATION and/or EXPERIENCE

A Bachelor's degree in public or business administration or closely related field is required. A Master's degree in public or business administration is preferred.

And

Five (5) years of management experience with a demonstrated ability to plan and implement programs on a regional basis and excellent communication skills.



ASSISTANT DIRECTOR Job Description

Reports to: Executive Director

SUMMARY

The Assistant Director shall be responsible for the preparation of planning documents and grant applications, and assisting local governments with planning and development functions by performing the following duties personally or through subordinate employees. Additionally, responsible for serving as a second in charge and assisting the Executive Director in a leadership role in directing the staff and agency.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1. ADMINISTRATION

- Promotes the Council's planning program
- Assists in the development of the agency's annual budget
- Recommends funding priorities and methods of funding projects to the Executive Director
- Leads short and long-range planning for the region
- Plans, implements and evaluates projects within a regional context
- Manages/leads the Annual Investment Strategy and the Comprehensive Economic Development Strategy process
- Provides technical support to local governments for the development of community projects
- Grant writing and administration
- Ensures activities are coordinated among various agencies
- Recommends staffing levels
- Supervises the administration of all public improvement and business development projects
- Implements analysis/measurement methods to track effectiveness of programs
- Manages the technology infrastructure of the agency
- Produces spatial data products using GIS
- Manages census data center
- Serves as agency point of contact for clearinghouse reviews
- Provides timely and accurate reports to funding agencies to the Director for review
- Provides leadership for the small business loan programs
- Plans, implements and evaluates programs
- Coordinates activities with other agencies

2. SUPERVISION

- Directly supervises staff
- Interviews candidates for agency positions and recommends hiring decisions
- Ensures work is completed in a timely and accurate manner
- Reviews and approves employee time sheets and leave requests
- Monitors the work of employees and ensures compliance with policies and procedures
- Evaluates employee performance and maintains proper records
- Ensures effective communication of information to all employees
- Provides leadership and guidance to staff in fulfilling their responsibilities
- Trains employees
- Addresses complaints and resolves problems
- Ensures compliance with personnel policies and procedures
- Recommends professional development training plans
- Provides leadership and guidance to staff in fulfilling their responsibilities

- Ensures overall work program is completed in a timely and accurate manner
- Ensures effective communication of information to employees

3. COMMUNITY AND PUBLIC RELATIONS

- Promotes the concept of regional planning
- Represents the agency at public meetings, when appropriate
- Develops and maintains strong working relationships with all funding agencies
- Develops and maintains strong working relationships with federal, state, local, educational and non-profit partners and stakeholders
- Works with public and private groups to identify projects and obtain funding
- Responds to citizen concerns and resolves conflicts
- Informs the community of available resources and services

4. MISCELLANEOUS

- Maintains and increases knowledge and skills through attendance at meetings, conferences, and training.
- Participates in meetings and training opportunities with professional associations in order to gain knowledge of current activities and trends
- Performs additional duties and assignments, as they may be assigned

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

KNOWLEDGE

Knowledge of the following areas is essential to perform this job successfully:

- Agency goals and objectives
- Available resources
- Budget development
- Budget administration
- Grant administration requirements
- Financial and accounting processes
- Personnel administration
- Supervisory techniques

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Ability to direct implementation of projects
- Ability to analyze and evaluate community strengths and resources
- Develop and maintain effective working relationships with federal, state and local leaders and the public
- Update and use relevant knowledge
- Interpret and apply laws, regulations and policies
- Organize, prioritize and coordinate multiple tasks and projects
- Develop and implement agency programs
- Identify employee strengths and weaknesses
- Maximize employee performance
- Set annual goals and performance measures for staff
- Identify employee behavior that requires discipline
- Improve employee performance through guidance and professional development
- Ensure that the work program is accomplished on time and on budget
- Resolve conflicts
- Maintain confidentiality

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in planning, community development, public or business administration, geography, political science or closely related field and have a minimum of five (5) years of experience in public administration or regional planning. Demonstrated experience may be considered as partial substitution for education requirement.



FINANCE DIRECTOR Job Description

Reports to: Assistant Director

SUMMARY

Under general direction, the Fiscal Director is responsible for fiscal management to include preparation of the operating budget, program budgets and short and long-term fiscal planning.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

- Develops and administers the agency's annual operating budget in accordance with agency fiscal policies and procedures
- Manages all phases of the agency's financial accounting system including management of grants, bank accounts, payroll and expenditures in accordance with generally accepted accounting principles and auditing standards
- Analyzes agency financial position on a monthly basis
- Prepares program budgets, reports, special analysis and information requests
- Monitors agency budget and advises Executive and Assistant Director on fiscal position
- Ensures compliance with funding agency regulations and requirements
- Responsible for all audits and agency financial performance
- Maintains insurance coverages and employee benefits for the agency
- Represents the agency at public meetings, when appropriate

QUALIFICATIONS/SKILLS

The requirements listed below are representative of the knowledge, skills and abilities required.

- Proven knowledge of financial analysis and strategy
- Knowledge of generally accepted accounting principles
- Knowledge of standard audit procedures
- Ability to design effective internal controls
- Knowledge of grant administration requirements
- Ability to organize, prioritize and coordinate multiple tasks and projects
- Ability to ensure that the work program is accomplished on budget
- Ability to make evaluative financial and positive ethical judgments
- Ability to work both independently and as part of a team
- Ability to maintain confidentiality
- Attention to detail
- Excellent verbal and written communication and presentation skills
- Proficient in MS Office Suite particularly MS Word and Excel

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in accounting or related field with five (5) years of experience in fund accounting. A Master's degree or CPA is preferred. Experience with MIP/Community Brands accounting software is a plus.



BUSINESS DEVELOPMENT ANALYST Job Description

Reports to: Assistant Director

SUMMARY

The Business Development Analyst will be directly responsible for underwriting and analysis for the business financing programs, managing the technical assistance program, and supporting the lending programs and the agency as appropriate.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1. LENDING PROGRAM ADMINISTRATION

- Performs underwriting, producing thorough and accurate analysis of loan applications, and develops credit presentations
- Evaluates loan applications for creditworthiness and compliance
- Collaborates with the loan officer to obtain required information
- Supports the loan officer in presentation of loan packages to review committee
- Assists with portfolio management for the small business finance programs
- Assists with data management and reporting for small business financing programs
- Manages the technical assistance program
- Complies with management plans and state and federal regulations
- Analysis of risk associated with loans, funds and portfolio
- Performs annual analysis of individual loans
- Produces annual risk analysis
- Assists in the development of new loan products as needed
- Supports the development of new programs and products, such as the SBA CDC
- Provides timely and accurate reports, as required by management or funders
- Collaborates on loan portion of audits, as appropriate

2. COMMUNITY AND PUBLIC RELATIONS

- Represents the agency at public meetings, when appropriate
- Promotes the concept of economic development financing
- Participates in regional business and community networking events to enhance awareness of TCCWMD technical assistance and loan products
- Develops and maintains strong working relationships with partners, referral agents and funding agencies

3. MISCELLANEOUS

- Maintains a current and thorough understanding of regulations and rules governing the lending programs and recommended best practices
- Maintains and increases knowledge and skills through professional development opportunities and local/regional/state stakeholder meetings
- Performs additional duties and assignments, as necessary

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

- Advanced knowledge and understanding of credit analysis and underwriting practices
- Intermediate understanding of deal structuring and economic development financing, including awareness of requirements and regulations
- Intermediate understanding of general lending policies, procedures, products and services
- Intermediate understanding of small to medium sized businesses and practices

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Analytical skills with attention to accuracy and detail
- Working knowledge of credit analysis procedures
- Strong communication skills as characterized by excellent writing and speaking skills
- Organizational skills, ability to prioritize and coordinate multiple tasks and projects
- Proficiency with Microsoft Office and ability to learn new software programs
- Ability to work both independently and as part of a team
- Proactive, innovative and creative in meeting client and agency needs
- Ability to maintain confidentiality
- Requires day and overnight travel

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in public or business administration, economics, accounting or a closely related field and five (5) years of experience in a commercial lending position.



Reports to: Assistant Director

BUSINESS DEVELOPMENT LOAN OFFICER

Job Description

SUMMARY

The Business Development Loan Officer will be directly responsible for promoting the business financing programs, working with partners and clients to package loan applications, and supporting the lending programs and the agency as appropriate.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1 LENDING PROGRAM ADMINISTRATION

- Promotes the Council's lending and technical assistance programs
- Proactively meets with lenders and partners to generate loan activity
- Collaborates with other lenders as necessary to structure loan deals
- Works with applicants to determine program eligibility
- Guides applicants in developing complete loan applications
- Works alongside the SBDC and applies an understanding of TCCWMD credit policy and business practices in the development of an accurate loan package
- Provides coordination with business financing analyst throughout underwriting process
- Presents loan packages to review committee
- Documents the detail and requirements of loan decisions, including conditions to close
- Coordinates loan closing procedures
- Establishes collateral due diligence checklist
- Provides coordination for portfolio management of the small business finance programs
- Coordinates procedures and client correspondence for delinquent and default accounts
- Manages data and reporting of marketing efforts and outreach for small business financing programs
- Complies with management plans and state and federal program regulations
- Provides assistance and coordination, as needed, for reporting to funders
- Coordinates, prepares, and follows up on the loan portion of audits
- Assists with the development of new loan products, as appropriate

2. COMMUNITY AND PUBLIC RELATIONS

- Promotes the concept of economic development financing
- Represents the agency at public meetings, when appropriate
- Participates in regional business and community networking events to enhance awareness of TCCWMD technical assistance and loan products
- Develops and maintains strong working relationships with partners, referral agents and funding agencies

3. MISCELLANEOUS

- Maintains a current and thorough understanding of regulations and rules governing the lending programs and recommended best practices
- Maintains and increases knowledge and skills through professional development opportunities and local/regional/state stakeholder meetings
- Performs additional duties, as assigned

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

- Intermediate understanding of deal structuring and economic development financing, including awareness of requirements and regulations
- Intermediate understanding of general lending policies, procedures, products and services
- Intermediate understanding of small to medium sized businesses and practices

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Analytical skills with attention to accuracy and detail
- Strong communication skills as characterized by excellent writing and speaking skills
- Organizational skills, ability to prioritize and coordinate multiple tasks and projects
- Proficiency with Microsoft Office and ability to learn new software programs
- Ability to work both independently and as part of a team
- Effective listening skills with patience and willingness to help clients solve problems while maintaining a positive attitude
- Proactive, innovative and creative in meeting client and agency needs
- Ability to maintain confidentiality
- Requires day and overnight travel

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in public or business administration, economics, accounting or a closely related field (or equivalent education and experience) and have two years of experience in economic development or lending.



BUSINESS AND PROGRAM PLANNER

Job Description

Reports to: Assistant Director

SUMMARY

The Business Development Planner will be directly responsible for supporting the planning and business financing programs of the Council and shall provide administrative support to the Executive and Assistant Directors.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1. PLANNING PROGRAM ADMINISTRATION

- Promotes the Council's planning program
- Provides technical support to the Assistant Director in program development and maintenance
- Grant writing and administration
- Provides administrative support in fulfilling reporting requirements for agency programs
- Manages Maryland Transit Administration program
- Maintains agency website

2. LENDING PROGRAM ADMINISTRATION

- Promotes the Council's lending and technical assistance programs
- Books loans into Portfolio, ensures required documentation is on file
- Provides portfolio management for the business financing programs
- Reviews and processes any and all loan payments, billings, past due notifications, etc.
- Maintains ongoing tracking of loan compliance documents - collateral, insurance, etc.
- Requests and tracks annual loan requirements – tax returns, financial statements, job surveys
- Manages data and reporting for small business financing programs
- Provides administrative support in reporting requirements for agency programs
- Records minutes of loan committee meetings
- Grant writing and administration

3. COMMUNITY AND PUBLIC RELATIONS

- Promotes the concept of regional planning
- Promotes the concept of economic development financing
- Represents the agency at public meetings, when appropriate
- Participates in regional business and community networking events to enhance awareness of TCCWMD technical assistance and loan products
- Develops and maintains strong working relationships with partners, referral agents and funding agencies

4. MISCELLANEOUS

- Maintains a current and thorough understanding of rules and regulations governing the planning and economic development program of the Council
- Maintains a current and thorough understanding of rules and regulations governing the lending programs and recommended best practices
- Maintains and increases knowledge and skills through professional development opportunities and local/regional/state stakeholder meetings
- Performs additional duties and assignments, as necessary

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

- Grant administration requirements
- Economic development financing
- Small business lending program funding agency regulations
- Software applications for web site maintenance

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Develop and maintain effective working relationships with federal, state and local leaders and the public
- Update and use relevant knowledge
- Organize, prioritize and coordinate multiple tasks and projects
- Ensure that the work program is accomplished on time and on budget
- Maintain confidentiality

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in planning, community development, public or business administration, geography, political science or closely related field and have a minimum of two (2) years of experience in a closely related field. Demonstrated experience may be considered as partial substitution for education requirement.



ECONOMIC DEVELOPMENT PLANNER Job Description

Reports to: Assistant Director

SUMMARY

Under general direction, this position is responsible for supporting the agency's planning program and shall provide administrative support to the Executive and Assistant Directors.

DUTIES AND RESPONSIBILITIES

Includes, but is not limited to the following:

1. ADMINISTRATION

- Assists in the development of agency grants and programs
- Plans and evaluates programs and projects within a regional context
- Provides administrative support for the Comprehensive Economic Development Strategy and Annual Investment package processes
- Grant writing and administration
- Ensures activities are coordinated among various agencies
- Maintains agency inventory records
- Plans meetings and events
- Provides administrative support to the fiscal director

2. COMMUNITY AND PUBLIC RELATIONS

- Manages the agency's social media
- Publishes the agency's electronic newsletters
- Represents the agency at public meetings, when appropriate

3. MISCELLANEOUS

- Maintains and increases knowledge and skills through attendance at meetings, conferences, and training.
- Participates in meetings and training opportunities with professional associations in order to gain knowledge of current activities and trends
- Performs additional duties and assignments, as they may be assigned

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each of the duties listed above satisfactorily. The requirements listed below are representative of the knowledge, skills and abilities required.

KNOWLEDGE

Knowledge of the following areas is essential to perform this job successfully:

- Agency goals and objectives
- Available resources
- Grant administration requirements
- Basic accounting principles
- Marketing and graphic design techniques

SKILLS AND ABILITIES

To perform this job successfully, one must be able to demonstrate that they possess the following skills and abilities:

- Update and use relevant knowledge
- Interpret and apply laws, regulations and policies
- Organize, prioritize and coordinate multiple tasks and projects
- Develop and maintain effective working relationships with funding agencies
- Maintain confidentiality

EDUCATION and/or EXPERIENCE

Must possess a Bachelor's degree in public or business administration, planning, community development, geography, political science or related field or a high school degree and two (2) years of experience in a closely related field. Demonstrated experience may be considered as partial substitution for education requirement.



TRI COUNTY COUNCIL FOR WESTERN MARYLAND, INC.
ADMINISTRATIVE BUDGET
FOR THE CALENDAR YEAR 2026

REVENUES

Account	Description	Subtotal	Total
40100	Grant Revenue - EDA (Federal)	\$ 70,000	
40100	Grant Revenue - Department of Commerce	200,000	
40200	Grant Revenue - ARC (Federal)	175,000	
40700	Grant Revenue - Maryland Transit Administration	26,000	
40800	Rural Maryland Council	485,000	
41600	Loan Analysis Services	9,600	
41700	County Dues	120,000	
42300	Loan Interest Received	500,475	
45000	Loan Application Fees	8,000	
45100	Loan Placement Fees	30,000	
49900	Interfund Reimbursement	8,390	
TOTAL REVENUES			\$ 1,632,465

EXPENDITURES

Account	Description	Subtotal	
50000	Salaries	\$ 661,350	
50500	Fringe (Combined)	441,990	
52010	Contractual	104,000	
53000	Travel	24,750	
53100	Vehicle Operating Costs	1,000	
53200	Conference Fees	4,500	
53300	Training	3,000	
53500	Supplies	5,480	
54500	Membership	6,750	
54800	Fees	500	
55000	Equipment	7,100	
55500	Subscriptions	1,400	
56000	Audit	3,000	
56800	Technical Assistance	25,000	
57000	Sponsored Events	2,000	
57100	Meeting Expenses	17,000	
57200	Marketing	7,300	
58500	Legal	12,000	
59000	Insurance	2,100	
90000	Capital	80,000	
	Indirect Expenditures	93,745	
TOTAL EXPENDITURES			<u>1,503,965</u>
EXCESS OF REVENUES OVER EXPENDITURES			<u><u>\$ 128,500</u></u>

Staff

Executive Director:

Elizabeth Stahlman
elizabeth@tccwmd.org
Administrative Management
Overall Program Management
Liaison Activities

Assistant Director:

Guy J. Winterberg
guy@tccwmd.org
Planning
Grant Administration
Business Financing Programs
Census Data Center/GIS
Information Technology & Database
Management

Finance Director:

Elaine Jones
ejones@tccwmd.org
Accounting / Fiscal Operations
Audit
Employee Benefits
General Administration

Business Development Analyst:

Christie Wakefield
cwakefield@tccwmd.org
Loan Underwriting and
Packaging / Reporting
Technical Assistance

Business Development Loan Officer:

Christine Funk
cfunk@tccwmd.org
Revolving Loan Fund
Video Lottery Terminal Fund
Program Administration

Business and Program Planner:

Ryan Davis
rdavis@tccwmd.org
Portfolio Management
MTA Grant Administration
MTA Programming Implementation
Grant Administration / Reporting

Economic Development Planner:

Amy Jacobs
ajacobs@tccwmd.org
Planning/CEDS
Projects Support
Website/Newsletter
General and Grants Administration /
Reporting

Web-Sites

Tri-County Council for Western Maryland, Inc.

www.tccwmd.org

Allegany County

<https://www.alleganygov.org>

Allegany County Economic & Community Development

www.alleganyworks.org

Garrett County

www.garrettcounty.org

Garrett County Economic Development

<https://business.garrettcounty.org>

Washington County

www.washco-md.net

Washington County Business Development

<https://www.washco-md.net/business-development/>

Postal Address of District:

Tri-County Council for Western Maryland, Inc.

11 S. Lee Street

Cumberland, MD 21502



Board Member Handbook 2026

The preparation of this document was financially aided through grants from the Appalachian Regional Commission, the Economic Development Administration, and the State of Maryland.

Welcome

Membership &
Staff Directory

By-Laws

Articles of
Incorporation

State Statute

2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms

**TRI-COUNTY COUNCIL FOR
WESTERN MARYLAND, INC.**

**FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT**

December 31, 2023

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TABLE OF CONTENTS

	<u>Page(s)</u>
Independent Auditor's Report.....	4
Management's Discussion and Analysis.....	8
 Basic Financial Statements:	
Government-wide Financial Statements:	
Statement of Net Position	17
Statement of Activities	19
Fund Financial Statements:	
Balance Sheet – Governmental Funds.....	20
Reconciliation of the Governmental Funds Balance Sheet to the Statement of Net Position	23
Statement of Revenues, Expenditures, and Changes In Fund Balances – Governmental Funds.....	24
Reconciliation of the Statement of Revenues, Expenditures, and Changes In Fund Balances of Governmental Funds to the Statement of Activities	27
Notes to Basic Financial Statements.....	28
 Required Supplementary Information	
Schedule of the Council's Proportionate Share of the Net Pension Liability	56
Schedule of the Council Contributions - Pension.....	58
Schedule of Changes in the Council's Net OPEB Liability and Related Ratios	60
Schedule of Council Contributions – OPEB.....	61
Notes to Required Supplementary Information	62
 Other Supplemental Information	
Schedule of Expenditures of Federal Awards	67
Notes to Schedule of Expenditures of Federal Awards	68
Other Reports of Independent Certified Public Accountants	71
Schedule of Findings and Questioned Costs	78
Schedule of Prior Year Audit Findings.....	80
Combining and Individual Fund Statements	82



CASE | SABATINI

PROFESSIONAL ACCOUNTING,
CONSULTING & BUSINESS
ADVISORY SERVICES

September 19, 2024

The Board of Directors
Tri-County Council for Western Maryland, Inc.
Cumberland, Maryland

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of Tri-County Council for Western Maryland, Inc., (the Council), as of and for the year ended December 31, 2023, and the related notes to the financial statements, which collectively comprise the Council's basic financial statements as listed in the accompanying table of contents.

In our opinion, the accompanying financial statements present fairly, in all material respects, the respective financial position of the governmental activities, the discretely presented component unit, each major fund, and the aggregate remaining fund information of the Council as of December 31, 2023, and the respective changes in financial position, thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Council and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a reasonable basis for our audit opinions.

P.O. BOX 10885
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470 STREETS RUN ROAD
PITTSBURGH, PA 15236-2023

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WEB: WWW.CASESABATINI.COM

Responsibilities of Management for the Financial Statements

The Council's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Council's ability to continue as a going concern for one year after the date that the financial statements are issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Council's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, the schedule of the Council's proportionate share of the net pension liability, the schedule of the Council's contributions – pensions, the schedule of changes in the Council's net OPEB liability and related ratios, and the schedule of employer contributions - OPEB be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a required part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic or historical context. We have applied certain limited procedures to the required supplementary information in accordance with GAAS, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's response to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with evidence sufficient to express an opinion or provide any assurance.

Supplementary Information

Our audit was made for the purpose of forming an opinion on the financial statements that collectively comprise the Council's basic financial statements. The combining and individual non-major fund financial statements are presented for the purpose of additional analysis and are not a required part of the basic financial statements. The accompanying Schedule of Expenditures of Federal Awards is presented for purposes of additional analysis as required by the audit requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the basic financial statements themselves, and other additional procedures in accordance with GAAS. In our opinion, the combining and individual non-major fund financial statements and the Schedule of Expenditures of Federal Awards are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Report on Other Legal and Regulatory Requirements

In accordance with *Government Auditing Standards*, we have also issued our report, dated September 19, 2024, on our consideration of the Council's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Council's internal control over financial reporting and compliance.



Certified Public Accountants
Pittsburgh, PA

MANAGEMENT'S DISCUSSION AND ANALYSIS

As management of the Tri-County Council for Western Maryland, Inc. (the "Council"), we offer readers of the Council's financial statements this narrative overview and analysis of the financial activities of the Council for the fiscal year ended December 31, 2023.

Financial Highlights

- The Council currently has cash of approximately \$5,220,000 available for new loans to assist the citizens of the Counties of Allegany, Garrett, and Washington to develop and expand their businesses.
- During the current year, the Council disbursed \$9.95 million in grants to projects within the member counties for infrastructure, capacity building, workforce development and entrepreneurship and innovation from the Rural Maryland Development Fund funded by the Maryland Department of Commerce.
- During the current year, the Senator George C. Edwards Fund, a component unit of the Council, disbursed \$19.5 million in grants for capital infrastructure projects and business development projects within the member counties.

Overview of the Financial Statements

This discussion and analysis is intended to serve as an introduction to the Council's basic financial statements. The Council's basic financial statements comprise three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements.

Government-wide financial statements. The *government-wide financial statements* are designed to provide readers with a broad overview of the Council's finances, in a manner similar to a private-sector business.

The *statement of net position* provides information showing how the Council's assets have changed during the current year. It reports the availability of assets for future use and is an important management tool in financial planning.

The *statement of activities* presents information showing how the Council's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods, such as uncollected taxes, earned but unused vacation leave, accrued interest on long-term debt, accrued payroll, and intergovernmental receivables.

The government-wide financial statements can be found on pages 17-19 of this report.

Fund financial statements. A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The Council, like other state and local governmental units, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the Council are classified as governmental funds.

Governmental funds. This fund grouping is used to account for essentially the same functions as reported in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental funds* with similar information in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Immediately after both the governmental funds' balance sheet and the governmental funds' statement of revenues, expenditures, and changes in fund balances, a statement provides a reconciliation to facilitate this comparison between governmental funds and the government-wide financial statements.

The Council maintains fourteen individual governmental funds. Information is presented separately in the governmental funds' balance sheet and in the governmental funds' statement of revenues, expenditures, and changes in fund balance for the General Fund, ARC Revolving Loans, EDA Loan – Combined, EDA Covid-19 Relief, the Rural Maryland Council Prosperity Investment Fund, Rural Maryland Development Fund, and the VLT Loan Fund, all of which are considered to be major funds. Data from the other seven governmental funds are combined into a single aggregated presentation. Individual fund data for each of these non-major governmental funds is provided in the form of combining statements elsewhere in this report.

The basic governmental funds financial statements can be found on pages 20-27 of this report.

Notes to the financial statements. The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes to the financial statements can be found on pages 28-53 of this report.

Other Information

In addition to the basic financial statements and accompanying notes, this report presents required supplementary information concerning the Council's progress in funding its obligation for pensions and other post-employment benefits to its employees.

Required supplementary information can be found on pages 55-63 of this report.

Several of the Council's programs are funded by the federal government. The Schedule of Expenditures of Federal Awards is presented for the purposes of additional analysis as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance) and is not a required part of the basic financial statements. The Schedule of Expenditures of Federal Awards along with its accompanying reports and schedules is presented on pages 65-80.

The combining statements referred to earlier in connection with non-major governmental funds are presented immediately following the schedules and reports on federal expenditures. Combining and individual fund statements can be found on pages 81-85 of this report.

Government-wide Financial Analysis

Analysis of Net Position

Net position is a useful indicator of a government's financial position. For the Council, total assets and deferred outflows of resources exceeded liabilities and deferred inflows of resources by \$12,447,263 at December 31, 2023 and \$11,743,016 at December 31, 2022.

Tri-County Council for Western Maryland, Inc.'s Statement of Net Position

The following is a summary of the Council's Statement of Net Position as of December 31, 2023 and 2022:

	<u>2022</u>	<u>2023</u>
<i>Assets:</i>		
Current Assets and Other	\$ 16,235,084	\$ 7,509,876
Notes Receivable, net – Long Term	5,345,637	5,179,375
Capital Assets	<u>696,231</u>	<u>829,907</u>
Total Assets	22,276,952	13,519,158
 <i>Deferred Outflows of Resources</i>	 463,188	 432,309
 <i>Liabilities:</i>		
Current Liabilities	10,224,532	724,069
Long-Term Liabilities	<u>429,367</u>	<u>512,334</u>
Total Liabilities	10,653,899	1,236,403
 <i>Deferred Inflows of Resources</i>	 343,225	 267,801
 <i>Net Position:</i>		
Net investment in capital assets	696,231	829,907
Restricted for Loans	5,345,639	7,819,277
Unrestricted	<u>5,701,146</u>	<u>3,798,079</u>
Total Net Position	<u>\$ 11,743,016</u>	<u>\$ 12,447,263</u>

The Council continues to maintain a significant balance of net position; however these assets are largely restricted for use in the loan programs. The availability of net position for operational use enables the Council to continue to fund developmental projects in the tri-county area.

Changes in Net Position

The Council's net position increased by \$704,247 for the year ended December 31, 2023 and by \$486,962 for the year ended December 31, 2022. Approximately 87% of the Council's revenue came from grants and contributions and 13% from loan activity.

Tri-County Council for Western Maryland, Inc.'s Statement of Activities

The following summarizes the Council's Statement of Activities for the year ended December 31, 2023 and 2022.

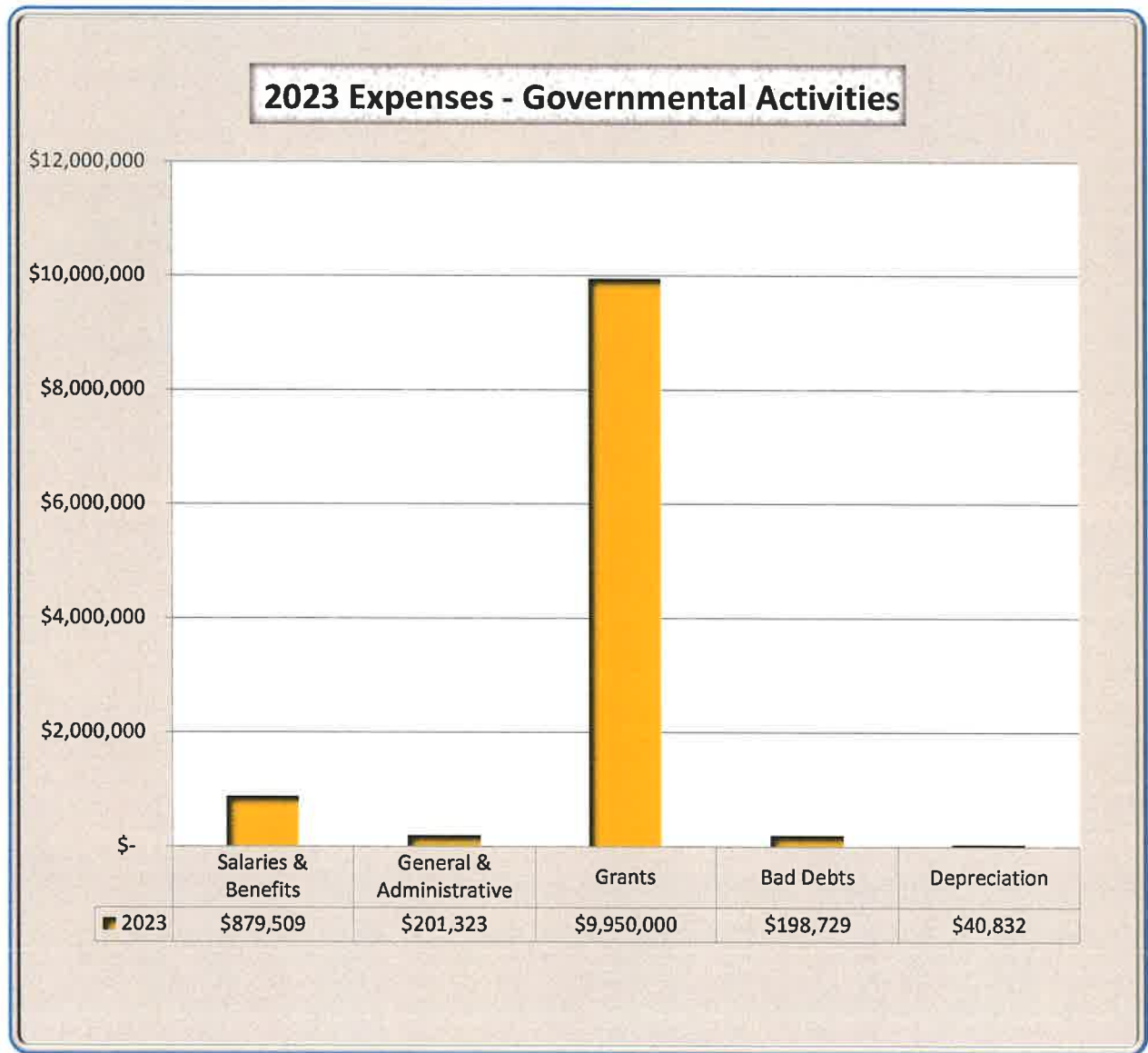
	<u>2022</u>	<u>2023</u>
<i>Program Revenues:</i>		
Loan Income	\$ 200,242	\$ 234,037
Recovery – Previous Bad Debt	-	57,356
Restricted investment earnings	5,936	51,148
Charges for Services	6,425	9,660
Operating Grants and Contributions	1,385,666	11,346,272
<i>General Revenues:</i>		
Local Contributions	120,000	120,000
Miscellaneous	575	-
Realized loss on disposal	(1,890)	-
Unrestricted investment earnings	<u>3,718</u>	<u>156,167</u>
	1,720,672	11,974,640
<i>Program Expenses:</i>		
Community Development	859,810	910,893
Revolving Loan Funds	127,761	365,578
Rural Maryland Development	-	9,953,570
Covid-19 Relief	215,180	8,312
Transit	<u>30,959</u>	<u>32,040</u>
Total Expenses	1,233,710	11,270,393
Change in Net Position	486,962	704,247
Net Position – Beginning	<u>11,256,054</u>	<u>11,743,016</u>
Net Position – Ending	<u>\$ 11,743,016</u>	<u>\$ 12,447,263</u>

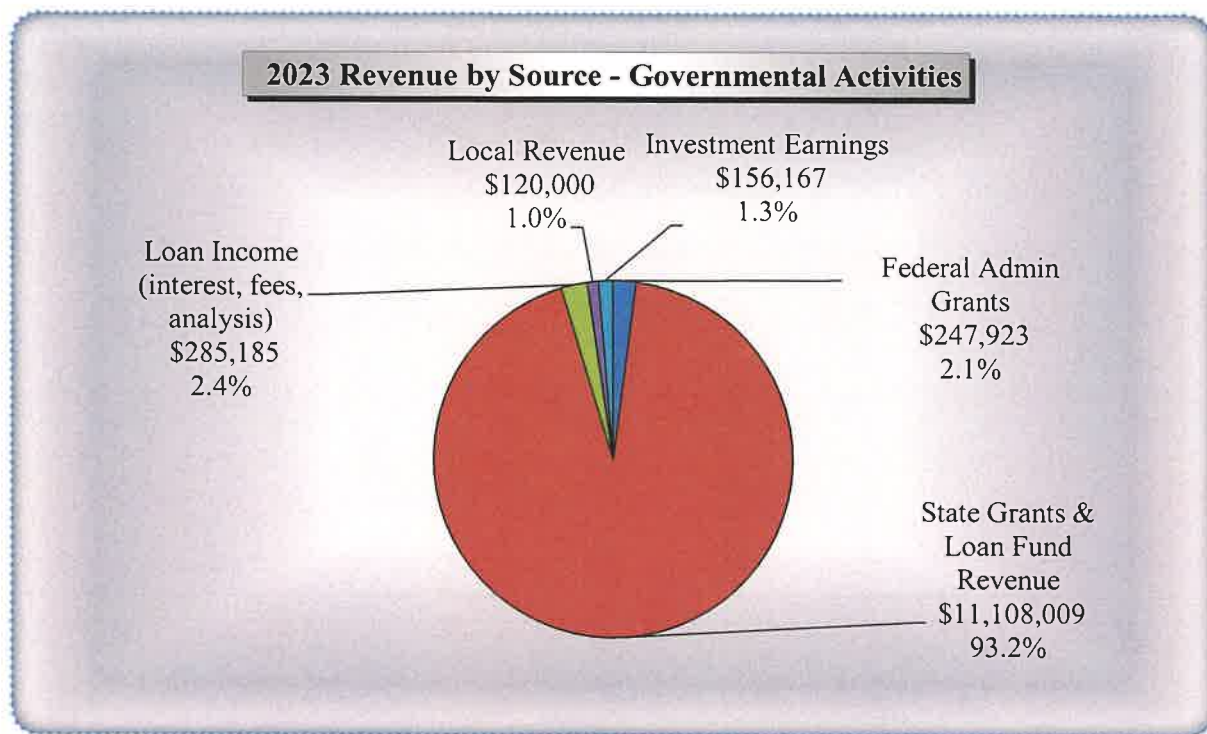
Analysis of Changes in Net Position

The increase in the Council's net position is explained in the governmental activities discussion below.

Governmental Activities

The Council's increase in net position was primarily due the capitalization of expenditures on the new offices that were funded with grant revenue and strong collections on the Council's loans.





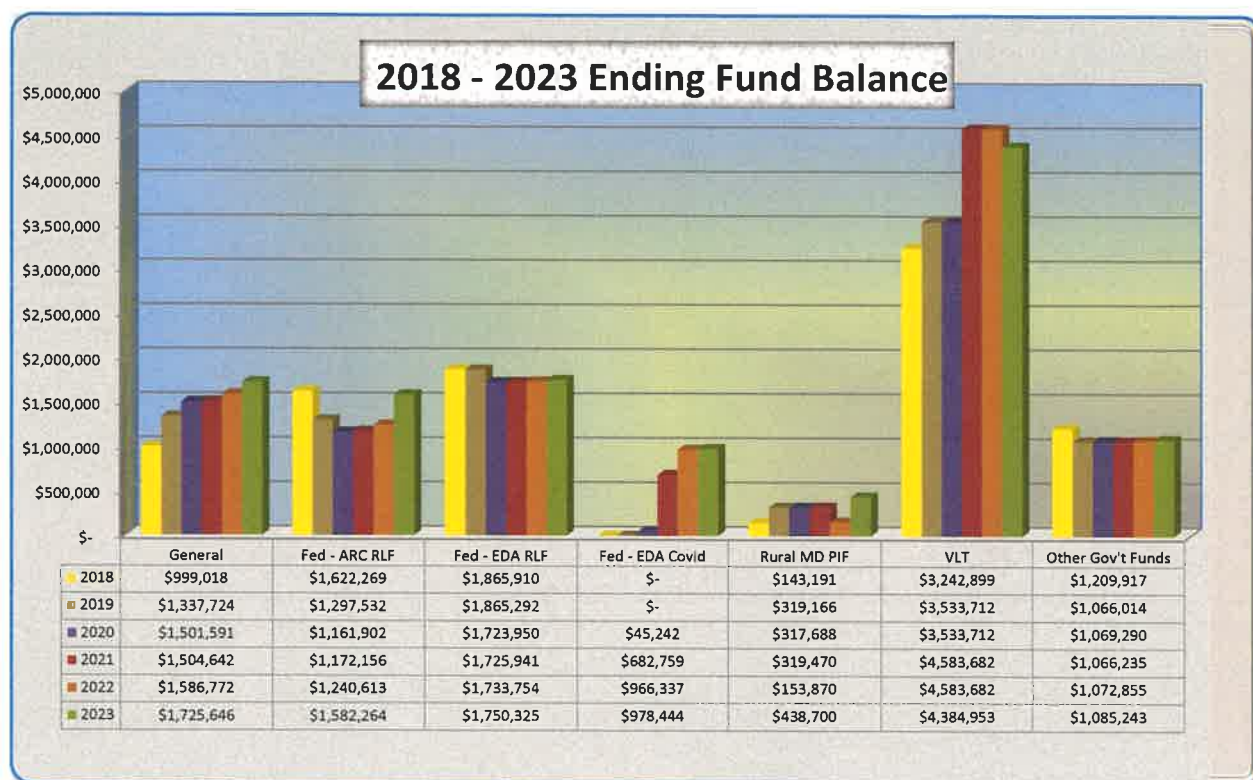
Financial Analyses of the Council's Individual Funds

Governmental Funds

The focus of the Council's Governmental Funds is to provide information on near-term inflows, outflows and balances of expendable resources. Such information is useful in assessing the Council's financing requirements. In particular, unassigned fund balance may serve as a useful measure of a government's net resources available for spending at the end of the year.

At December 31, 2023, the Council's Governmental Funds reported a combined ending fund balance of \$11,945,575, an increase of \$607,692 in comparison to the previous year. Of this amount, \$8,388,156, which is 70% of ending fund balance represents amounts in nonspendable form for outstanding loans and amounts restricted for lending activity.

The Council maintains eleven funds to provide loans to the citizens of its region, five of which are classified as major funds. Each of the major loan funds, ARC Revolving Loan fund, EDA Loan – Combined Fund, EDA Covid-19 Relief Fund, Rural Maryland Council Prosperity Investment Fund, and VLT Loan Fund, maintains a positive restricted fund balance. By maintaining these various funding streams, the Council is able to meet the needs of the community by providing a mix of funding for business development.



Tri-Council for Western Maryland, Inc.'s Capital Assets
(net of depreciation)

What follows is a summary of the Council's capital assets as of December 31, 2023 and 2022.

	2022	2023
Land	\$ 14,400	\$ 14,400
Building	518,904	646,407
Office Equipment	100,375	81,764
Furniture and Fixtures	<u>62,552</u>	<u>87,336</u>
Total	<u>\$ 696,231</u>	<u>\$ 829,907</u>

During the prior year, the Council capitalized the purchase and renovation expenditures on the new office. Work on the new office continued during the current year. Additional information on the Council's capital assets can be found in Note E on page 43 of this report.

Requests for Information

This financial report is designed to provide a general overview of the Council's finances for all those with an interest in the Council's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to:

Guy Winterberg
Acting Executive Director
Tri-County Council for Western Maryland, Inc.
11 S. Lee Street
Cumberland, Maryland 21502

Tri-County Council for Western Maryland, Inc.
Statement of Net Position
December 31, 2023

		Component Unit
	Primary Government	Senator George Edwards Fund
ASSETS		
Current Assets		
Cash and cash equivalents	\$ 5,730,744	\$ 10,929,976
Investments	1,030,746	-
Due from other governments	118,932	-
Accrued interest receivable, net	16,974	-
Notes receivables, net - current portion	510,866	-
Prepaid expenses	68,861	-
Total Current Assets	<u>7,477,123</u>	<u>10,929,976</u>
Non-Current Assets		
Land	14,400	-
Building, net of depreciation	646,407	-
Office equipment, net of depreciation	81,764	-
Furniture and fixtures, net of depreciation	87,336	-
Deposits	9,768	-
Net OPEB asset	22,985	-
Notes receivable, net	5,179,375	-
Total Non-Current Assets	<u>6,042,035</u>	<u>-</u>
Total Assets	<u>13,519,158</u>	<u>10,929,976</u>
DEFERRED OUTFLOWS OF RESOURCES		
Pension related	408,612	-
OPEB related	23,697	-
Total deferred outflows of resources	<u>432,309</u>	<u>-</u>
LIABILITIES		
Current Liabilities		
Accounts payable and accrued expenses	14,356	40,183
Accrued wages and payroll	13,865	-
Payroll deductions and withholdings	15,641	-
Compensated absences	53,378	-
Unearned revenues	626,829	-
Total Current Liabilities	<u>724,069</u>	<u>40,183</u>
Non-Current Liabilities		
Net pension liability	512,334	-
Total Non-Current Liabilities	<u>512,334</u>	<u>-</u>
Total liabilities	<u>1,236,403</u>	<u>40,183</u>
DEFERRED INFLOWS OF RESOURCES		
Pension related	159,001	-
OPEB related	58,800	-
Deferred Revenues	50,000	-
Total deferred inflows of resources	<u>267,801</u>	<u>-</u>
NET POSITION		
Net investment in capital assets	829,907	-
Restricted for loans	7,819,277	-
Unrestricted	3,798,079	10,889,793
Total net position	<u>\$ 12,447,263</u>	<u>\$ 10,889,793</u>

The accompany notes are an integral part of this financial statement.

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Tri-County Council for Western Maryland, Inc.
Statement of Activities
For the Year Ended December 31, 2023

	Primary Government						Component Unit
	Functions/Programs						
	Total	Community Development	Revolving Loan Funds	Rural Maryland Development	Covid-19 Relief	Transit	Senator George Edwards Fund
Expenses:							
Salaries and benefits	\$ 879,509	\$ 730,146	\$ 114,090	\$ -	\$ 6,948	\$ 28,325	\$ 15,121
General and administrative	201,323	146,678	47,626	3,570	1,049	2,400	25,183
Grants	9,950,000	-	-	9,950,000	-	-	19,494,223
Bad debts	198,729	-	198,729	-	-	-	-
Depreciation	40,832	34,069	5,133	-	315	1,315	-
Total expenses	<u>11,270,393</u>	<u>910,893</u>	<u>365,578</u>	<u>9,953,570</u>	<u>8,312</u>	<u>32,040</u>	<u>19,534,527</u>
Program revenues:							
Loan Income	234,037	11,367	208,205	-	14,465	-	-
Recovery - previous bad debts	57,356	-	57,356	-	-	-	-
Restricted investment income	51,148	-	45,962	-	5,186	-	-
Charges for Services	9,660	9,660	-	-	-	-	-
Operating grants and contributions	11,346,272	1,100,936	264,800	9,953,570	-	26,966	10,000,000
Capital grants and contributions	-	-	-	-	-	-	-
Total program revenues	<u>11,698,473</u>	<u>1,121,963</u>	<u>576,323</u>	<u>9,953,570</u>	<u>19,651</u>	<u>26,966</u>	<u>10,000,000</u>
Net program expense (revenue)	<u>(428,080)</u>	<u>\$ (211,070)</u>	<u>\$ (210,745)</u>	<u>\$ -</u>	<u>\$ (11,339)</u>	<u>\$ 5,074</u>	<u>9,534,527</u>
General revenues:							
Local revenue	120,000	-	-	-	-	-	-
Miscellaneous revenue	-	-	-	-	-	-	-
Realized loss on disposal	-	-	-	-	-	-	-
Unrestricted investment earnings	156,167	-	-	-	-	-	436,633
Total general revenues and special item	<u>276,167</u>	-	-	-	-	-	<u>436,633</u>
Change in net position	704,247	-	-	-	-	-	(9,097,894)
Net position - beginning	<u>11,743,016</u>	-	-	-	-	-	<u>19,987,687</u>
Net position - ending	<u>\$ 12,447,263</u>	-	-	-	-	-	<u>\$ 10,889,793</u>

The accompanying notes are an integral part of this financial statement.

Tri-County Council for Western Maryland, Inc.
Balance Sheet
Governmental Funds
December 31, 2023

	<u>General Fund</u>	<u>ARC Revolving Loans</u>	<u>EDA Loan - Combined</u>	<u>EDA Covid-19 Relief Fund</u>
ASSETS				
Cash and cash equivalents	\$ 510,094	\$ 267,000	\$ 1,157,057	\$ 304,050
Investments	1,030,746	-	-	-
Due from other funds	301,378	36,364	-	-
Receivable from other governments	98,808	-	-	-
Notes Receivable, net	-	1,275,917	617,965	717,916
Accrued interest receivable, net	-	2,983	1,252	1,044
Deposits	9,768	-	-	-
Prepaid expenses	22,255	-	-	27,918
Total assets	<u>1,973,049</u>	<u>1,582,264</u>	<u>1,776,274</u>	<u>1,050,928</u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
Liabilities:				
Accounts payable	9,870	-	-	-
Due to other funds	129,690	-	25,949	67,154
Accrued wages	8,058	-	-	-
Payroll withholdings	5,894	-	-	5,330
Unearned revenue	43,891	-	-	-
Total liabilities	<u>197,403</u>	<u>-</u>	<u>25,949</u>	<u>72,484</u>
Deferred Inflows of Resources:				
Deferred revenue	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total deferred inflows of resources	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable:				
Notes Receivable	-	1,161,574	553,621	653,782
Prepaid Items	22,255	-	-	27,918
Restricted for:				
Lending Activity	-	420,690	-	296,744
Bad Loans	-	-	-	-
Committed - Health Benefits	16,669	-	-	-
Assigned - Loan Activity	-	-	1,196,704	-
Unassigned	1,686,722	-	-	-
Total fund balances	<u>1,725,646</u>	<u>1,582,264</u>	<u>1,750,325</u>	<u>978,444</u>
Total liabilities, deferred inflows of resources and fund balances	<u>\$ 1,973,049</u>	<u>\$ 1,582,264</u>	<u>\$ 1,776,274</u>	<u>\$ 1,050,928</u>

The accompanying notes are an integral part of this financial statement.

<u>Rural Maryland Council Prosperity Investment Fund</u>	<u>Rural Maryland Development Fund</u>	<u>VLT Loan Fund</u>	<u>Other Governmental Funds</u>	<u>Total Governmental Funds</u>
\$ 830,721	\$ 156,061	\$ 1,537,510	\$ 968,251	\$ 5,730,744
-	-	-	-	1,030,746
-	-	8,983	93,326	440,051
-	-	-	20,124	118,932
190,146	-	2,841,387	46,910	5,690,241
927	-	10,119	649	16,974
-	-	-	-	9,768
-	-	18,688	-	68,861
<u>1,021,794</u>	<u>156,061</u>	<u>4,416,687</u>	<u>1,129,260</u>	<u>13,106,317</u>
-	-	4,486	-	14,356
147,973	-	26,178	43,107	440,051
4,658	-	652	497	13,865
3,586	-	418	413	15,641
536,508	46,430	-	-	626,829
<u>692,725</u>	<u>46,430</u>	<u>31,734</u>	<u>44,017</u>	<u>1,110,742</u>
-	-	-	-	50,000
-	-	-	-	50,000
178,351	-	2,592,060	39,987	5,179,375
-	-	18,688	-	68,861
-	109,631	1,774,205	607,511	3,208,781
-	-	-	-	-
-	-	-	-	16,669
-	-	-	437,745	1,634,449
150,718	-	-	-	1,837,440
<u>329,069</u>	<u>109,631</u>	<u>4,384,953</u>	<u>1,085,243</u>	<u>11,945,575</u>
<u>\$ 1,021,794</u>	<u>\$ 156,061</u>	<u>\$ 4,416,687</u>	<u>\$ 1,129,260</u>	<u>\$ 13,106,317</u>

The accompanying notes are an integral part of this financial statement.

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Tri-County Council for Western Maryland, Inc.

**Reconciliation of the Governmental Funds Balance Sheet
to the Statement of Net Position
December 31, 2023**

Total fund balance, governmental funds	\$ 11,945,575
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Amounts reported for governmental activities in the Statement of Net Position are different because:

Capital assets used in governmental activities are not current financial resources and therefore are not reported in this fund financial statement, but are reported in the governmental activities of the statement of net position.

Land	\$ 14,400	
Building	646,407	
Office Equipment	81,764	
Furniture and Fixtures	87,336	829,907

Noncurrent assets not due receivable in the current period, and therefore, not reported in the funds. Those assets consist of:

Net Pension Asset	<u>22,985</u>	22,985
-------------------	---------------	--------

Pension related differences in investment performance, etc. are reported as follows in the statement of net position.

Deferred Outflows of Resources	408,612	
Deferred Inflows of Resources	<u>(159,001)</u>	249,611

OPEB related differences in investment performance, etc. are reported as follows in the statement of net position.

Deferred Outflows of Resources	23,697	
Deferred Inflows of Resources	<u>(58,800)</u>	(35,103)

Compensated absences not payable from current financial resources are not recognized in governmental funds.

(53,378)

Noncurrent liabilities not due and payable in the current period, and therefore, not reported in the funds. Those liabilities consist of:

Net Pension Liability	<u>(512,334)</u>	(512,334)
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Net Position of Governmental Activities in the Statement of Net Position

<u><u>\$ 12,447,263</u></u>

Tri-County Council for Western Maryland, Inc.
Statement of Revenues, Expenditures and Changes in Fund Balances
Governmental Funds
For the Year Ended December 31, 2023

	<u>General Fund</u>	<u>ARC Revolving Loans</u>	<u>EDA Loan - Combined</u>	<u>EDA Covid-19 Relief Fund</u>
REVENUES				
Intergovernmental Revenue				
Federal	\$ 247,923	\$ 264,800	\$ -	\$ -
State	189,521	-	-	-
Local	115,564	-	-	-
Loan Interest	-	51,787	19,423	14,465
Loan Fees	25	408	4,269	-
Investment Earnings	44,712	4,488	25,396	5,187
Sponsorship Revenue	-	-	-	-
Recovery - Previous Bad Debts	-	57,356	-	-
Loan Analysis	9,660	-	-	-
Total revenues	<u>607,405</u>	<u>378,839</u>	<u>49,088</u>	<u>19,652</u>
EXPENDITURES				
Current:				
Salaries and Benefits	435,237	24,914	21,903	6,496
Administrative Charges	1,927	157	-	-
Office Expenditures	13,167	486	565	131
Rent	-	119	-	-
Utilities	3,096	196	173	42
Continuing Education	7,258	-	105	29
Memberships	10,578	53	46	7
Travel	13,927	621	546	23
Legal and Accounting	13,990	10,128	8,728	224
Meeting Expenses	13,937	68	60	1
Marketing	4,142	22	19	6
Insurance	4,829	230	202	569
Miscellaneous	2,427	185	163	15
Grants	-	-	-	-
Bad Debts	-	-	-	-
Return of Interest	-	-	-	-
Capital Outlay	144	9	7	2
Total Expenditures	<u>524,659</u>	<u>37,188</u>	<u>32,517</u>	<u>7,545</u>
Excess (deficiency) of revenues over expenditures	<u>82,746</u>	<u>341,651</u>	<u>16,571</u>	<u>12,107</u>
OTHER FINANCING SOURCES (USES)				
Transfer In	56,128	-	-	-
Transfer Out	-	-	-	-
Total other financing sources and uses	<u>56,128</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balances	138,874	341,651	16,571	12,107
Fund balances - beginning	1,586,772	1,240,613	1,733,754	966,337
Fund balances - ending	<u>\$ 1,725,646</u>	<u>\$ 1,582,264</u>	<u>\$ 1,750,325</u>	<u>\$ 978,444</u>

The accompanying notes are an integral part of this financial statement.

<u>Rural Maryland Council Prosperity Investment Fund</u>	<u>Rural Maryland Development Fund</u>	<u>VL T Loan Fund</u>	<u>Other Governmental Funds</u>	<u>Total Governmental Funds</u>
\$ -	\$ -	\$ -	\$ -	\$ 512,723
663,492	9,953,570	-	26,966	10,833,549
-	-	-	4,436	120,000
11,367	-	117,739	10,148	224,929
-	-	3,856	550	9,108
2,546	109,631	1,996	16,078	210,034
-	-	-	-	-
-	-	-	-	57,356
-	-	-	-	9,660
<u>677,405</u>	<u>10,063,201</u>	<u>123,591</u>	<u>58,178</u>	<u>11,977,359</u>
269,742	-	45,975	37,957	842,224
5,638	-	-	14	7,736
9,011	737	1,108	777	25,982
-	-	-	-	119
2,252	-	398	258	6,415
7,442	-	2,037	164	17,035
1,512	-	119	70	12,385
8,565	159	407	575	24,823
12,695	2,674	11,994	5,147	65,580
(212)	-	46	33	13,933
4,498	-	41	397	9,125
2,559	-	2,800	306	11,495
52	-	528	81	3,451
-	9,950,000	-	-	9,950,000
-	-	198,729	-	198,729
-	-	1,996	-	1,996
178,452	-	14	11	178,639
<u>502,206</u>	<u>9,953,570</u>	<u>266,192</u>	<u>45,790</u>	<u>11,369,667</u>
175,199	109,631	(142,601)	12,388	607,692
-	-	-	-	56,128
-	-	(56,128)	-	(56,128)
-	-	(56,128)	-	-
175,199	109,631	(198,729)	12,388	607,692
153,870	-	4,583,682	1,072,855	11,337,883
<u>\$ 329,069</u>	<u>\$ 109,631</u>	<u>\$ 4,384,953</u>	<u>\$ 1,085,243</u>	<u>\$ 11,945,575</u>

The accompanying notes are an integral part of this financial statement.

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Tri-County Council for Western Maryland, Inc.

**Reconciliation of the Statement of Revenues,
Expenditures, and Changes in Fund Balances of
Governmental Funds to the Statement of Activities
For the Year Ended December 31, 2023**

Net change in fund balances - total governmental funds: \$ 607,692

Amounts reported for Governmental Activities in the Statement of
Activities are different because:

Governmental funds report outlays for capital assets as expenditures because such outlays use current financial resources. In contrast, the Statement of Activities reports only a portion of the outlay as expense. The outlay is allocated over the assets' estimated useful lives as depreciation expense for the period. In the current period, these amounts are:

Capital outlay	\$ 174,508	
Depreciation expense	<u>(40,832)</u>	133,676

Some expenses reported in the statement of activities do not require the use of current financial resources, and therefore, are not reported as expenditures in governmental funds.

Changes in compensated absence payable	<u>573</u>	573
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Pension and other postemployment benefits contributions incurred in the governmental funds after the measurement date are deferred in the statement of net position and reported as Deferred Outflows of Resources.

Pension contributions	51,839	
Other postemployment benefits contributions	<u>20,457</u>	72,296

Some expenses for certain employee benefits do not require the use of current financial resources. These benefits are accrued and reported as liabilities in the statement of net position

Pension expense	(105,642)	
Other postemployment benefits expense	<u>(4,348)</u>	(109,990)

Change in net position of governmental activities		<u><u>\$ 704,247</u></u>
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Tri-County Council for Western Maryland, Inc.

NOTES TO BASIC FINANCIAL STATEMENTS

December 31, 2023

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the Tri-County Council for Western Maryland, Inc., Maryland (the Council), have been prepared in conformity with accounting principles generally accepted in the United States of America (GAAP) as applied to government units. The significant accounting policies are described below.

1. **Organization and Reporting Entity**

The organization of the Council and the basis of the reporting entity are presented below to assist the reader in evaluating the financial statements and the accompanying notes.

The Council was incorporated in 1971 under the General Laws of the State of Maryland. The Council is a voluntary organization of the counties of Allegany, Garrett, and Washington that was formed to foster the physical, economic, and social development of Western Maryland. The Council is an independent agency of the State of Maryland under Chapter 861 of the Acts of 1986. As such, the Council is classified as a special purpose government engaged in governmental activities under GAAP and prepares the same financial statements as a general purpose government.

The Council operates under a twenty nine member Council of which three members are non-voting. This Council appoints an Executive Director to manage its operations in the following area: community development, transit, broadband, Covid-19 relief, and lending activities (revolving loan funds).

In accordance with Governmental Accounting Standards Board (GASB) Statement No. 14 "The Financial Reporting Entity", as amended, the Council has evaluated all related entities (authorities, commissions, tax exempt organizations and affiliates) for the possible inclusion in the financial reporting entity.

In evaluating how to define the Council, for financial reporting purposes, all potential component units were considered. The decision to include a potential component unit in the reporting entity was made by applying the criteria set forth in GAAP. The basic, but not the only criterion for including a potential component unit within the reporting entity is the Council's ability to exercise oversight responsibility. The most significant part of this ability is financial interdependency. Other parts of the ability to exercise oversight responsibility include, but are not limited to, the selection of governing authority, the designation of management, the ability to significantly influence operations and accountability for fiscal matters.

Tri-County Council for Western Maryland, Inc.

NOTES TO BASIC FINANCIAL STATEMENTS

December 31, 2023

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

1. **Organization and Reporting Entity** - Continued

A second criterion is the scope of public service. Application of this criterion involves considering whether the activity benefits the Council and/or its members, or whether the activity is conducted within the authority of the Council and is generally available to its members. A third criterion is the existence of special financing relationships, regardless if the Council is able to exercise oversight responsibility. Based upon the application of these criteria, the following is a brief review of each potential component unit addressed in defining the Council's reporting entity.

The Senator George C. Edwards Fund

Named for the long-serving state legislator from Western Maryland, the Senator George C. Edwards Fund (the "Fund") was established by an act of the State of Maryland to provide grant or loan funding for capital infrastructure projects and business development projects that improve the economic conditions in the member counties of the Council.

The Fund is governed by a 16 member board of which 5 are voting members and the remaining 11 are non-voting members. Each member county of the Council has 1 voting member on the Fund's board, specifically one of their county commissioners. The Council administers the fund. Due to the ability of the member counties to influence the operations of the Fund it is included in the Council's reporting entity as a discretely presented component unit. The Fund is reported in a separate column in the government-wide financial statements to emphasize that it is legally separate from the Council.

In addition the following funds are included within the reporting entity: General Fund, ARC Revolving Loans, EDA Loans – Combined, EDA Covid-19 Relief, the Rural Maryland Development Fund, USDA IRP Loan Fund, MEAF 1 Loan Fund, MEAF 2 Loan Fund, MEAF 3 Loan Fund, MEAF 4 Loan Fund, MEDAAF Revolving Loan Fund, VLT Loan Fund, Rural Maryland Council Prosperity Investment Fund, and Maryland Transit Administration. All of the funds listed meet the above criteria and comprise the Council's reporting entity. There were no other potential component units for consideration of inclusion within the reporting unit.

Tri-County Council for Western Maryland, Inc.

NOTES TO BASIC FINANCIAL STATEMENTS

December 31, 2023

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

2. **Government-Wide Financial Statements and Fund Financial Statements**

Government-wide Statements: The government-wide financial statements (i.e., the Statement of Net Position and the Statement of Activities) report information on all of the non-fiduciary activities of the primary government and its component unit. Governmental activities, which normally are supported by membership dues and intergovernmental revenues, are reported separately from business-type activities, which primarily rely on fees and charges for support. Fiduciary funds are also excluded from the governmental-wide financial statements.

The government-wide Statement of Activities presents a comparison between expenses, both direct and indirect, and program revenues for each segment of the business-type activities of the Council and for each governmental program. Direct expenses are those that are specifically associated with a service, program or department and are therefore clearly identifiable to a particular function. Program revenues include charges paid by the recipients of the goods or services offered by the programs and grants and contributions that are restricted to meeting the operational or capital requirements of a particular program. Revenues not classified as program revenues are presented as general revenues. The comparison of program revenues and expenses identifies the extent to which each program or business segment is self-financing or draws from the general revenues of the Council.

Net position should be reported as restricted when constraints placed on net asset use are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments or imposed by law through constitutional provisions or enabling legislation. The net position restricted for other purposes result from special revenue funds and the restrictions on their use.

When both restricted and unrestricted resources are available for use, it is the government's policy to use restricted resources first, and then unrestricted resources as they are needed.

Fund Financial Statements: The fund financial statements provide information about the Council's funds. Separate financial statements are provided for governmental funds. The emphasis of fund financial statements is on major governmental funds, each displayed in a separate column.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

2. **Government-Wide Financial Statements and Fund Financial Statements** - Continued

The Council reports the following major governmental funds:

General Fund. This is the Council's primary operating fund. It accounts for all financial resources of the general government, except those required to be accounted for in another fund.

ARC Revolving Loans. This fund accounts for the various loans subject to the compliance requirements of the Appalachian Regional Commission.

EDA Loan - Combined. This fund accounts for the various loans subject to the compliance requirements of the United States Department of Commerce program "Economic Adjustment Assistance". This fund was created by the merger of the EDA Revolving Loan, SSED, and DDWC loan funds.

EDA Covid-19 Relief – This fund accounts for the grants received from the United States Department of Commerce program "Economic Adjustment Assistance." The funding included a grant to address the economic impacts of the pandemic and a revolving loan fund.

Rural Maryland Council Prosperity Investment Fund – This fund accounts for grant funds obtained from the state of Maryland to support the Council's lending activity by providing technical assistance for companies to enhance their business and securing required financing. This program falls under the auspices of the Rural Maryland Council.

Rural Maryland Development Fund – This fund accounts for grant funds obtained from the state of Maryland to support economic development projects of significant economic impact within the member counties.

VLT Loan Fund. This fund was formed under an agreement between the Board of Public Works, Maryland and the Council. The purpose of the fund is to make loans to small, women-owned, veteran-owned, and minority businesses located in Maryland. At least 50 percent of the VLT allocations will be deployed to small, minority, and women-owned business located within certain targeted areas of the six casinos. The other 50% will be available to small, minority, and women-owned businesses located throughout Maryland.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

3. Fund Types

In accordance with generally accepted accounting principles applicable to governmental units, the accounts of the Council are organized and operated on the basis of individual funds. The operations of each fund are accounted for by providing a separate set of self-balancing accounts comprised by its assets, liabilities, fund equity, revenues, and expenditures or expenses. A description of the purpose and function of each type presented in the accompanying financial statements follows.

GOVERNMENTAL FUND TYPES

The General Fund is used to account for all financial transactions not accounted for in the fund types listed below.

Special Revenue Funds are used to account for the proceeds from specific revenue sources or to finance special activities in accordance with statutory or administrative requirements. This includes designated revenues not included within other fund categories. The ARC Revolving Loans, EDA Loan – Combined Loans, EDA Covid-19 Relief, USDA IRP Loan Fund, MEAF 1 Loan Fund, MEAF 2 Loan Fund, MEAF 3 Loan Fund, MEAF 4 Loan Fund, MEDAAF RLF, VLT Loan Fund, Rural Maryland Council Prosperity Investment Fund, the Rural Maryland Development Fund and the Maryland Transit Administration are recorded as special revenue funds.

4. Basis of Accounting and Measurement Focus

Basis of accounting refers to when revenues, expenditures, expenses and transfers, and the related assets and liabilities are recognized in the accounts and reported in the financial statements. Basis of accounting relates to the timing of the measurements made, regardless of the measurement focus applied.

The government-wide statements are prepared using the economic resources measurement focus and the accrual basis of accounting. This is the same approach used in the preparation of the proprietary fund financial statements but differs from the manner in which governmental fund financial statements are prepared. Therefore, governmental fund financial statements include reconciliations with brief explanations to better identify the relationship between the government-wide statements

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

4. **Basis of Accounting and Measurement Focus** - Continued

and the statements for governmental funds. The primary effect of internal activity has been eliminated from the government-wide financial statements.

All governmental fund types are accounted for using the modified accrual basis of accounting. Their revenues are recognized when they become measurable and available to finance expenditures of the fiscal period. Available means expected to be collected within sixty days of year-end. Expenditures and transfers out are generally recognized under the accrual basis of accounting when the related liability is incurred except for compensated absences and interest on general long-term debt, which is recorded when the payment is due.

5. **Revenues**

- a. Federal and state grants are recognized as revenues in the period the related expenditures are incurred, if applicable, or when the Council is entitled to the grants. However, these grants are subject to audit and adjustment by grantor agencies. Grant revenues received for expenses, which are disallowed, are repayable to the grantor.
- b. The receivable balances presented in the accompanying combined balance sheet are recorded at net realizable value.

6. **Expenditures**

Capital asset purchases are included in current year expenditures in governmental funds and are capitalized in the government-wide statement of net position.

7. **Cash, Cash Equivalents, Restricted Cash, and Investments**

The Council maintains several checking accounts for depositing receipts and disbursing expenditures for all governmental fund types.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

8. **Prepaid Expenses**

In both the government-wide and fund financial statements, prepaid expenses are recorded as assets in the specific governmental fund in which future benefits will be derived. The prepaid expenses in the fund financial statements are recognized under the consumption method and consists of prepaid insurance, including worker's compensation insurance.

9. **Notes Receivable and Bad Debt Expense**

In both the government-wide and fund financial statements, notes receivable are reported net of an allowance for bad debts. Under the allowance method of handling bad debts, an estimate of the total uncollectible accounts is calculated and periodically evaluated.

10. **Capital Assets**

The accounting and reporting treatment applied to the capital assets associated with a fund are determined by its measurement focus. Capital assets that have been acquired for general governmental purposes are recorded as expenditures in the governmental funds and are capitalized in the government-wide statement of net assets. All capital assets are recorded at cost, if known, or estimated historical cost. Donated capital assets are recorded at their fair market value on the date of donation. The Council uses a threshold of \$500 for recording all capital assets.

Depreciation on capital assets recorded in the government-wide statement of net position is computed using the straight-line method over the estimated useful lives of the related assets.

Estimated useful lives for the Council's classes of reported capital assets are as follows:

Office Equipment	3 to 7 years
Furniture and Fixtures	10 years
Buildings	40 years

Public domain (infrastructure) general capital assets (e.g. roads, bridges, sidewalks and other assets that are immovable and of value only to the government) that were placed in service prior to 2004 are not required to be

Tri-County Council for Western Maryland, Inc.

NOTES TO BASIC FINANCIAL STATEMENTS

December 31, 2023

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

10. **Capital Assets** - Continued

capitalized by governments that are the size of the Council. Infrastructure assets placed in service on or after January 1, 2004 will be capitalized in the government-wide statement of net assets. The Council currently has no such assets.

The cost of normal maintenance and repairs that do not add to the value of the asset or materially extend the assets' lives are not capitalized in the government-wide statement of net assets. Major renewals or betterments are capitalized as additions.

11. **Budgets**

Although the Council adopts an annual budget for the General Fund, the State Code does not require the Council to submit this budget to the State. As such, a budgetary comparison schedule is not presented as required supplementary information.

12. **Pensions**

The Council participates in the Maryland State Retirement and Pension System (MSRPS), a cost sharing multiple-employer defined benefit pension plan that provides retirement allowances and other benefits to Maryland state employees, teachers, police, judges, legislators, and employees of participating governmental units. All full-time employees of the Council are required to participate in the system.

For purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of MSRPS and additions to/deductions from MSRPS's fiduciary net position have been determined on the same basis as they are reported by MSRPS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms.

Investments are reported at fair value.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

13. Other Postemployment Benefits

The Council participates in the Allegany County, Maryland Non-Pension Post Employment Benefit Trust (ACMBT), an agent multiple-employer postemployment healthcare plan. ACMBT provides health, dental and vision benefits for retirees and their dependents prior to the age of 65 and a flat \$200/month payment for retirees only to help offset the cost of supplemental Medicare coverage. GASB Statement 75, *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*, provides guidance on how state and local governments should account for and report costs associated with postemployment healthcare and other nonpension confits commonly referred as other postemployment benefits or OPEB. In accordance with GASB Statement 75, the Council's expense for other postemployment benefits is based on an actuarial calculation. The Council's actual contributions to the plan are not included in OPEB expense but instead recorded as a reduction of the net OPEB liability in the government-wide statements in accordance with GASB 75.

14. Deferred Outflows of Resources

In addition to assets, the statement of net position reports a separate section for deferred outflows of resources. This separate financial statement element, deferred outflows of resources, represents a consumption of net position that is applicable to a future reporting period(s) and so will not be recognized as an outflow of resources (expenditures) until that time. The Council reports deferred outflows related to pension in the statement of net position. These pension related deferred outflows are for differences between the MSRPS estimate of investment earnings and differences arising from changes in assumptions used by MSRPS.

15. Deferred Inflows of Resources

In addition to liabilities, the statement of net position and the governmental funds balance sheets report a separate section for deferred inflows of resources. This separate financial statement element, deferred inflows of resources, represents an acquisition of net position/fund balance that is applicable to a future reporting period(s) and so will not be recognized as an inflow of resources (revenue) until that time. The Council reports Deferred Revenues, which represents grant funding received prior to

Tri-County Council for Western Maryland, Inc.

NOTES TO BASIC FINANCIAL STATEMENTS

December 31, 2023

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

15. **Deferred Inflows of Resources** - Continued

fulfilling the terms of the grant, and a deferred inflows related to pensions that represents the difference between expected and actual experience for the pension system, changes in the Council's proportion of the MSRPS collective net pension liability, and for contributions to MSRPS made after the measurement date of the collective net pension liability.

16. **Net Position**

Net position in the government-wide financial statements is disclosed in one of the three following components:

Invested in Capital Assets, Net of Related Debt – consists of capital assets net of accumulated depreciation reduced by the outstanding balance of any bonds or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.

Restricted Net Position – consists of net position with constraints placed on the use either by (1) external groups such as creditors, grantors, or contributors, or (2) law through constitutional provisions or enabling legislation.

Unrestricted Net Position – consists of all other net position that does not meet the two definitions above.

17. **Fund Balance**

Nonspendable – consists of amounts that cannot be spent because they are either (1) not in spendable form, or (2) legally or contractually required to be maintained intact. The Council reports nonspendable fund balance for prepaid expenses and the long-term portion of notes receivable as of December 31, 2023.

Restricted – consists of amounts with constraints placed on the use either by (1) external groups such as creditors, grantors, or contributors, or (2) law through constitutional provisions or enabling legislation. The Council reports fund balance restricted for lending activity as of December 31, 2023.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

17. **Fund Balance - Continued**

Committed – consists of amounts that can only be used pursuant to specific purposes pursuant to constraints imposed by a resolution enacted by the Council's governing board. Once committed, a resolution by the Board is required to lift the commitment. The Council reports fund balance committed for payments of health benefits as of December 31, 2023.

Assigned – consists of amounts that are constrained by the Council's intent to be used for specific purposes. The Council and Executive Director have authorization to assign fund balance. The Council reports fund balance assigned for lending activity as of December 31, 2023.

Unassigned – represents fund balance that has not been assigned to other funds and that has not been restricted, committed, or assigned to specific purposes within the General Fund. Other governmental funds report unassigned fund balance when they have a deficit fund balance.

When both restricted and unrestricted resources are available for use, it is the Council's policy to use restricted resources first, and then unrestricted resources as they are needed.

When committed, assigned, and unassigned resources are available for use, it is the Council's policy to use committed resources first, assigned resources second, and then unassigned resources as they are needed.

18. **Pending Governmental Accounting Standards Board Pronouncements**

In June 2022, the Governmental Accounting Standards Board issued GASB Statement No. 100, *Accounting Changes and Error Corrections – an amendment of GASB Statement No. 62*. This statement requires that changes in accounting principles and error corrections be reported retroactively by restating prior periods, changes to or within the financial reporting entity be reported by adjusting beginning balances of the current period, and changes in accounting estimates be reported prospectively by recognizing the change in the current period. In addition, the statement requires disclosures in the notes to the financial statements of descriptive

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

**18. Pending Governmental Accounting Standards Board Pronouncements
– (continued)**

information about accounting changes and error corrections. The provisions of this statement are effective for fiscal periods beginning after June 15, 2023. The Council has not determined the impact, if any, that GASB 100 will have on the financial statements.

In June 2020, the Governmental Accounting Standards Board adopted Statement No. 101, *Compensated Absences*. This statement requires that a liability for leave should be recognized for leave that has not been used if the leave is attributable to services already rendered, the leave accumulates, and the leave is more likely than not to be used for time off or otherwise paid in cash or settled through noncash means. This statement also sets standards for calculating the liability and note disclosures. The provisions of this statement are effective for fiscal periods beginning after December 15, 2023. The Council has not determined the impact, if any, that GASB 101 will have on the financial statements.

In December 2023, the Governmental Accounting Standards Board adopted Statement 102, *Certain Risk Disclosures*. The objective of this statement is to provide essential information about risks related to a government's vulnerabilities due to certain concentrations and constraints. The provisions of this statement are effective for fiscal periods beginning after June 15, 2024. The Council has not determined the impact, if any, that GASB 102 will have on the financial statements.

In April 2024, the Governmental Accounting Standards Board adopted Statement No. 103, *Financial Reporting Model Improvements*. The objective of statement is to improve key components of the financial reporting model to enhance its effectiveness in providing information that is essential for decision making and assessing a government's accountability. This statement is designed to improved the quality of the analysis of changes from the prior year in management's discussion and analysis, as well as improving comparability of budgetary comparison information by including specific various and explanations of significant variances to provide more useful information for making decisions and assessing accountability. The statement also defines operating revenues and expenses and nonoperating revenues and expenses, and requires the

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (Continued)

18. **Pending Governmental Accounting Standards Board Pronouncements**
– (continued)

separate presentation of unusual and infrequent items. The provisions of this statement are effective for fiscal periods beginning after June 15, 2025. The Council has not determined the impact, if any, that GASB 103 will have on the financial statements.

19. **Use of Estimates**

In preparing financial statements in conformity with generally accepted accounting principles, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE B - CASH DEPOSITS AND INVESTMENTS

Custodial Credit Risk - Deposits. Custodial credit risk is the risk that in the event of a bank failure, the government's deposits may not be returned to it. Although the Council has no deposit policy for custodial credit risk, the Council is required by state law to collateralize deposits at financial institutions at 102%. As of December 31, 2023, the Council had no deposits exposed to this risk.

Investments

As of December 31, 2023, the Council had the following investment in debt securities:

<u>Investment</u>	<u>Rating</u>	<u>Fair Value</u>	<u>Maturities</u>	
			<u>Less Than One Year</u>	<u>1-5 Years</u>
U.S Treasury Note 0.00% due 4/18/24	n/a	\$ 1,030,746	\$ 1,030,746	

The Council's investment is valued using a matrix pricing model (Level 2 inputs).

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE C - INTERFUND TRANSACTIONS

Interfund Balances

The Council reports interfund balances among several of its major funds. The total of all balances agrees with the sum of interfund balances presented in the statements of net assets / balance sheet for governmental funds. All interfund balances are expected to be repaid within one year.

		<u>Due From</u>							<u>Total</u>
		General <u>Fund</u>	EDA Loan <u>Combined</u>	EDA Covid-19 <u>Relief</u>	Rural MD Prosperity <u>Fund</u>	Rural MD <u>Fund</u>	VLT <u>Loans</u>	Non Major <u>Funds</u>	
<u>Due to</u>	General Fund	\$ -	\$ 16,966	\$ 67,154	\$147,973	\$ -	\$ 26,178	\$ 43,107	\$301,378
	ARC Revolving Loan	36,364	-	-	-	-	-	-	36,364
	EDA Revolving Loans	-	-	-	-	-	-	-	-
	VLT Loans	-	8,983	-	-	-	-	-	8,983
	Non-Major Funds	<u>93,326</u>	-	-	-	-	-	-	<u>93,326</u>
	Total	<u>\$129,690</u>	<u>\$ 25,949</u>	<u>\$ 67,154</u>	<u>\$147,973</u>	<u>\$ -</u>	<u>\$ 26,178</u>	<u>\$ 43,107</u>	<u>\$440,051</u>

The interfund balances between the General Fund, EDA Covid-19 Relief, the Rural MD Prosperity Fund, and the non-major funds represent, in part, revenues received and expenditures paid by the General Fund on behalf of these funds. The interfund balances between the ARC, EDA Loan - Combined, EDA Covid-19 Relief, Rural MD and the non-major loan funds and the General Fund represent amounts due for admin costs paid from the General Fund.

Interfund Transfers

Under the VLT program, the Council is allowed to retain the excess of loan related revenues over expenses. During the current year, the Council transferred \$56,128 in excess revenue from the VLT Fund to the General Fund.

Tri-County Council for Western Maryland, Inc.

**NOTES TO BASIC FINANCIAL STATEMENTS
December 31, 2023**

NOTE D – RECEIVABLES AND PAYABLES

Receivables at December 31, 2023 were as follows:

	<u>General</u>	<u>ARC Revolving Loans</u>	<u>EDA Loan Combined</u>	<u>EDA Covid-19 Relief</u>	<u>Rural MD Council Fund</u>	<u>VLT Loans</u>	<u>Other Nonmajor Fund</u>	<u>Total</u>
Due from Other Governments	\$ 98,808	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,124	\$ 118,932
Notes Receivable, Net	-	1,275,917	617,965	717,916	190,146	2,841,387	46,910	5,690,241
Accrued Interest Receivable, Net	-	2,983	1,252	1,044	927	10,119	649	16,974
Primary Government Total	<u>\$ 98,808</u>	<u>\$1,278,900</u>	<u>\$ 619,217</u>	<u>\$ 718,960</u>	<u>\$ 191,073</u>	<u>\$2,851,506</u>	<u>\$ 67,683</u>	<u>\$ 5,826,147</u>

Receivables at December 31, 2023 for the nonmajor funds were as follows:

	<u>MEAF 1 Loans</u>	<u>MEAF 2 Loans</u>	<u>MEAF 3 Loans</u>	<u>MEAF 4 Loans</u>	<u>MEDAAF RLF.</u>	<u>USDA IRP</u>	<u>MTA</u>	<u>Total</u>
Due from Other Governments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,124	\$ 20,124
Notes Receivable, Net	-	10,671	-	-	36,239	-	-	46,910
Accrued Interest Receivable, Net	-	59	-	436	154	-	-	649
Other – Nonmajor Funds Total	<u>\$ -</u>	<u>\$ 10,730</u>	<u>\$ -</u>	<u>\$ 436</u>	<u>\$ 36,393</u>	<u>\$ -</u>	<u>\$ 20,124</u>	<u>\$ 67,683</u>

The amounts due from other governments consist of grant revenue due from various governmental units.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE D – RECEIVABLES AND PAYABLES – (Continued)

The notes receivable consist of the outstanding loans subject to the various compliance guidelines of the grantors. The accrued interest receivable consists of the interest due on the outstanding loans.

Accounts payable at December 31, 2023, consisted of amounts due to vendors for goods and services.

NOTE E - LAND, BUILDINGS, IMPROVEMENTS AND EQUIPMENT

The following is a summary of changes in capital assets during 2023:

	Balance at January 1, <u>2023</u>	<u>Additions</u>	<u>Disposals</u>	Balance at December 31, <u>2023</u>
Not being depreciated				
Land	\$ <u>14,400</u>	\$ <u>-</u>	\$ <u>-</u>	\$ <u>14,400</u>
	14,400	-	-	14,400
Other capital assets				
Building	523,265	141,930	-	665,195
Furniture and Fixtures	65,281	32,578	-	97,859
Office Equipment	140,413	-	-	140,413
Vehicles	<u>22,090</u>	<u>-</u>	<u>-</u>	<u>22,090</u>
	751,049	174,508	-	925,557
Accumulated Depreciation:				
Building	(4,361)	(14,427)	-	(18,788)
Furniture and Fixtures	(2,729)	(7,794)	-	(10,523)
Office Equipment	(40,038)	(18,611)	-	(58,649)
Vehicles	<u>(22,090)</u>	<u>-</u>	<u>-</u>	<u>(22,090)</u>
	<u>(69,218)</u>	<u>(40,832)</u>	<u>-</u>	<u>(110,050)</u>
Net Other Capital Assets	<u>681,831</u>	<u>133,676</u>	<u>-</u>	<u>815,507</u>
Net Capital Assets	<u>\$ 696,231</u>	<u>\$ 133,676</u>	<u>\$ -</u>	<u>\$ 829,907</u>

Depreciation is allocated to the various functions as follows: Community Development, \$33,897, Revolving Loan Funds, \$5,297, Covid-19 Relief, \$323, and Transit, \$1,315.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS

December 31, 2023

NOTE F - EMPLOYEE RETIREMENT PLANS

The Council contributes to the Employees' Contributory Pension System of the State of Maryland (the "Pension System"). The system is part of the Maryland State Retirement and Pension System (MSRPS). All full-time and permanent part-time employees are eligible to participate in the system.

Plan Description

The Pension System was established by Article 73B of the Annotated Code of Maryland to provide retirement, disability, annual cost of living adjustments and death benefits to plan members and their beneficiaries. The Pension System is one of several plans included in the MSRPS, a cost-sharing multiple-employer public employee retirement system. Responsibility for the organization and administration of this public employee retirement system is vested in the Board of Trustees of the State Retirement Agency. All plan benefits are specified by the State Personnel and Pensions Article of the Annotated Code of Maryland. Changes in benefit and contribution provisions for the MSRPS must be made by legislations. MSRPS issues a publicly available financial report that may be obtained at their website: www.sra.state.md.us.

Benefits Provided

Under the conditions of the Pension System, a member is eligible for full service pension benefits after 30 years of service regardless of age. Absent 30 years of service; a member is eligible for full service pension benefits at age 62 with five years of service; age 63 with four years of service, age 64 with three years of service, and at age 65 or older with at least two years of service. An employee may also take early retirement with reduced benefits at age 55 with 15 years of service. A member is eligible for vesting after separation from service and upon reaching age 62, provided five years of service (ten years of service for new hires after June, 30, 2011) was accumulated prior to separation.

For all employees who were members of the Pension System on or before June 30, 2011, retirement allowances are computed using both the highest three years' Average Final Compensation (AFC) and the actual number of years of accumulated creditable service. For all employees who became members of the Pension System on or after July 1, 2011, pension allowances are computed using the highest five consecutive years' AFC and the actual number of years of accumulated creditable service. Various retirement options are available under the Pension System which ultimately determines how a retiree's benefit allowance will be computed.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE F - EMPLOYEE RETIREMENT PLANS – (Continued)

Contributions - Members

Employees covered under the plan are required to contribute seven percent of their salary.

Contributions - Employers

The Council is required to contribute at an actuarially determined rate using the normal cost method with projection and other actuarial assumptions adopted by the Board of Trustees. The Council's actuarially determined contribution was \$54,256.

Pension Liabilities, Pension Expense, and Deferred Outflows of Resources, and Deferred Inflows of Resources Related to Pensions

At December 31, 2023, the Council reported a liability of \$512,334 for its proportionate share of the net pension liability. The total pension liability and the net pension liability were measured as of June 30, 2023. The Council's proportion of the net pension liability was calculated utilizing the Council's one-year reported contributions as it related to the total one-year reported contributions. At June 30, 2023, the Council's proportion was 0.0022246% and at June 30, 2022, the Council's proportion was 0.0021459%

At December 31, 2023, the Council reported deferred outflows of resources and deferred inflows of resources related to pension from the following sources:

	Deferred Outflows Of Resources	Deferred Inflows Of Resources
Contributions subsequent to the measurement date	\$ 51,839	\$ -
Change in assumptions	2,132	1,382
Net difference between projected and actual investment earnings	121,097	-
Change in proportions	215,537	146,437
Net difference between expected and actual experience	<u>18,007</u>	<u>11,182</u>
Total	<u>\$ 408,612</u>	<u>\$ 159,001</u>

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE F - EMPLOYEE RETIREMENT PLANS – (Continued)

The deferred outflow of resources resulting from the contributions subsequent to the measurement date, \$51,839, will be recognized as a reduction of the net pension liability in the Council's year ended December 31, 2024. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Year Ended December 31,	
2024	\$ 50,185
2025	35,885
2026	65,534
2027	43,094
2028	<u>3,074</u>
Total	<u>\$ 197,772</u>

For the year ended December 31, 2023, the Council recognized net pension expense of \$105,642 which consists of gross pension expense of \$64,612 and amortization of deferred outflows/inflows of resources of \$41,030.

Actuarial Assumptions

The total pension liability was determined by an actuarial valuation as of June 30, 2022 rolled forward to June 30, 2023, using the following actuarial assumptions:

- Actuarial Cost Method – Entry Age Normal
- Amortization Method – Level Percentage of Payroll, Closed
- Amortization Period – Generally 25-32 years
- Asset Valuation Method – Five-Year Smoothed Market, 20% Collar
- Inflation – 2.25%
- Salary Increases – 2.75% to 11.25%
- Investment Rate of Return – 6.80%
- Discount Rate – 6.80%
- Mortality – Public Sector 2010 Mortality Tables with generational mortality projections using scale MP-2018, calibrated to MSRPS experience.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE F - EMPLOYEE RETIREMENT PLANS – (Continued)

Discount Rate

A single discount rate of 6.80% was used to measure the total pension liability. This single discount rate was based on the expected rate of return on pension plan investments of 6.80%. The projection of cash flows used to determine this single discount rate assumed that plan member contributions will be made at the current contribution rate and that employer contributions will be made at rates equal to the difference between actuarially determined contribution rates and the member rate. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments was applied to all period of projected benefit payments to determine the total pension liability.

Sensitivity of the Council's Proportionate Share of the Net Pension Liability to Changes in the Discount Rate

The following presents the net pension liability, calculated using the discount rate of 6.80%, as well as what the net pension liability would be if it were calculated using a discount rate that is 1-percentage point lower (5.80%) or 1-percentage higher (7.80%) than the current rate:

	1% Decrease 5.80%	Current Discount Rate 6.80%	1% Increase 7.80%
Council's proportionate share of net pension Liability	\$ 759,687	\$ 512,334	\$ 307,073

Long-Term Expected Rate of Return

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expenses and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. Best estimates of geometric real rates of return were adopted by the Board after considering input from the MSPRS's investment consultant(s) and actuary(s).

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE F - EMPLOYEE RETIREMENT PLANS – (Continued)

For each major asset class that is included the MSPRS's target asset allocation as of June 30, 2023, these best estimates are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Public Equity	34%	6.9%
Private Equity	16%	8.6%
Rate Sensitive	20%	2.6%
Credit Opportunity	9%	5.6%
Real Assets	15%	5.4%
Absolute Return	6%	4.4%
Total	<u>100%</u>	

For the year ended June 30, 2023, the annual money-weighted rate of return on pension plan investments, net of the pension plan investment expense was 3.11%. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts actually invested.

Pension Plan Fiduciary Net Position

Detailed information about MSRPS's fiduciary net position is available in the MSRPS Comprehensive Annual Financial Report which can be found on the MSRPS website at www.sra.state.md.us.

NOTE G – COMPENSATED ABSENCES

Council employees earn vacation time depending upon their length of service and are eligible to use this time in the year in which it is earned. Vacation time may be carried from one year to the next, but may not exceed 200% of the annual accrual at any point in time.

	Payable at January 1, <u>2023</u>	<u>Earned</u>	<u>Paid</u>	Payable at December 31, <u>2023</u>
Comp. Absences	\$ 53,951	\$ 32,277	\$ (32,850)	\$ 53,378

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS

December 31, 2023

NOTE H – OTHER POSTEMPLOYMENT BENEFITS

Plan Description

In addition to the pension benefits described in Note F, the Council provides other postemployment benefits (OPEB) through the Allegany County Non-Pension Post Employment Benefit Trust (ACMBT), an agent multiple-employer postemployment healthcare plan. The Allegany County Code assigns the authority to establish and amend the benefit provisions of the plans that participate in ACMBT to the respective employer entities. Management of the ACMBT is vested in the ACMBT Board of Trustees, of which three of the four trustees is appointed by Allegany County. ACMBT does not issue a stand-alone financial report.

Benefits Provided

Employees are eligible for health insurance coverage, including dental and vision, for themselves and their dependents as long as they have at least 10 years of service and have attained the age of 62 or have 25 years of continuous service. Once the retiree turns 65, the retiree is benefit is a \$150 per month payment which can be applied towards the costs of a Medicare supplement insurance plan.

Employees Covered by Benefit Terms

As of January 1, 2022, the date of the last available actuarial report, employee membership in the plan was 7 active employees.

Contributions

The Council makes contributions to the ACMBT at their discretion. Contributions during the current year were \$20,457.

Net OPEB Liability

The Council's net OPEB liability was measured as of December 31, 2022, and the total OPEB liability used to calculated the net OPEB liability was determined by an actuarial valuation as of January 1, 2022, the results of which were rolled forward to the December 31, 2022 measurement date, in accordance with actuarial standards of practice.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE H – OTHER POSTEMPLOYMENT BENEFITS – (Continued)

Actuarial Methods and Assumptions

The total OPEB Liability was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

- Actuarial Cost Method – Entry Age Normal
- Amortization Method – Level Percentage of Payroll, Closed
- Amortization Period – 20 years
- Asset Valuation Method – Five Year Asset Smoothing
- Investment Rate of Return – 7.00%
- Discount Rate – 7.00%
- Healthcare Cost Trend Rate – 5.75% for 2022, grading down to 4.00%, Dental and Vision – flat 3.50%.
- Mortality – Pub 2010G Headcount (M/F) Projected with Fully Generational MP-2021 Mortality Improvement Scale.

Changes in the Net OPEB Liability

	Year Ending December 31, 2023
Total OPEB Liability	
Service Cost	\$ 13,735
Interest	20,248
Experience Gains/(Losses)	(4,367)
Changes in Assumptions	-
Net Change in Total OPEB Liability	29,616
Total OPEB Liability – Beginning	291,453
Total OPEB Liability – Ending	321,069
Plan Fiduciary Net Position	
Contributions – Employer	20,457
Interest Earnings	9,887
Net Change in Plan Fiduciary Net Position	30,344
Plan Fiduciary Net Position – Beginning	313,710
Plan Fiduciary Net Position – Ending	344,054
Net OPEB Liability (Asset) – Beginning	(22,257)
Net OPEB Liability (Asset) – Ending	\$ (22,985)
Fiduciary Net Position as a Percentage of Total OPEB Liability	107.16%

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE H – OTHER POSTEMPLOYMENT BENEFITS – (Continued)

Expected Return

The long-term expected rate of return on OPEB plan investments was determined using a building-block method in which best-estimates of expected future real rates of return (expected returns, net of OPEB plan investment expense and inflation) are developed for each asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. This is then modified through a Monte-Carlo simulation process, by which a (downward) risk adjustment is applied to the baseline expected return.

Best estimates of real rates of return for each major asset class included in the OPEB plan's target asset allocation as of December 31, 2020, and the final investment return assumption, are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Domestic Equity	36%	5.85%
International Funds	24%	6.25%
Fixed Income - US	35%	2.00%
Real Estate	5%	<u>4.95%</u>
Total Weighted Average Real Return		4.55%
Plus:		
Inflation		<u>2.50%</u>
Total Return Without Adjustment		7.05%
Risk Adjustment		<u>(0.05)%</u>
Total Expected Return		<u>7.00%</u>

Discount Rate

The discount rate used to measure the total OPEB liability was 7.00%. The projection of cash flows used to determine the discount rate assumed that plan member contributions will be made at the current contribution rate and that Council contributions will be made equal to the actuarially determined contribution. Based on those assumptions, the OPEB plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rates of return on OPEB Trust investments was applied to all periods of projected benefit payments to determine the total OPEB liability.

Tri-County Council for Western Maryland, Inc.

NOTES TO FINANCIAL STATEMENTS
December 31, 2023

NOTE H – OTHER POSTEMPLOYMENT BENEFITS – (Continued)

Sensitivity of the Net OPEB Liability to Changes in the Discount Rates

The following presents the net OPEB liability, as well as what the net OPEB liability would be if it were calculated using a discount rate that is 1% lower (6.00%) or 1% higher (8.00%) than the current discount rate:

	1% Decrease 6.00%	Current Discount Rate 7.00%	1% Increase 8.00%
Net OPEB Liability (Asset)	\$ 10,3942	\$ (22,985)	\$ (46,969)

Sensitivity of the Net OPEB Liability to Changes in the Healthcare Cost Trend Rates

The following presents the net OPEB liability, as well as what the net OPEB liability would be if it were calculated using healthcare cost trend rates of from 6.25% to an ultimate rate of 4.00% and for Dental and Vision a flat rate of 3.50%, as well as what the net OPEB liability would be if it were calculated using trend rates for each year that are 1% lower or 1% higher than the current rates:

	1% Decrease 3.00%/2.50%	Current Trend Rate 4.00%/3.50%	1% Increase 5.00%/4.50%
Net OPEB Liability (Asset)	\$ (55,651)	\$ (22,985)	\$ 21,051

NOTE I - RISK MANAGEMENT

The Council is exposed to various risks of loss related to torts, theft of, damage to and destruction of assets, errors and omissions, and natural disasters, as well as from workers' compensation and health care programs. Except for health insurance, these risks are covered by commercial insurance purchased from independent third parties. The Council purchases health insurance through Allegany County, which uses a self-insurance fund. The Council pays a premium for health insurance based on Allegany County's estimate of the Council's medical expense. Allegany County retains a portion of a prior year's health insurance refund and this amount is shown as Deposits in both the governmental and government-wide statements. In addition, the Council has

Tri-County Council for Western Maryland, Inc.

**NOTES TO FINANCIAL STATEMENTS
December 31, 2023**

NOTE I - RISK MANAGEMENT – (Continued)

placed the remainder of this health insurance refund in a separate bank account and has recorded the sum of the balance of this account and the deposit retained by Allegany County as committed fund balance in the governmental funds. This amount will be used by Allegany County if the Council's medical claims exceed the aforementioned premium. Settled claims have not exceeded the coverage in those years.

NOTE J – CONTIGENCIES

The Council participates in federal and state assisted grant programs. These grants are generally subject to program compliance audits by the grantors. Such audits could result in expenditures being disallowed and funds being due back to the grantor agencies. The amount of expenditures that may be disallowed in the future, if any, cannot be determined at this time.

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REQUIRED SUPPLEMENTARY INFORMATION

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF THE COUNCIL'S PROPORTIONATE SHARE
OF THE NET PENSION LIABILITY**

December 31, 2023

	2019	2020	2021	2022	2023
Council's proportion of the net pension liability	0.0016927%	0.0017404%	0.0001347%	0.0021459%	0.0022246%
Council's proportionate share of the net pension liability	\$349,134	\$393,349	\$20,214	\$429,367	\$512,334
Council's covered-employee payroll	\$413,062	\$461,221	\$474,945	\$506,152	\$496,395
Council's proportionate share of the net pension liability as a percentage of covered -employee payroll	84.53%	85.28%	4.26%	84.83%	103.21%
MSRPS fiduciary net position as a percentage of the total pension liability	72.34%	70.72%	81.84%	76.27%	73.81%

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF THE COUNCIL'S PROPORTIONATE SHARE
OF THE NET PENSION LIABILITY**

(Continued)

December 31, 2023

	2015	2016	2017	2018
Council's proportion of the net pension liability	0.0013150%	0.0013096%	0.0012036%	0.0013694%
Council's proportionate share of the net pension liability	\$273,283	\$308,996	\$269,265	\$287,317
Council's covered-employee payroll	\$282,998	\$304,758	\$333,082	\$384,211
Council's proportionate share of the net pension liability as a percentage of covered -employee payroll	96.57%	101.39%	78.14%	78.78%
MSRPS fiduciary net position as a percentage of the total pension liability	68.78%	65.79%	69.38%	71.18%

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF THE COUNCIL CONTRIBUTIONS
PENSIONS**

December 31, 2023

	2019	2020	2021	2022	2023
Contractually required contribution	\$ 34,760	\$ 37,315	\$ 46,516	\$ 48,976	\$ 54,256
Contributions in relation to the contractually required contribution	<u>(34,760)</u>	<u>(37,315)</u>	<u>(46,516)</u>	<u>(48,976)</u>	<u>(54,256)</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Council's covered-employee payroll	\$413,062	\$461,221	\$474,945	\$506,152	\$496,395
Contributions as a percentage of covered -employee payroll	8.42%	8.09%	9.79%	9.68%	10.93%

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF THE COUNCIL CONTRIBUTIONS
PENSIONS
(Continued)**

December 31, 2023

	2015	2016	2017	2018
Contractually required contribution	\$ 27,717	\$ 25,513	\$ 24,498	\$ 27,306
Contributions in relation to the contractually required contribution	<u>(27,717)</u>	<u>(27,717)</u>	<u>(24,498)</u>	<u>27,306</u>
Contribution deficiency (excess)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Council's covered-employee payroll	\$282,998	\$304,758	333,082	384,211
Contributions as a percentage of covered -employee payroll	9.79%	8.37%	7.35%	7.11%

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF CHANGES IN THE COUNCIL'S
NET OPEB LIABILITY AND RELATED RATIOS**

December 31, 2023

	Year Ending December 31, 2020	Year Ending December 31, 2021	Year Ending December 31, 2022	Year Ending December 31, 2023
Total OPEB Liability				
Service Cost	\$ 9,867	\$ 9,867	\$ 15,612	\$ 13,735
Interest	19,969	19,969	23,509	20,248
Experience Gains/(Losses)	-	-	(74,292)	(4,367)
Changes in Assumptions	-	-	(8,449)	-
Net Change in Total OPEB Liability	29,836	29,836	(43,620)	29,616
Total OPEB Liability – Beginning	275,401	305,237	335,073	291,453
Total OPEB Liability - Ending	305,237	335,073	291,453	321,069
Plan Fiduciary Net Position				
Contributions - Employer	81,855	231,855	-	20,457
Interest Earnings	-	-	-	9,887
Net Change in Plan Fiduciary Net Position	81,855	231,855	-	30,344
Plan Fiduciary Net Position - Beginning	-	81,855	313,710	313,710
Plan Fiduciary Net Position - Ending	81,855	313,710	313,710	344,054
Net OPEB Liability (Asset) - Beginning	275,401	223,382	21,382	(22,257)
Net OPEB Liability (Asset) – Ending	\$ 223,382	\$ 21,363	\$ (22,257)	\$ (22,985)
Fiduciary Net Position as a Percentage of Total OPEB Liability	26.82%	93.62%	107.64%	107.159%
Covered-Employee Payroll	\$ 454,049	\$ 474,945	\$ 506,152	\$ 496,395
Net OPEB Liability (Asset) as a Percentage of Covered Payroll	49.20%	4.50%	(4.40%)	(4.63%)

Tri-County Council for Western Maryland, Inc.

REQUIRED SUPPLEMENTARY INFORMATION

**SCHEDULE OF EMPLOYER CONTRIBUTIONS
OPEB**

December 31, 2023

<u>Year</u>	Actuarially Determined Employer Contribution	Actual Employer Contribution	Contribution Deficiency/ (Excess)	Covered Employee Payroll	Contribution As a Percentage Of Payroll
2023	\$ 20,457	\$ 20,457	\$ -	\$ 496,395	4.12%
2022	-	-	-	506,152	0.00%
2021	36,553	231,855	(195,302)	474,945	48.82%
2020	36,553	81,855	(45,302)	454,049	18.03%

Tri-County Council for Western Maryland, Inc.

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION

December 31, 2023

NOTE A – SCHEDULE OF THE COUNCIL’S PROPORTIONATE SHARE OF THE NET PENSION LIABILITY AND SCHEDULE OF COUNCIL CONTRIBUTIONS

These schedules only present information for the current year and eight prior years as these are the only years for which information is available.

NOTE B – IDENTIFICATION AND SUMMARY OF SIGNIFICANT ACTUARIAL METHODS AND ASSUMPTIONS - PENSION

The total pension liability was determined by an actuarial valuation as of June 30, 2022 rolled forward to June 30, 2023, using the following actuarial assumptions:

- Actuarial Cost Method – Entry Age Normal
- Amortization Method – Level Percentage of Payroll, Closed
- Amortization Period – Generally 25-32 years
- Asset Valuation Method – Five-Year Smoothed Market, 20% Collar
- Inflation – 2.25%
- Salary Increases – 2.75% to 11.25%
- Investment Rate of Return – 6.80%
- Discount Rate – 6.80%
- Mortality – Public Sector 2010 Mortality Tables with generational mortality projections using scale MP-2014, calibrated to MSRPS experience

The following actuarial assumptions were changed from the prior actuarial valuation as of June 30, 2021:

- Salary Increases – increased from 2.75% to 9.25% to 2.75% to 11.25%
- Mortality – updated scale MP-2014 to scale MP-2018

Tri-County Council for Western Maryland, Inc.

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION

December 31, 2023

NOTE C – IDENTIFICATION AND SUMMARY OF SIGNIFICANT ACTUARIAL METHODS AND ASSUMPTIONS - OPEB

- Valuation Date – January 1, 2022
- Actuarial Cost Method – Entry Age Normal
- Amortization Method – Level Percentage of Payroll, Closed
- Amortization Period – 20 years
- Asset Valuation Method – Five Year Asset Smoothing
- Investment Rate of Return – 7.00%
- Discount Rate – 7.00%
- Healthcare Cost Trend Rate – 5.75% for 2020, grading down to 4.00%, Dental and Vision – flat 3.50%.
- Mortality – Pub 2010G Headcount (M/F) with generational improvements using Scale SSA18

The following actuarial assumptions were changed from the prior actuarial valuation as of June 30, 2020:

- Healthcare Cost Trend Rate – decreased from 6.25% grading down to 4.00% to 5.75 grading down to 4.00%
- Mortality – replaced generational improvement using Scale SSA18 with Fully Generational MP-2021 Mortality Improvement Scale.

NOTE D – SCHEDULE OF CHANGES IN THE COUNCIL'S NET OPEB LIABILITY AND RELATED RATIOS AND SCHEDULE OF EMPLOYER CONTRIBUTIONS - OPEB

These schedules only present information for the current and prior three years since the plan was adopted four years ago.

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SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

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Tri-County Council for Western Maryland, Inc.

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
For the year ended December 31, 2023

<u>Federal Granting Agency / Program</u>	<u>Federal CFDA Number</u>	<u>Pass-Through Entity ID Number</u>	<u>Federal Expenditures</u>
U.S. Department of Commerce:			
Economic Development Cluster			
Direct Programs:			
Economic Adjustment Assistance	11.307	N/A	1,029,511
Passed through the Maryland Department of Commerce			
Economic Adjustment Assistance	11.307	46-01-01	145,218
Economic Adjustment Assistance	11.307	46-02-01	<u>114,186</u>
Total Economic Development Cluster			<u>1,288,915</u>
Direct Programs			
Economic Development Support for Planning Organizations	11.302	N/A	<u>70,000</u>
Total U.S. Department of Commerce			<u>1,358,915</u>
Appalachian Regional Commission			
Direct Programs:			
Appalachian Area Development	23.002	N/A	1,580,105
Appalachian Local Development District Assistance	23.009	N/A	171,109
Appalachian Local Development District Assistance	23.009	CO-20891	<u>6,814</u>
Total Appalachian Regional Commission			<u>1,758,028</u>
Total Expenditures of Federal Awards			<u>\$ 3,116,943</u>

See accompanying notes to schedule of expenditures of federal awards

Tri-County Council for Western Maryland, Inc.

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS

For the year ended December 31, 2023

NOTE A - BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of the Tri-County Council for Western Maryland, Inc. under programs of the federal government for the year ended December 31, 2023. The information is presented in accordance with the requirements of Title 2 U.S. Code of federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the Tri-County Council for Western Maryland, Inc., it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Tri-County Council for Western Maryland, Inc.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING BASIS

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of, the basic financial statements. For example, the Uniform Guidance requires the Council to classify the outstanding loan balance and cash held in the revolving loan funds as federal expenditures whereas accounting principles generally accepted in the United States of America classify these as assets.

NOTE C - INDIRECT COST RATE

The Tri-County Council for Western Maryland, Inc. has elected not to use the 10-percent de minimis indirect cost rate allowed under the Uniform Guidance.

NOTE D - LOAN PROGRAMS

Balances and transactions relating to the following loan programs are included in the Tri-County Council for Western Maryland, Inc.'s basic financial statements. Loans outstanding and for some programs, loans made during the year, are included in the federal expenditures presented in the Schedule. The balance of loans outstanding at December 31, 2023 consists of:

<u>Program Name</u>	<u>Federal CFDA Number</u>	<u>Outstanding Loan Balance 12/31/23</u>
Economic Adjustment Assistance	11.307	\$ 728,587
Appalachian Area Development	23.002	<u>1,275,917</u>
Total Expenditures of Federal Awards		<u>\$ 2,004,504</u>

Tri-County Council for Western Maryland, Inc.

NOTES TO SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
For the year ended December 31, 2023

NOTE E – ECONOMIC DEVELOPMENT ADMINISTRATION REVOLVING LOAN PROGRAMS

The expenditures for the Economic Adjustment Assistance, CFDA 11.307, programs that contain revolving loan programs were calculated as follows:

Grant (Award Number)	Balance of Loans Outstanding 12/31/23	Cash and Investments 12/31/23	Administrative Expenses 2023	Bad Debt Expense 2023	Total
<i>Direct Awards</i>					
CARES Act Revolving Loan Fund Project (01-79-15021)	\$ <u>717,916</u>	\$ <u>304,050</u>	\$ <u>7,545</u>	\$ <u>-</u>	\$ <u>1,029,511</u>
Total – Direct Awards	\$ <u>717,916</u>	\$ <u>304,050</u>	\$ <u>7,545</u>	\$ <u>-</u>	\$ <u>1,029,511</u>
<i>Passed Through Maryland Department of Commerce</i>					
Business Enterprise Loan Fund – MEAF 1 (46-01-01)	\$ -	\$ 143,450	\$ 1,768	\$ -	\$ 145,218
MEAF 2 (46-02-01)	<u>101,767</u>	<u>10,671</u>	<u>1,748</u>	<u>-</u>	<u>114,186</u>
Total – Passed Through Maryland Department of Commerce	\$ <u>101,767</u>	\$ <u>154,121</u>	\$ <u>3,516</u>	\$ <u>-</u>	\$ <u>259,404</u>

Note: All grants are 100% federally funded.

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OTHER REPORTS OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

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CASE | SABATINI

September 19, 2024

PROFESSIONAL ACCOUNTING,
CONSULTING & BUSINESS
ADVISORY SERVICES

The Board of Directors
Tri-County Council for Western Maryland, Inc.
Cumberland, Maryland

**REPORT ON COMPLIANCE FOR EACH MAJOR PROGRAM
AND REPORT ON INTERNAL CONTROL OVER
COMPLIANCE IN ACCORDANCE WITH THE UNIFORM GUIDANCE**

Independent Auditor's Report

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

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We have audited the Tri-County Council for Western Maryland, Inc.'s compliance with the types of compliance requirements identified as subject to audit in the U.S. Office of Management and Budget (OMB) *Compliance Supplement* that could have a direct and material effect on each of the Tri-County Council for Western Maryland, Inc.'s major federal programs for the year ended December 31, 2023. Tri-County Council for Western Maryland, Inc.'s major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Tri-County Council for Western Maryland, Inc. complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2023.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States (*Government Auditing Standards*), and the audit requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Tri-County Council for Western Maryland, Inc. and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Tri-County Council for Western Maryland, Inc.'s compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to the Tri-County Council for Western Maryland, Inc.'s federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Tri-County Council for Western Maryland, Inc.'s compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Tri-County Council for Western Maryland, Inc.'s compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Tri-County Council for Western Maryland, Inc.'s compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Tri-County Council for Western Maryland, Inc.'s internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the Tri-County Council for Western Maryland, Inc.'s internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

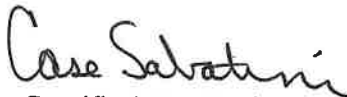
Report on Internal Control Over Compliance

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of the internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not been identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

This purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, the report is not suitable for any other purpose.


Certified Public Accountants
Pittsburgh, PA



CASE | SABATINI

PROFESSIONAL ACCOUNTING,
CONSULTING & BUSINESS
ADVISORY SERVICES

September 19, 2024

The Board of Directors
Tri-County Council for Western Maryland, Inc.
Cumberland, Maryland

P.O. BOX 10885
WHITEHALL TOWERS
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PITTSBURGH, PA 15236-2023

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**REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT
OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS**

Independent Auditor's Report

We have audited the basic financial statements of Tri-County Council for Western Maryland, Inc. as of and for the year ended December 31, 2023, and have issued our report thereon dated September 19, 2024. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

Management of Tri-County Council for Western Maryland, Inc. is responsible for establishing and maintaining effective internal control over financial reporting. In planning and performing our audit, we considered Tri-County Council for Western Maryland, Inc.'s internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Tri-County Council for Western Maryland, Inc.'s internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Tri-County Council for Western Maryland, Inc.'s internal control over financial reporting.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency,

or combination of deficiencies, in internal control such that there is reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A significant deficiency is a deficiency or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of the internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Tri-County Council for Western Maryland, Inc.'s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

This purpose of this report is solely to describe the results of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Audit Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Certified Public Accountants
Pittsburgh, PA

Tri-County Council for Western Maryland, Inc.

SCHEDULE OF FINDINGS AND QUESTIONED COSTS
Year Ended December 31, 2023

Section I - Summary of Auditor's Results

Financial Statements

Type of auditor's report issued:	unmodified
Internal control over financial reporting:	
Material weaknesses identified?	no
Significant deficiencies identified that are not considered to be material weaknesses?	none reported
Noncompliance material to financial statements noted?	no

Federal Awards

Internal control over major programs:	
Material weaknesses identified?	no
Significant deficiencies identified that are not considered to be material weaknesses?	none reported
Type of auditor's report issued on compliance for major programs:	unmodified
Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)?	no
Identification of major programs:	

CFDA Number

Name of Federal Program or Cluster

23.002

Appalachian Area Development

Dollar threshold used to distinguish between type A and type B programs:	\$ 750,000
Auditee qualified as low risk auditee?	yes

Tri-County Council for Western Maryland, Inc.

SCHEDULE OF FINDINGS AND QUESTIONED COSTS
Year Ended December 31, 2023
(Continued)

Section II - Financial Statement Findings

No findings noted.

Section III - Federal Award Findings and Questioned Costs

No findings noted.

Tri-County Council for Western Maryland, Inc.

**' SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS
Year Ended December 31, 2023**

No findings relative to federal awards were reported in the prior year

COMBINING AND INDIVIDUAL FUND STATEMENTS

Tri-County Council for Western Maryland, Inc.
Balance Sheet
Other Governmental Funds
December 31, 2023

	<u>MEAF 1</u> <u>Loan Fund</u>	<u>MEAF 2</u> <u>Loan Fund</u>	<u>MEAF 3</u> <u>Loan Fund</u>	<u>MEAF #4</u> <u>Loan Fund</u>
ASSETS				
Cash and cash equivalents	\$ 143,450	\$ 101,767	\$ 206,799	\$ 220,643
Due from other funds	-	1,091	-	92,200
Receivable from other governments	-	-	-	-
Notes Receivable, net	-	10,671	-	-
Accrued interest receivable, net	-	59	-	436
Total assets	<u>143,450</u>	<u>113,588</u>	<u>206,799</u>	<u>313,279</u>
LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCES				
Liabilities:				
Accounts payable	-	-	-	-
Due to other funds	1,769	1,837	2,686	6,839
Accrued wages	-	-	-	-
Payroll withholdings	-	-	-	-
Total liabilities	<u>1,769</u>	<u>1,837</u>	<u>2,686</u>	<u>6,839</u>
Deferred Inflows of Resources:				
Deferred revenue	-	-	-	-
Total deferred inflows of resources	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances:				
Nonspendable for:				
Notes receivable	-	7,192	-	-
Restricted for:				
Lending Activity	141,681	104,559	204,113	-
Bad Loans	-	-	-	-
Assigned for Lending Activity	-	-	-	306,440
Unassigned	-	-	-	-
Total fund balances	<u>141,681</u>	<u>111,751</u>	<u>204,113</u>	<u>306,440</u>
Total liabilities, deferred inflows of resources and fund balances	<u>\$ 143,450</u>	<u>\$ 113,588</u>	<u>\$ 206,799</u>	<u>\$ 313,279</u>

<u>MEDAAF</u> <u>RLF</u>	<u>USDA IRP</u> <u>Loan Fund</u>	<u>Maryland</u> <u>Transit</u> <u>Administration</u>	<u>Total</u> <u>Governmental</u> <u>Funds</u>
\$ 164,322	\$ 131,270	\$ -	\$ 968,251
-	35	-	93,326
-	-	20,124	20,124
36,239	-	-	46,910
154	-	-	649
<u>200,715</u>	<u>131,305</u>	<u>20,124</u>	<u>1,129,260</u>
-	-	-	-
10,762	-	19,214	43,107
-	-	497	497
-	-	413	413
<u>10,762</u>	<u>-</u>	<u>20,124</u>	<u>44,017</u>
-	-	-	-
-	-	-	-
32,795	-	-	39,987
157,158	-	-	607,511
-	131,305	-	437,745
<u>189,953</u>	<u>131,305</u>	<u>-</u>	<u>1,085,243</u>
<u>\$ 200,715</u>	<u>\$ 131,305</u>	<u>\$ 20,124</u>	<u>\$ 1,129,260</u>

Tri-County Council for Western Maryland, Inc.
Statement of Revenues, Expenditures and Changes in Fund Balances
Governmental Funds
For the Year Ended December 31, 2023

	<u>MEAF 1</u> <u>Loan Fund</u>	<u>MEAF 2</u> <u>Loan Fund</u>	<u>MEAF 3</u> <u>Loan Fund</u>	<u>MEAF #4</u> <u>Loan Fund</u>
REVENUES				
Intergovernmental Revenue				
Federal	\$ -	\$ -	\$ -	\$ -
State	-	-	-	-
Local	-	-	-	-
Loan Interest	-	800	-	6,194
Loan Fees	-	-	427	-
Investment Earnings	2,797	1,950	4,029	4,137
Total revenues	<u>2,797</u>	<u>2,750</u>	<u>4,456</u>	<u>10,331</u>
EXPENDITURES				
Current:				
Salaries and Benefits	1,191	1,178	1,715	4,580
Administrative Charges	-	-	-	-
Office Expenditures	31	29	42	113
Rent	-	-	-	-
Utilities	9	9	14	36
Continuing Education	6	7	10	27
Memberships	3	2	4	10
Travel	30	29	43	114
Legal and Accounting	475	470	684	1,825
Meeting Expenses	3	3	5	13
Marketing	-	1	2	4
Insurance	11	11	16	42
Miscellaneous	9	9	13	34
Grants	-	-	-	-
Bad Debts	-	-	-	-
Return of Funds	-	-	-	-
Return of Interest	-	-	-	-
Capital Outlay	-	-	-	2
Total Expenditures	<u>1,768</u>	<u>1,748</u>	<u>2,548</u>	<u>6,800</u>
Excess (deficiency) of revenues over expenditures	<u>1,029</u>	<u>1,002</u>	<u>1,908</u>	<u>3,531</u>
OTHER FINANCING SOURCES (USES)				
Transfer In	-	-	-	-
Transfers Out	-	-	-	-
Total other financing sources and uses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net change in fund balances	1,029	1,002	1,908	3,531
Fund balances - beginning	140,652	110,749	202,205	302,909
Fund balances - ending	<u>\$ 141,681</u>	<u>\$ 111,751</u>	<u>\$ 204,113</u>	<u>\$ 306,440</u>

<u>MEDAAF</u> <u>RLF</u>	<u>USDA IRP</u> <u>Loan Fund</u>	<u>Maryland Transit</u> <u>Administration</u>	<u>Total-Other</u> <u>Governmental</u> <u>Funds</u>
\$ -	\$ -	\$ -	\$ -
-	-	26,966	26,966
-	-	4,436	4,436
1,873	1,281	-	10,148
123	-	-	550
3,165	-	-	16,078
<u>5,161</u>	<u>1,281</u>	<u>31,402</u>	<u>58,178</u>
2,189	-	27,104	37,957
14	-	-	14
43	-	519	777
-	-	-	-
17	-	173	258
10	-	104	164
5	-	46	70
55	-	304	575
872	-	821	5,147
6	-	3	33
2	-	388	397
20	-	206	306
16	-	-	81
-	-	-	-
-	-	-	-
-	-	-	-
-	-	9	11
<u>3,249</u>	<u>-</u>	<u>29,677</u>	<u>45,790</u>
<u>1,912</u>	<u>1,281</u>	<u>1,725</u>	<u>12,388</u>
-	-	-	-
-	-	-	-
-	-	-	-
1,912	1,281	1,725	12,388
188,041	130,024	(1,725)	1,072,855
<u>\$ 189,953</u>	<u>\$ 131,305</u>	<u>\$ -</u>	<u>\$ 1,085,243</u>

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Board Member Handbook 2026

The preparation of this document was financially aided through grants from the Appalachian Regional Commission, the Economic Development Administration, and the State of Maryland.

Welcome

Membership &
Staff Directory

By-Laws

Articles of
Incorporation

State Statute

2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms



Tri County Council
For Western Maryland

11 S. Lee Street
Cumberland, Maryland 21502
Phone (301) 689-1300
Fax (301) 689-1313
www.tccwmd.org

Council Membership Meeting
December 3, 2025

Officer	Name	Representing	MEETING ATTENDANCE		
			Apr'25	Aug'25	Dec'25
Chairman	Commissioner Dave Caporale	Allegany County	P	P	P
	Commissioner Bill Atkinson	Allegany County	E	E	A
	David Nedved	Allegany County	P	P	P
	Eugene Frazier	Allegany County Municipalities	P	E	P
	Todd Logsdon	Allegany County Municipalities	P	P	P
		Allegany County Private Citizen	E	P	
	Stephen Nelson	Allegany County Private Citizen	P	P	A
Vice Chairman	Commissioner Paul Edwards	Garrett County	P	P	P
	Commissioner Larry Tichnell	Garrett County	P	P	P
	Steve Kelley	Garrett County	P	P	A
	Jay Moyer	Garrett County Municipalities	P	E	E
	Spencer Schlosnagle	Garrett County Municipalities	P	P	E
	David Moe	Garrett County Private Citizen	P	P	E
	Merlin Beitzel	Garrett County Private Citizen	P	P	E
Secretary/Treasurer	Commissioner Jeff Cline	Washington County	P	P	P
	Commissioner Randal Leatherman	Washington County		P	P
	Linda Spence	Washington County	P	P	P
	Howard Long	Washington County Municipalities	P	P	P
	Bill Green	Washington County Municipalities		P	P
	Roger Fairbourn	Washington County Private Citizen	P	P	P
	Jack Miller	Washington County Private Citizen	P	P	P
	Senator Mike McKay	Maryland State Senate District 1	E	P	E
	Senator Paul Corderman	Maryland State Senate District 2	E	E	E
	Delegate Jim Hinebaugh	Maryland House of Delegates District 1A	P	P	E
	Delegate Jason Buckel	Maryland House of Delegates District 1B	P	E	E
	Delegate William Wivell	Maryland House of Delegates District 2B	E	E	E
Tri-County Council Staff: Elizabeth Stahlman, Guy Winterberg, Amy Jacobs, Christie Wakefield, Chris Funk, Ryan Davis, Elaine Jones					
Guests: Jodi Broadwater, Jayci Shaw Duncan, Kim Durst, David Jones, Connor Norman, Kevin Null, Bill Valentine, Jonathan Horowitz, Nadine Green, Rachel Souders, Tamar Osterman, Mike Matthews, Michelle Gordon, Andrew Sargent, Charlotte Davis, Beth Little, Courtney Jensen, Joe Rogers, Dave Cotton, Robin Summerfield, Delanie Blubaugh					

- I. Call to Order – Chairman Caporale called the meeting to order at 5:15 pm at the D.M. Bowman Family Workforce training center in Hagerstown, Maryland. Chairman Caporale then led the Board in the Pledge of Allegiance.
- II. Welcome & Introduction of Guests – Chairman Caporale welcomed the members and guests and introduced member Commissioner Randal Leatherman, and guest speakers Kathy Gress, HCC and Mike Matthews with NADO. Commissioner Cline commented on what a great building this was for the community and thanked TCC for all of the work on the project.
- III. Guest Speakers –
 - A. Kathy Gress with Hagerstown Community College gave welcoming remarks. She thanked the George Edwards fund for helping with the purchase of a truck for the CDL training program.
 - B. Michael Matthews from NADO gave a legislative outlook.

The FY 26 budget is still unresolved after the delay involving the 43-day Federal Government shutdown. Nine of the twelve major funding bills are still pending.

EDA has been reauthorized for the first time since 2004. They are also hoping for an increase in the district planning grants, however that is still up in the air. The USDA Farm Bill has been paired down but is expected to modernize and protect the Rural Development Programs. The Surface Transportation reauthorization is still pending but the NADO priority is to add dedicated planning funds for Rural Planning Organizations, reduce matching requirements for small communities and create rural set-asides.

President Trump issued an Executive Order for better oversight and less duplication of Federal grants. Do not expect to get programs funded that are associated with DEI, climate change, clean energy, gender issues and environmental justice.

Expect more fights over the budget in the first quarter of 26 with continued focus by Congress on the mid-terms.

- IV. Approval of the Agenda

Roger Fairbourn moved to approve the agenda as presented, Paul Edwards seconded the motion, and the motion carried.

- V. Minutes of August 6, 2025 – Chairman Caporale presented the minutes of the August 6, 2025 meeting, and noted that they were previously distributed to the membership.

Roger Fairbourn moved to approve the minutes of August 6, 2025 as presented, Paul Edwards seconded the motion, and the motion carried.

VI. Financial Report –

- A. 2026 Budget – Elaine Jones noted that the budget was reviewed with the Executive Committee at the November 21 meeting. We expect current grant funding to remain in place. The revolving loan funds revenue continues to grow each year as more loans are made.

Expenses are mostly made up of salary and fringe. Both line items have increased quite a bit after adding a new Executive Director and Finance Manager. This is the first time the agency has been fully staffed since early 2023. The largest fringe expenses are made up by the health care payments which continue to rise.

The current projection for 2026 is that revenue for the year will still exceed expenses in the \$1.5 million budget. Members were asked to review the budget and questions could be answered. No questions were asked.

Roger Fairbourn moved to approve the Financial Report as presented, Paul Edwards seconded the motion, and the motion carried

VII. Staff, Committee and Liaison Reports

- A. Director's Report – Elizabeth Stahlman welcomed the board and guests to the new training center. As a welcome gift to those present, each person has a jar of honey at their seat from the Mount Savage Agriculture Club. Also on the table are postcards pertaining to the Rural Maryland Council and how their funding can help your project.

With Governor Moore serving as the Federal Co-Chair of the Appalachian Regional Commission, Maryland and TCC were proud to host the Annual conference in our region. Fall has been very busy, and we will reflect on everything at the April meeting as we present a 2025 Annual Report.

Highlights for 2026 include a review and refresh of the Revolving Loan fund beginning with engaging PPR Strategies to conduct a Stakeholder Analysis. With that complete we are now focused on a new Management Plan, marketing materials, outreach strategies and meeting our clients' needs. This past year was a record year for loans, and the staff did a great job.

We are also continuing to update and move the agency forward by modernizing our website, creating a new logo and providing the Board with an Annual Report to showcase the work of the agency.

Elizabeth continues to serve as the co-chair of the Western Rural Tech Network and will be attending a meeting in Hagerstown on December 17, 2026.

We continue to serve on the Maryland Community Investment Corp. to help facilitate the advancement of New Market Tax Credits for the region. The

process is still ongoing.

The Council is still pursuing the convening of entrepreneurship resource providers. There are currently several places where the many resource providers have gaps and overlap services, but nothing brings all of the partners together to provide better service to those interested in starting a business.

The Council has selected a consultant after an extensive RFP process to apply for and implement an EPA brownfields grant should it be awarded. If successful, the grant would be \$1.5 million to identify and provide environmental services to properties or buildings in the region.

ARC CTA grants were a tool utilized in the past that allowed for small grants from ARC, usually for studies, to be provided with a minimal amount of work on the grantee's behalf. This program bypasses the full application process and would allow the Council to oversee and award projects. At some point the Council would like to bring this program back to the region.

TCC is working with our sister agencies in PA and WV to submit a pre-application for an ARISE Planning Grant to investigate the impediments to financing mixed use developments in downtown areas and how we can play a part in helping projects move forward should the plan identify a path to do so.

- B. Revolving Loan Fund – Chris Funk reported that 2025 has been a record year for lending at TCC. We have had 76 inquiries so far that resulted in 24 applications for funding. All but one of the applications was approved, totaling over \$4.1 million lent. These loans leveraged over \$7.2 million in other funding that resulted in 74 new jobs and 108 being retained.

The total active portfolio consists of 64 clients borrowing over \$11.4 million with just over \$8.8 million outstanding.

- C. Flood Relief Loans & Technical Assistance – Christie Wakefield reported on the TCC loan program to aid in relief caused by the historic floods in May of this year. The Council was able to help seven businesses by providing a total of \$140,000 in 0% loans.

Additionally, TCC allocates \$25,000 annually from the Rural Maryland Grant to provide up to \$75,000 in technical assistance to our loan fund clients. This year we have had 3 engagements and total over \$11,500 paid out to date.

- D. Maryland Transit Administration – Ryan Davis reported on MTA activities in 2025. Every five years the Maryland Coordinated Public Transit-Human Services Transportation Plan for Western Maryland is required to be updated. This plan not only identifies gaps in services in the region but also defines what projects are eligible for funding. Multiple meetings were held across the region

to gather input and will be used to develop the final plan which TCC will need to sign off on. Future 5310 grant recipients will then need to make sure that their applications are consistent with the updated plan which is expected to be released in January 2026.

- E. Maryland Department of Commerce – Andrew Sargent gave an update on activities across the region as well as those activities in each county.
- **Regional** – Secretary of Commerce Harry Coker recently visited Western Maryland on December 1-2.

Commerce is working to assist the administration with the Decade Act which did not pass last year but will surely be reintroduced. The hope is to focus on programs to better match the needs of businesses.

- **Washington** – Fort Ritchie in Cascade continues to attract new investment. A conveyor belt and picking system manufacturer has finalized negotiations to arrive. Projections are they will create 150 full-time jobs in the next 3-5 years.

Allegany – The CEDC is working with a company that refurbishes fire fighting and life saving equipment. The project is still in the very early stages.

Garrett – There have been multiple new businesses open in Garrett County in the last few weeks including Kim Carter Life Coaching, Savage Family Health Care and A Grand reopening of Shirer's Tin Shop.

- F. Small Business Development Center – No Report

- G. ARC Program Manager Update – David Cotton gave an update on the 2026 ARC project Package. For the region, 18 projects have made application for over \$3.2 million leveraging \$4.3 million to date. Two additional projects are expected for an additional \$587 thousand.

ARC has now fully transitioned to the Pathways Grant Management System and training will be provided in the next several months.

ARC is reviewing 7 POWER projects for Maryland which requested \$11 million, which also requires the same in matching funds.

The Appalachian Leadership Institute has selected Connor Norman and Melissa Clark to represent Maryland for the 25-26 class.

Today was the last day to apply for the Appalachian STEM Academy in Oak Ridge, TN. Three High School Students have applied so far and no middle school students.

David thanked everyone who attended the ARC Conference in Frostburg this past October. The conference had 489 people registered with an average attendance per session of 60 people. Next years conference will be held in



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www.tccwmd.org

Council Membership Meeting August 6, 2025

Officer	Name	Representing	MEETING ATTENDANCE		
			Aug'24	Apr'25	Aug'25
Chairman	Commissioner Dave Caporale	Allegany County	P	P	P
	Commissioner Bill Atkinson	Allegany County	E	E	E
	David Nedved	Allegany County	P	P	P
	Eugene Frazier	Allegany County Municipalities	P	P	E
	Todd Logsdon	Allegany County Municipalities		P	P
	Robert Smith	Allegany County At-Large	P	E	P
	Stephen Nelson	Allegany County At-Large	P	P	P
Vice Chairman	Commissioner Paul Edwards	Garrett County	P	P	P
	Commissioner Larry Tichnell	Garrett County	P	P	P
	Steve Kelley	Garrett County	P	P	P
	Jay Moyer	Garrett County Municipalities	E	P	E
	Spencer Schlosnagle	Garrett County Municipalities	E	P	P
	David Moe	Garrett County At-Large	P	P	P
	Merlin Beitzel	Garrett County At-Large	P	P	P
Secretary/Treasurer	Commissioner Jeff Cline	Washington County	P	P	P
	Commissioner Randal Leatherman	Washington County			P
	Linda Spence	Washington County	P	P	P
	Howard Long	Washington County Municipalities	P	P	P
	Bill Green	Washington County Municipalities			P
	Roger Fairbourn	Washington County At-Large	P	P	P
	Jack Miller	Washington County At-Large	E	P	P
	Senator Mike McKay	Maryland State Senate District 1	E	E	P
	Senator Paul Corderman	Maryland State Senate District 2	E	E	E
	Delegate Jim Hinebaugh	Maryland House of Delegates District 1A	P	P	P
	Delegate Jason Buckel	Maryland House of Delegates District 1B	E	P	E
	Delegate William Wivell	Maryland House of Delegates District 2B	E	E	E
Tri-County Council Staff: Elizabeth Stahlman, Guy Winterberg, Amy Jacobs, Christie Wakefield, Chris Funk, Ryan Davis, Elaine Jones					
Guests: Jodi Broadwater, Jayci Shaw Duncan, Kim Durst, David Jones, Connor Norman, Kevin Null, Andrew Sargent, Rob Duncan, Courtney Jensen, Tracy Kelley, Robin Summerfield, Bill Valentine, Delanie Blubaugh, Jonathan Horowitz, Julie McCoy, Richard Midcap, Ryan Savage, Nick Sharps, Jennifer Walsh, Nadine Green, Jen Smith					

- I. Call to Order – Chairman Caporale called the meeting to order at 5:12 pm at Brewery and the Beast in Accident, Maryland.
- II. Welcome & Introduction of Guests – Chairman Caporale welcomed the members and guests and introduced Commissioner Randal Leatherman, Mayor Bill Green and Mayor Todd Logsdon who are the newest members of the Board.
- III. Special Recognition – Chairman Caporale recognized Bob Smith for his 26 years of serving on the Board of Directors.
- IV. Approval of the Agenda

Paul Edwards moved to approve the agenda as presented, Roger Fairbourn seconded the motion, and the motion carried.
- V. Minutes of April 23, 2025 – Chairman Caporale presented the minutes of the April 23, 2025 meeting, and noted that they were previously distributed to the membership.

Roger Fairbourn moved to approve the minutes of April 23, 2025 as presented, Jeff Cline seconded the motion, and the motion carried.
- VI. Financial Report –
 - A. Introduction and Background – Elaine Jones introduced herself and gave a brief employment history. We are currently still working with the financial consultant that has provided financial services for TCC over the past two years.
 - B. VLT Audit Completed – The VLT Audit was completed May 28, 2025 as required by the State. The auditor gave an unqualified opinion with no material weaknesses which is what you strive to achieve in an audit.
 - C. Financial Audit Status – The current agency wide audit is underway and will be completed by September 30, 2025 at which time it is required to be submitted to the Federal Audit Clearinghouse.
 - D. First United Investment Account – The Council has an investment fund with First United Bank that currently earns over 4%. A more detailed report on that fund will be provided in the future.
- VII. Staff, Committee and Liaison Reports
 - A. Director's Report – Elizabeth Stahlman reported that the location of the meeting is one of our existing loan fund clients we were able to assist with financing. We are hopeful that federal funds from ARC and EDA for Council operations will remain level, although programmatic funding for grants may be reduced. Invitations for ARC project applications were sent earlier than usual

this year and are due in September. We have asked applicants to review applications with TCC staff prior to submittal due to new federal policies.

Over the past several months she has been working on the Rural Tech Network and is serving as Co-Chair to establish this in WMD. She attended that DDAA Conference in Pittsburgh and serves on the Board as the only LDD Director in MD. We are working with PPR to assist with new strategies and marketing for the RLF program.

TCC has been asked to assist as part of the Georges Creek Task Force as note taker and report writer. The report will be written in time to assist in decision making for the 2026 legislative session.

TCC released an RFP for a EPA Brownfield assessment grant. The grant can cover a feasibility study for Western Maryland as well as a total of \$1.5 million for environmental work such as Phase I and II studies as well as remediation.

This year the annual ARC Conference will be held at Frostburg State University on October 6-7. Governor Wes Moore currently serves as the States' Co-Chair to ARC.

TCC provided small business flood recovery loans after the May 13 flooding event. Loans were provided at 0% interest for up to 5 years and were closed in just a few days. Elizabeth met with one of the clients (Port West) in Westernport, along with the governor and elected officials.

- B. Flood Relief Loans & Technical Assistance – Christie Wakefield reported that the goal with the Flood Relief Loans was to get the money in hands of the people that needed it ASAP so they could get their businesses back up and running. Loans were offered up to \$20,000 at 0% for 5 years. Most businesses were affected similarly with issues related to loss of HVAC, electrical issues and drywall and floor replacement.

TCC has closed 6 loans totaling \$120,000 with another loan approved that will close soon. Funds were lent from the VLT and MEDAAF programs.

TCC allocates \$25,000 annually from the Rural Maryland Grant to provide technical assistance to our loan fund clients. This year we have had 10 inquiries, leading to 2 engagements and a total of \$2,850 paid out with the same amount still pending payment.

- C. Revolving Loan Funds – Chris Funk reported that this has been a busy year with 49 inquiries resulting in 21 loan applications. To date 15 of those loans were approved and settled for over \$1.4 million and leveraging an additional \$75,000. Those loans created 15 jobs and retained another 50. Six loans are still in process.

The current portfolio of TCC stands at 61 loans totaling \$9,646,321 with an outstanding principal balance of \$6,977,542. Over the life of the program TCC

has made 334 loans for over \$30 million and leveraging \$108 million. Those loans have created or retained almost 5,000 jobs.

- D. ARC Program Manager Update – Ryan Davis gave the report for ARC. Projects for FY 26 were invited to apply in July with a deadline of September 25, 2025. To date one application was received with 23 others expected.

We expect to offer another round of ARC Area Development funding starting October 1, 2025 and we will be working with TCC to coordinate the timelines. Available funds will be nearly \$5 million and we would like to focus on larger scale projects.

The House Appropriations Committee released updated report language this week to reflect the full committee's mark up on the bill. The House Committee has ARC funded at \$162 million. The Senate Energy and Water Appropriations Subcommittee has not scheduled the bill for markup.

- E. Maryland Department of Commerce – Andrew Sargent gave an update on activities across the region as well as those activities in each county.
- **Regional** – Secretary of Commerce Harry Coker will visit Western Maryland on December 1-2. Andrew will work with each county on coordination. Additionally, due to the State's hiring freeze and internal shifts, he will be now covering Frederick County as well as Western Maryland.
 - **Washington** – Spec built warehouse in Washington County is currently now completely under lease.
A major Indian pharmaceutical company has chosen Fort Ritchie in Cascade for its first US facility. The site will be used to white-label generic pharmaceuticals for healthcare systems with a commitment to invest tens of millions of dollars and create at least 300 jobs. The company will occupy and transform the Post Exchange on the former Army communications base.

Allegany – SPARC has opened their new offices in Downtown Cumberland. They are exploring an addition of an engineering, manufacturing, and prototyping facility. Cumberland could serve as a strategic hub across the region.

Garrett – Sunrise Sanitation is advancing plans to move operations from West Virginia to Maryland to better serve their territory.

Garrett is leading in the effort to attract a national specialty dairy processing company to the region. This project could be transformative to the local economy.

- F. Small Business Development Center – The Western region is still leading the State in capital infusion which is a good sign for the area.

SBDC is getting ready to launch a new financial literacy series. They will be taking applications soon.

They will be offering workshops with the chambers and colleges throughout September and October.

They also are interested in providing entrepreneurship training across the region. If anyone is interested in having staff come out and work with them, please give them a call.

VIII. Unfinished Business – none

IX. New Business –

- A. 2025 ARC Project Package – The project package was approved previously by the Executive Committee to meet the timeframe needed to move forward with inviting applications. After meeting with the ARC Program Manager, projects were ranked and compiled into a single document. Twenty-Four total projects were invited to apply for funding July. Applications should be in by September 30, 2025 and we encourage applicants to work with TCC staff for guidance.

X. Announcements from the Floor - none

XI. Adjourn – *Paul Edwards made a motion to adjourn the meeting, Linda Spence seconded the motion, and the meeting was adjourned at 5:47 pm.*



Tri County Council
For Western Maryland

11 S. Lee Street
Cumberland, Maryland 21502
Phone (301) 689-1300
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Council Membership Meeting
April 23, 2025

Officer	Name	Representing	MEETING ATTENDANCE		
			Apr'24	Aug'24	Apr'25
Chairman	Commissioner Dave Caporale	Allegany County	P	P	P
	Commissioner Bill Atkinson	Allegany County	E	E	E
	David Nedved	Allegany County	P	P	P
	Eugene Frazier	Allegany County Municipalities	P	P	P
	Todd Logsdon	Allegany County Municipalities			P
	Robert Smith	Allegany County At-Large	P	E	E
	Stephen Nelson	Allegany County At-Large	P	P	P
Vice Chairman	Commissioner Paul Edwards	Garrett County	P	P	P
	Commissioner Larry Tichnell	Garrett County	P	P	P
	Steve Kelly	Garrett County	P	P	P
	Jay Moyer	Garrett County Municipalities	E	P	P
	Spencer Schlosnagle	Garrett County Municipalities	E	P	P
	David Moe	Garrett County At-Large	P	P	P
	Merlin Beitzel	Garrett County At-Large	P	P	P
Secretary/Treasurer	Commissioner Jeff Cline	Washington County	P	P	P
	Commissioner Wayne Keefer	Washington County	A	A	A
	Linda Spence	Washington County	P	P	P
	Howard Long	Washington County Municipalities	E	P	P
	vacant	Washington County Municipalities			
	Roger Fairbourn	Washington County At-Large	E	P	P
	Jack Miller	Washington County At-Large	E	E	P
	Senator Mike McKay	Maryland State Senate District 1	P	P	E
	Senator Paul Corderman	Maryland State Senate District 2	P	E	E
	Delegate Jim Hinebaugh	Maryland House of Delegates District 1A	P	P	P
	Delegate Jason Buckel	Maryland House of Delegates District 1B	P	E	P
	Delegate William Wivell	Maryland House of Delegates District 2B	E	E	E
Tri-County Council Staff: Elizabeth Stahlman, Guy Winterberg, Amy Jacobs, Christie Wakefield, Chris Funk, Ryan Davis					
Guests: Jodi Broadwater, Jayci Shaw Duncan, Kim Durst, David Jones, Ray Morriss, Connor Norman, Kevin Null, Andrew Sargent, Jake Shade, Rob Duncan, Courtney Jensen, Tracy Kelley, David Cotton, Charlotte Davis, Al Delia, Bill Green, Robin Summerfield, Bill Valentine, Delanie Blubaugh, Secretary Rebecca Flora, John Kirby, Mark Widmyer					

- I. Call to Order – Chairman Caporale called the meeting to order at 5:12 pm at 1812 Brewery in Cumberland, Maryland.
- II. Welcome & Introduction of Guests – Chairman Caporale welcomed the members and guests and introduced the Secretary of Planning, Rebecca Flora. It was noted that a quorum was present.
- III. In Remembrance of Leanne Mazer – John Kirby offered remarks from his time working with Leanne and serving on the Council.
- IV. Approval of the Agenda

Paul Edwards moved to approve the agenda as presented, Roger Fairbourn seconded the motion, and the motion carried.

- V. Minutes of August 7, 2024 – Chairman Caporale presented the minutes of the August 7, 2024, meeting, and noted that they were previously distributed to the membership.

Paul Edwards moved to approve the minutes of August 7, 2024 as presented, Roger Fairbourn seconded the motion, and the motion carried.

- VI. Financial Report –

- A. 2025 Budget – Elizabeth Stalman presented the 2025 budget which is balanced based upon the current information available. Due to the Federal Government not yet passing a long-term budget, we are still uncertain when we will be invited to apply for all federal grants. We are currently in the submission process for ARC and expect to hear from EDA soon. Both grants are normally in place by January each year. We are expecting level funding for 2025 from our federal programs and some decreases in our Rural Maryland State Grant. Overall, the budget is comparable to 2024 with increases in salary and fringe due to increased staff. A new Finance Manager has been hired and will begin in mid-June. A draft budget was approved by the Executive Committee in December, but it has been updated to reflect changes.

Roger Fairbourn moved to approve the 2025 budget as presented, Paul Edwards seconded the motion and the motion carried.

- B. 2023 Audit – The audit was filed on September 30, 2024 with the Federal Audit Clearinghouse as required. The 2023 Audit was previously approved by the Executive Committee in December 2024. Copies of the audit were distributed for review to the members present. There were no findings or material weaknesses within the agency's finances.

Paul Edwards moved to approve the 2023 Audit, Roger Fairbourn seconded the motion and the motion carried.

VII. Staff, Committee and Liaison Reports

- A. Rebecca Flora, Secretary of Planning, ARC Alternate – Secretary Flora announced that the ARC Annual Conference will be held at Frostburg State University October 5-7, 2025. Details will follow in the near future.
- B. Director's Report – Elizabeth Stahlman noted she has been here for just under 3 months and it has been a very easy transition. It has been a priority to meet with all the partners including the Economic Development Directors, State officials, ARC, SBDC and April McCain-Delaney. Additional meetings are scheduled for the near future. Staff meetings are held bi-monthly and all required reports and applications have been filed in a timely manner.

She is currently the President of the Maryland Rural Water Association, a position she began in Frostburg and was able to retain once changing positions. The Association works with the National Rural Water Apprenticeship Program which allows individuals to earn money while being trained to become a water or wastewater treatment specialist. She also serves on the FSU College of Business Advisory Board, Development District Association of Appalachia Board and the South Eastern Regional Directors Institute – Council of Peers.

- C. Revolving Loan Fund – Chris Funk gave an overview of the lending activities for 2024 which included 99 inquiries which led to 11 applications for funding. Nine of the applications reviewed were approved for a total of \$1.5 million in loans that created 70 jobs and retained an additional 15 jobs.

The current loan portfolio consists of 56 active loans for almost \$9 million. Those loans have an outstanding principal of approximately \$6 million. Since inception, the Revolving Loan Fund program is responsible for creating or retaining nearly 4,900 jobs.

- D. Technical Assistance – The Rural Maryland Council provides annual funding to the agency that allows us to offer a Technical Assistance program to help strengthen our loans by providing critical professional services to our borrowers. In 2024 the program had 4 engagements for over \$20,000.
- E. ARC Project Package – Amy Jacobs gave an overview of the timeline for the Project Package process that begins in January annually and is completed by late June. Projects are currently being submitted and reviewed at the County level and will be submitted to TCC by mid-May. The Council will have a preliminary Project Package developed in June with the official adoption taking place at the August Board Meeting.
- F. ARC Program Manager Update – David Cotton announced that currently a continuing resolution is in place to fund ARC at the 2024 level through September. What this means for TCC is an estimated funding availability of about \$5.4 million to Maryland this year.

Additional funding is also available through the POWER, INSPIRE and ARISE programs. Unfortunately, congressional directed funding is only available for distressed counties and Maryland does not qualify.

It was also announced that for FY 25, a total of 31 projects were invited to apply for funding. Of the projects invited, 2 were withdrawn and 1 had a change in the scope of work.

- G. Western Maryland Economic Future Investment Fund – Jake Shade reviewed the history of the program, types of funding and matching requirements for projects. The overall impact of the program to date was shared as well as specific projects for each county.

The focus this year was on reauthorization to keep the program funded. Jake testified in both the House and Senate hearings to provide the critical data needed to ensure that the General Assembly understood the impact of the Fund. There were some changes to the Board overseeing the Fund as well as qualifications to apply in the new legislation, but the Fund was reauthorized and the control and decision making remains in local hands.

- H. Maryland Department of Commerce – Andrew Sargent gave an update on Commerce and noted that Harry Coker Jr. has been appointed as the new Secretary of Commerce and Kevin Anderson is now serving as an advisor to the Governor. Additionally, the Governor's DECADE Act did not pass which would have replaced several existing programs. Those important programs such as the Enterprise Zone and One Maryland Tax Credit will remain in place.

The following updates were given for each county.

Washington – Speculative warehouse developments are still seeing demand, and this is being met by some of the larger spaces being divided into smaller ones. There are three participating businesses in the newly activated Foreign Trade Zone and interest continues despite tension over tariffs.

Allegany – SPARC Research, an aerospace company based in VA is opening an office on Baltimore St. in Cumberland. The Company specializes in rocket engine development for the defense industry. One key factor in locating here was a grant from the George Edwards Fund.

Garrett – Deep Creek Lake is celebrating its 100th anniversary. Events will take place throughout the year. Sunrise Sanitation will relocate from WV to the Southern Garrett Industrial Park to expand their recycling operation.

- I. Small Business Development Center – The SBDC is still providing Financial Literacy classes that will begin May 1. Offices have relocated to Main Street in the Lyric Building.

This past year the SBDC saw \$9 million in Capital Investment projects and 5 major success stories. In 2025 so far, they have seen over 100 clients and are working closely with TCC to help clients.

VIII. Unfinished Business – none

IX. New Business –

- A. CEDS Approval – Roger Fairbourn gave an update of the CEDS process and changes that occurred for 2025. The analysis showed that past trends have not changed regarding where resources should be focused. There was one major change in Washington County recently. The County is now looking more for employees than employers, which is not a bad problem to have.

Steve Nelson moved to approve the 2025 CEDS update as presented, Paul Edwards seconded the motion and the motion carried.

- B. 2025 Workplan Update – Paul Edwards provided an update to modify the agency-wide workplan. In 2024 Garrett County worked with the Maryland Broadband Cooperative and ARC to extend fiber 5.5 miles from Keyser’s Ridge to Grantsville, MD. The County was investing \$240,000 and would receive matching funds from ARC. TCC was able to invest an additional \$120,000 which increased the project to 26 miles of fiber from Keyser’s Ridge to LaVale, MD. By TCC investing in the project, the ARC share increased to \$800,000 and the State of MD contributed \$240,000.

Steve Nelson moved to approve the 2025 CEDS update as presented, Roger Fairbourn seconded the motion and the motion carried.

X. Announcements from the Floor - none

XI. Adjourn – *The meeting was adjourned at 6:09 pm.*

Starkville, Mississippi and hosted by Governor Tate Reeves.

VIII. Unfinished Business – none

IX. New Business –

- A. 2026 Work Plan updates– Elizabeth Stahlman reviewed the additions to the workplan that will be new for 2026. These included: EPA Brownfields Grant, ARC ARISE Planning Grant, ARC Consolidated Technical Assistance Grants, New Market Tax Credits and the Maryland Technology Council – Rural Technology Network

Roger Fairbourn moved to approve the Work Plan updates as presented, Linda Spence seconded the motion, and the motion carried.

- B. Update to 2022-2027 CEDS – CEDS Chairman Roger Fairbourn gave an update of the changes recommended by the Committee for the Board to adopt. Affordable housing had previously been listed as an opportunity but now has become a threat as outsiders buying up housing for rental properties are driving real estate costs higher and higher. Recreation has been listed as an opportunity, but the approach is now more focused on outdoor recreation. Changes in policy have also shifted Alternative Energy away from being an opportunity as it does not have the same Federal support it once did.

Paul Edwards moved to approve the updated CEDS Plan as presented, Linda Spence seconded the motion, and the motion carried.

- X. Adjourn – *Paul Edwards made a motion to adjourn the meeting, Linda Spence seconded the motion, and the meeting was adjourned at 5:47 pm.*



Tri County Council
For Western Maryland

11 S. Lee Street
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Council Membership Meeting
August 7, 2024

Officer	Name	Representing	MEETING ATTENDANCE		
			Dec '23	Apr'24	Aug'24
Vice Chairman	Commissioner Dave Caporale	Allegany County	P	P	P
	Commissioner Bill Atkinson	Allegany County	E	E	E
	David Nedved	Allegany County	P	P	P
	Eugene Frazier	Allegany County Municipalities	P	P	P
	vacant	Allegany County Municipalities			
	Robert Smith	Allegany County At-Large	P	P	E
	Stephen Nelson	Allegany County At-Large	E	P	P
Secretary/Treasurer	Commissioner Paul Edwards	Garrett County	P	P	P
	Commissioner Larry Tichnell	Garrett County	E	P	P
	Steve Kelly	Garrett County	P	P	P
	Jay Moyer	Garrett County Municipalities	P	E	P
	Spencer Schlosnagle	Garrett County Municipalities	E	E	P
	David Moe	Garrett County At-Large	P	P	P
	Merlin Beitzel	Garrett County At-Large	A	P	P
Chairman	Commissioner Jeff Cline	Washington County	P	P	P
	Commissioner Wayne Keefer	Washington County	A	A	A
	Linda Spence	Washington County	P	P	P
	Howard Long	Washington County Municipalities	P	E	P
	vacant	Washington County Municipalities			
	Roger Fairbourn	Washington County At-Large	P	E	P
	Jack Miller	Washington County At-Large	P	E	E
	Senator Mike McKay	Maryland State Senate District 1	P	P	P
	Senator Paul Corderman	Maryland State Senate District 2	E	P	E
	Delegate Jim Hinebaugh	Maryland House of Delegates District 1A	E	P	P
	Delegate Jason Buckel	Maryland House of Delegates District 1B	E	P	E
	Delegate William Wivell	Maryland House of Delegates District 2B	E	E	E
Tri-County Council Staff: Guy Winterberg, Amy Jacobs, Christie Wakefield, Chris Funk, Ryan Davis					
Guests: Tracy Bemiller, Brian Brandt, Jodi Broadwater, Jayci Shaw Duncan, Kim Durst, David Jones, Richard Midcap, Ray Morriss, Connor Norman, Kevin Null, Andrew Sargent, Jake Shade, Cindy Sharon, Donald Souders, Jennifer Walsh, Rob Duncan, Courtney Jensen, Tracy Kelley, Wanda Guard, Brian Hensel, Michelle Gordon,					

- I. Call to Order – Chairman Cline called the meeting to order at 5:03 pm at Ace’s Run Restaurant in McHenry, Maryland.
- II. Welcome & Introduction of Guests – Chairman Cline welcomed the members and guests and noted that a quorum was present.
- III. Approval of Agenda – Chairman Cline presented the agenda for additions or corrections. There were no additions or corrections.
- IV. Minutes of April 17, 2024 – Chairman Cline presented the minutes of the April 17, 2024 meeting, and noted that they were previously distributed to the membership.

Roger Fairbourn moved to approve the minutes of April 17, 2024 as presented, David Nedved seconded the motion and the motion carried.

V. Financial Report –

- A. Financial Report Year End 2023 – We continue to work with FTM regarding entries into our financial software but the operating account is 100% reconciled including allocations for indirect costs and fringe.
- B. Financial Report January-June 2024 – The consultant has completed financials through June 2024 and reports for MTA, Commerce, EDA and RMPIF have been filed accurately and on time.

Senator McKay moved to approve the year-end financial report for 2023 and the 2024 Financial Report, Roger Fairbourn seconded the motion and the motion carried.

C. VLTA Audit Report – The Audit was submitted to Commerce on 5/31/24 and accepted by Commerce on 6/3/24. Copies of the Audit and Financial Statements were distributed. There were no findings in the Audit but we did discover a payment from Commerce to TCC in Feb 2022 that had not been paid. This has since been paid.

VI. Staff, Committee and Liaison Reports

- A. Director’s Report – Ryan Davis presented the Director’s report and gave an overview of the current operating funds and grant requirements.
 - ARC – The grant remains at \$175,000 and we have received payments for Q1 and Q2. All reports have been filed on time.
 - EDA – The grant remains at \$75,000 and to date we have received no payments. EDA’s new software “Edge” will not allow us to populate the needed fields.
 - Rural MD Economic Development Fund – This 2-year, \$10 million program is coming to an end in November 24. Commerce will allow extensions for

individual projects upon request. To date 8 projects have submitted extension requests.

- Department of Commerce – The final report for FY 24 was submitted on July 30, 2024. The grant was underspent by \$4,215.49. The FY 25 grant is in place for \$200,000 and we are waiting on processing of the Q1 payment.
- MTA – The FY 24 grant was fully expended and the grant will remain \$26,000 for FY 25. We are still waiting on a Q4 reimbursement for FY 24. All reports have been submitted on time.
- RMPIF – The FY 24 grant was extended through November and the FY 25 grant is in place. The grant will remain at \$600,000 for FY 25. Despite cuts to the Rural MD Council, the grants to the Regional Councils was held harmless.
- Senator George C. Edwards Fund – The Executive Director, Jake Shade will provide a detailed update later in the meeting. The allocation for this year of \$10 million was received yesterday.
- Local – All payments by the County's have been made and \$120,000 is available for the year.
- Revolving Loan Fund – Budget is \$95,000 and all reports have been filed on time.
- VLT – Budget is \$95,000 and all reports have been filed on time. Administrative costs have been received through June 2024.

- B. Loan Fund Report – Chris Funk reported that during calendar year 2024 the Council received 67 inquiries which resulted in 8 applications for financing. Of the 8 applications, 2 were denied and the other 6 have settled including an additional loan that was approved in 2023. The 7 loans settled in 2024 totaled \$1,286,923 and leveraged an additional \$180,384. It is projected these 7 loans will create 51 jobs.

The current active portfolio of the loan fund includes 60 clients totaling over \$9.1 million lent with an outstanding balance of just under \$6.5 million.

- C. Senator George C. Edwards Fund – Jake Shade was introduced as the first Executive Director of the fund. It is exciting to have 3 counties working together to fund projects. We recently received this year's allocation of \$10 million and it is earning interest. The most important factor about this fund is that it is flexible and can be used for private or public incentives. The Board has a very strong partnership with TCC.

There have been 36 projects funded to date including new housing projects in Garrett County, the Expansion of Meritus Medical Center in Washington County and the revitalization of Baltimore Street in Allegany County.

- D. ARC Program Manager Update – None

- E. Maryland Department of Commerce – Andrew Sargent gave an update regarding events around the region. He also noted that Commerce has welcomed 2 new employees to advise on State-wide Rural Policies. Former

Somerset County Delegate Carl Anderton will serve as the Director of Rural Economic Strategies with his assistant Kendall Calva.

Washington County

1. Hagerstown's Meritus Park is open the Flying Boxcars are playing ball. In the first 44 games there have been over 125 thousand visitors. This Saturday is the first major festival being hosted by Verstandig Media.

Allegany County

1. A new international building material manufacturing company has purchased the previous Hunter Douglas facility. The unnamed company will start with approximately 100 employees and grow as it adds new product lines.

Garrett County

1. Brewery and the Beast will officially open in Accident, MD on September 6, 2024 but it has been open already for a few months.

- F. Small Business Development Center – Jodi Broadwater reported that to date for 2024 they have advised 281 clients resulting in 21 new businesses and over 1,000 counseling hours. Those businesses have borrowed over \$1.7 million in capital.

The Legacy Business Series will begin again on October 4, 2024. This program has been very popular and we are applying for a SBA grant to implement state-wide succession planning.

The Business Accelerator Series will begin again this fall.

VII. Unfinished Business – none

VIII. New Business –

- A. FY 2025 ARC Project Package – Amy Jacobs gave an overview of FY 2025 Project Package. This year we will be inviting 25 projects across the three County's for over \$4.2 million in ARC funding. This includes \$1.3 million in Garrett, \$1.6 million in Allegany and \$1.2 million in Washington. Projects should be invited to apply by the end of August with a deadline to submit by November 15.

David Nedved moved to approve the FY 2025 ARC Project Package as presented, Roger Fairbourn seconded the motion and the motion carried.

- B. Rural Maryland Economic Development Fund – Amy Jacobs gave an overview of the program which provided \$10 million to Western Maryland in June 2022. A total of \$9,950,000 has been disbursed with only a little under \$1 million spent at the end of 2023. As of June 2024, nearly \$2 million has been expended. The program is to end on November 30, 2024 however the department of Commerce

is willing to entertain extensions on a project by project basis. To date, 8 projects have requested extensions.

C. Announcements from the Floor -

The next meeting will be December 18, 2024 at Nick's Airport Inn in Hagerstown.

The Council has an unclaimed gift card from our CEDS survey. A random drawing of attendees revealed Dave Nedved as the winner.

Eugene Frasier reminded everyone that November 14, 2024 will be the Baltimore St. ribbon cutting and encourage everyone to attend.

IX. Adjourn – *The meeting was adjourned at 5:48 pm.*



Tri County Council
For Western Maryland

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Council Membership Meeting April 17, 2024

Officer	Name	Representing	MEETING ATTENDANCE		
			Aug '23	Dec '23	Apr'24
Vice Chairman	Commissioner Dave Caporale	Allegany County	P	P	P
	Commissioner Bill Atkinson	Allegany County	E	E	
	David Nedved	Allegany County	P	P	P
	Eugene Frazier	Allegany County Municipalities	P	P	P
	vacant	Allegany County Municipalities			
	Robert Smith	Allegany County At-Large	P	P	P
	Stephen Nelson	Allegany County At-Large	P	E	P
Secretary/Treasurer	Commissioner Paul Edwards	Garrett County	P	P	P
	Commissioner Larry Tichnell	Garrett County	P	E	P
	Steve Kelly	Garrett County	P	P	P
	Jay Moyer	Garrett County Municipalities	P	P	E
	Spencer Schlosnagle	Garrett County Municipalities	P	E	E
	David Moe	Garrett County At-Large	P	P	P
	Merlin Beitzel	Garrett County At-Large	P	A	P
Chairman	Commissioner Jeff Cline	Washington County	P	P	P
	Commissioner Wayne Keefer	Washington County	A	A	
	Linda Spence	Washington County	P	P	P
	Howard Long	Washington County Municipalities	P	P	E
	vacant	Washington County Municipalities			
	Roger Fairbourn	Washington County At-Large	P	P	E
	Jack Miller	Washington County At-Large	E	P	E
	Senator Mike McKay	Maryland State Senate District 1	E	P	P
	Senator Paul Corderman	Maryland State Senate District 2	E	E	P
	Delegate Jim Hinebaugh	Maryland House of Delegates District 1A	P	E	P
	Delegate Jason Buckel	Maryland House of Delegates District 1B	E	E	P
	Delegate William Wivell	Maryland House of Delegates District 2B	E	E	E
Tri-County Council Staff: Guy Winterberg, Amy Jacobs, Christie Wakefield, Chris Funk, Ryan Davis					
Guests: Jodi Broadwater, Charlotte Davis, Jayci Duncan, Kim Durst, Ray Morriss, Kevin Null, Andrew Sargent, Bill Valentine, Rob Duncan, Tracy Kelly, Dee Dee Ritchie, Kim Folk, David Cotton, David Jones, Joe Rogers, Delegate Terry Baker, Connor Norman					

- I. Call to Order – Chairman Cline called the meeting to order at 5:18 pm at 1812 Brewery in Cumberland, Maryland.
- II. Welcome & Introduction of Guests – Chairman Cline welcomed the members and guests and noted that a quorum was present.
- III. Approval of Agenda – Chairman Cline presented the agenda for additions or corrections. There were no additions or corrections.
- IV. Minutes of December 13, 2023 – Chairman Cline presented the minutes of the December 13, 2023 meeting, and noted that they were previously distributed to the membership.

Steve Nelson moved to approve the minutes as presented, David Nedved seconded the motion and the motion carried.

V. Financial Report –

- A. Financial Report – As reported previously, the Council has engaged the services of a 3rd party financial consultant, Financial Technologies & Management (FTM), that is aiding staff in the preparation of financial statements. Year-end statements for 2023 were presented to the Executive Committee by the consultant earlier today and distributed to the Board for Review. Amy Jacobs provided a brief overview.
- B. Financial Statements through February 29, 2024 – The consultant is still working on 2024 financial statements and no report was given.

Senator McKay moved to approve the year-end financial report for 2023, Paul Edwards seconded the motion and the motion carried.

VI. Staff, Committee and Liaison Reports

- A. Director's Report – Ryan Davis presented the Director's report and gave an overview of the current operating funds and grant requirements.
 - 1. ARC 2023 funds are 100% spent out with a report due next week. The grant remains the same at \$175,000 for 2024 and was just processed this week. Payments for Q1 and Q2 will be disbursed upon execution.
 - 2. The 2023 EDA grant of \$70,000 ended on December 31, 2023 and a final report is due April 30, 2024. The 2024 EDA grant will be for the same amount however, TCC has not been able to draw the funds down due a new portal being set up by EDA that has not yet been completed.
 - 3. The Rural MD Economic Development Fund still has a balance remaining in administrative funds which could be transferred to another project. This grant is scheduled to end November 30, 2024 however grantees have begun asking for extensions. A request was made to Commerce but no decision has been made at this time.
 - 4. The Senator George Edwards fund approved up to \$150,000 for TCC to

administer the fund during the first year. Actual administrative funds expended were significantly less and will be invoiced for reimbursement during the next few months. Reports required by Commerce were filed in a timely manner.

5. The EDA Cares RLF is a small loan program that had budgeted \$13,500 for administration. An extension for the 2023 financial report was approved.
6. The RLF budget for 2023 was \$95,000 and an internal report is currently being completed to capture pooled expenses that will be distributed to TCC from across the individual RLF programs.
7. The VLT program also budgeted \$95,000 for 2023. The internal report being generated will determine total program expenses for this fund and the remaining revenue will be transferred into our unrestricted fund balance. The 2024 budget for this program will remain the same.
8. The MD Department of Commerce grant for 2023 runs on a State fiscal year and totals \$200,000 annually. A final report was filed for 2023 and reports for Q1 and Q2 for 2024 have also been filed.
9. The MTA grant also runs on a State fiscal year and totals \$26,000 per year. A final report for 2023 was filed as well as reports for Q1 and Q2 for 2024.
10. The Rural Maryland Prosperity Investment Fund also runs on a State fiscal year and totals \$600,000 annually. The 2023 grant was extended through December 31, 2023 and a final report was filed in April 2024. A mid-term report for 2024 is due by the end of this month and financials are being compiled.

- B. Revolving Loan/VLT Fund – Chris Funk reported that during calendar year 2023 the Council received 65 inquiries which resulted in 6 applications for financing. Of the six applications, two were denied and four have settled for \$777,133. The \$777,133 in lending leveraged an additional \$851,174 and will create 37 jobs.

The current active portfolio of the loan fund includes fifty-eight clients totaling over \$8.38 million lent with an outstanding balance of just under \$6 million.

- C. Maryland Transit Administration – Ryan Davis reported on the MTA 5310 Grants geared at improving mobility for seniors and individuals with disabilities. Funds can be used for capital expenditures such as vehicles, equipment and preventative maintenance. Of the six applications received, TCC endorsed three which were awarded \$1,373,441.80.
- D. ARC Project Package Update – Amy Jacobs gave an overview of the timeframe for ARC projects to be submitted. Projects should be solicited by the Counties in January and received from potential applicants by April. Counties should submit ranked projects to TCC by May10, 2024 with a completed project package in early June for review by the full Board. The project package will be approved at the August 7 Board meeting at which time projects will be invited to apply. Applications are due by November 15, 2024.

- E. ARC Program Manager Update – David Cotton gave a report on the Appalachian Regional Commission. The FY 24 Budget was approved by the Energy and Water Development Appropriations Act. The bill would provide level funding from FY 23 at \$200 Million. The President’s budget is requesting the same amount which includes \$65 million for POWER and \$13 million for INSPIRE.

The 2024 ARC Strategy Statement for MD was approved by the ARC Commission on September 11, 2023. The State 4-year Appalachian Development Plan was approved by Governor Moore and was to be approved at the Annual Quorum Meeting on February 24, 2024.

Currently Maryland has 91 open projects totaling \$9.3 Million. With some projects withdrawn, the total ARC investment sits at \$8.1 Million that leverages almost \$40 Million in other funding.

The Appalachian Leadership Institute is now taking applications for 2025 and are due June 1, 2024 through the ARC Portal.

The Appalachian STEM Academy in Oak Ridge, TN will be housing 3 students from WMD including 1 HS student from Allegany County and 2 MS students from Washington County.

The INSPIRE program received 4 letters of intent and 1 grant proposal. The proposal will be reviewed and scored on April 26 and awards will be announced in September.

The POWER program received 4 letters of intent for \$6 Million and applications are due today. Applications received will be reviewed in June.

ARC training for grantees will be held August 6 at FSU. Registration is required and limited to 50 participants.

ARC Fall Conference will be held September 3-5 in Chattanooga, TN.

- F. Maryland Department of Commerce – Andrew Sargent gave an update regarding events around the region. There are various assistance programs for businesses affected by the Key Bridge collapse. Additionally, the general assembly did not renew Commerce’s flagship manufacturing assistance program, More Jobs for Marylanders. This program will sunset at the end of June.

Washington County

1. Conair Corporation – This company will have a ribbon cutting in the near future to house its new warehouse and logistics operation in what will be 2.1 mm sq ft. This will be Maryland’s largest building.
2. Hagerstown’s new baseball stadium will be opening soon. With only finishing touches needed to completed the ballpark, tickets are now available for purchase with the first game scheduled May 14th.

Allegany County

1. Luke Mill – Renewed interest from manufacturers and other entities is taking place simultaneously as the owner is demolishing parts of the facility with no real market value.
2. This week, County and State Governments hosted a European manufacturing company considering Allegany County for a new facility.

Garrett County

1. Beitzel/Pillar Corp. is under contract to purchase its neighbor, the former ClosetMaid facility. This could allow the business to quickly establish its anticipated Fleet and Field Hub.
2. An interesting group of IT/tech industry ex-patriots from suburban Maryland is considering starting a cyber-security-focused business in the County. County officials and MD Commerce have had an initial conversation with the group to explore the possibilities.

- G. Small Business Development Center – Jodi Broadwater reported that the Startup Business program just ended with 15 people taking advantage of the program.

The Legacy Business Series will begin in June 2024.

SBDC held an Access to Capital event in March with 11 attendees.

SBDC will also offer a Hagerstown Startup week in May.

SBA has loans available for companies impacted by the closure of the Key Bridge and Port of Baltimore. SBDC can aid in accessing these funds.

For the month of March 2023, the Western Region SBDC had 80 client interactions across the three Counties.

VII. Unfinished Business – none

VIII. New Business –

- A. 2023 Year in Review – Amy Jacobs gave an overview of 2023 and the social media that TCC uses to connect to the public. The majority of the posts were related to grant opportunities.

Several client testimonials were given highlighting the importance of the Revolving Loan Fund and other lending programs offered by TCC.

An overview of the FY 2024 ARC projects that were invited to apply was also highlighted. A total of 34 projects were invited to apply for over \$5.4 million in funding which would leverage an additional \$16 million. Several projects were featured including the Western Maryland Regional Dialysis Center, the Meadow

Mountain Trail and the Hagerstown Health Hub.

Additionally, the 2023-2027 update of the Comprehensive Economic Development Strategy was completed and an overview of the SWOT Analysis was reviewed. It was also noted that a new Economic Resilience component was completed.

The Rural MD Economic Development Fund funded almost \$10 million in public and non-profit projects which included the following for each county.

Garrett – 4 projects for \$3.3 Million

Allegany – 5 projects for \$3.5 Million

Washington – 11 projects for \$3.2 Million

As of December 31, 2023, approximately \$1 Million had been expended with the outstanding balance to be spent by November 30, 2024. Extensions have been requested and Commerce has been contacted for guidance.

The Executive Director of the George C. Edwards fund was unable to attend the meeting but will provide an update at the August meeting.

- B. Announcements from the Floor – Charlotte Davis announced that the Rural Maryland Council has Agriculture and several other grant programs available on the portal and LOI are due by May 17, 2024. RMC will offer a seminar to aid in applying for these grants at Evergreen Heritage Center on April 30, 2024 at noon.

The next meeting will be August 7, 2024 in Garrett County.

Jeff Cline announced that the December meeting date has a conflict and will be changed. Announcements will be sent when a new date has been set.

- IX. Adjourn – *The meeting was adjourned at 5:51 pm.*



Board Member Handbook 2026

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Welcome

Membership &
Staff Directory

By-Laws

Articles of
Incorporation

State Statute

2026 Work Plan
and Budget

2023 Audit Report

Meeting Minutes

Financial Reports

Acronyms



TRI COUNTY COUNCIL FOR WESTERN MARYLAND, INC.
ADMINISTRATIVE BUDGET
FOR THE CALENDAR YEAR 2026

REVENUES

<u>Account</u>	<u>Description</u>	<u>Subtotal</u>	<u>Total</u>
40100	Grant Revenue - EDA (Federal)	\$ 70,000	
40100	Grant Revenue - Department of Commerce	200,000	
40200	Grant Revenue - ARC (Federal)	175,000	
40700	Grant Revenue - Maryland Transit Administration	26,000	
40800	Rural Maryland Council	485,000	
41600	Loan Analysis Services	9,600	
41700	County Dues	120,000	
42300	Loan Interest Received	500,475	
45000	Loan Application Fees	8,000	
45100	Loan Placement Fees	30,000	
49900	Interfund Reimbursement	8,390	
TOTAL REVENUES			\$ 1,632,465

EXPENDITURES

<u>Account</u>	<u>Description</u>	<u>Subtotal</u>	
50000	Salaries	\$ 661,350	
50500	Fringe (Combined)	441,990	
52010	Contractual	104,000	
53000	Travel	24,750	
53100	Vehicle Operating Costs	1,000	
53200	Conference Fees	4,500	
53300	Training	3,000	
53500	Supplies	5,480	
54500	Membership	6,750	
54800	Fees	500	
55000	Equipment	7,100	
55500	Subscriptions	1,400	
56000	Audit	3,000	
56800	Technical Assistance	25,000	
57000	Sponsored Events	2,000	
57100	Meeting Expenses	17,000	
57200	Marketing	7,300	
58500	Legal	12,000	
59000	Insurance	2,100	
90000	Capital	80,000	
	Indirect Expenditures	93,745	
TOTAL EXPENDITURES			<u>1,503,965</u>
EXCESS OF REVENUES OVER EXPENDITURES			<u><u>\$ 128,500</u></u>



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Acronyms

ABC@FSU	Allegany Business Center at Frostburg State University	FBCI	Faith-Based and Community Initiatives
ACM	Allegany College of Maryland	FBI	Federal Bureau of Investigation
AEDI	Appalachia Economic Development Initiative	FEMA	Federal Emergency Management Agency
AFG	Assistance to Firefighters Grant	FHA	Federal Highway Administration
AHEC	Area Health Education Center	FOA	Funding Opportunity Announcement
AHT	Allegany Highlands Trail	FSU	Frostburg State University
ARC	Appalachian Regional Commission	FTE	Full Time Employment
ASCI	Adventure Sports Center International	GC	Garrett College
BEA	Bureau of Economic Analysis	GCCAC	Garrett County Community Action Committee
BFG	Business Finance Group	GIEC	Garrett Information Enterprise Center
BLS	Bureau of Labor Statistics	GIS	Geographic Information System
BOE	Board of Education	GOC	Garrett Outreach Center
BTAC	Business Technical Assistance Coordinator	GPS	Global Positioning System
CAD	Computer Aided Design	HCC	Hagerstown Community College
CBD	Commerce Business Daily	HHS	US Department of Health and Human Services
CCD	Census County Division	HPI	Historic Preservation Institute
CDBG	Community Development Block Grant	HUD	US Department of Housing and Urban Development
CDFI	Community Development Financial Institutions	IRP	Intermediary Relending Program
CDN	Community Development Network	LDD	Local Development District
CDP	Census Designated Place	MARBIDCO	Maryland Agricultural & Resource-Based Industry Development Corporation
CEDS	Comprehensive Economic Development Strategy	MDP	Maryland Department of Planning
CF	Community Facilities (USDA Rural Development Grant & Loan Program)	MEAF	Maryland Economic Adjustment Fund
CFWC	Community Foundation for Washington County	MEDA	Maryland Economic Development Association
CNCS	US Corporation for National and Community Service	MEDAAF	Maryland Economic Development Assistance Authority and Fund
COB	County Office Building	MEDCO	Maryland Economic Development Corporation
CPPDA	Canal Place Preservation and Development Authority	MIDFA	Maryland Industrial Development Financing Authority
CTA	Consolidated Technical Assistance (ARC Funding Program)	MSBDFA	Maryland Small Business Development Financing Authority
CUED	Council for Urban Economic Development	NADO	National Association of Development Organizations
CYF	Children, Youth, and Families	NCIF	Natural Capital Investment Fund
DHCD	Maryland Department of Housing & Community Development	OEDP	Overall Economic Development Plan
DHMH	Maryland Department of Health and Mental Hygiene	OIB	Office of International Business
DOC	Maryland Department of Commerce	RESA	Regional Education Service Agency
DHS	Department of Homeland Security	RLF	Revolving Loan Fund
DLA	Defense Logistics Agency	RMPIF	Rural Maryland Prosperity Investment Fund
DLLR	Department of Labor, Licensing, and Regulation	RPD	Regional Planning District
DMA	Defense Mapping Agency	SBA	Small Business Administration
DNR	Department of Natural Resources	SBDC	Small Business Development Center
DOC	US Department of Commerce	SCAP	Solicitation for Cooperative Agreement Proposal
DOD	US Department of Defense	SCORE	Service Corps of Retired Executives
DOE	US Department of Energy	SIC	Standard Industrial Classification
DOI	US Department of the Interior	SLoT	State Lottery Terminal Fund
DOJ	US Department of Justice	SSED	Sudden and Severe Economic Dislocations (EDA Title IX)
DOL	US Department of Labor	TCCWMD	Tri County Council for Western Maryland
DOT	US Department of Transportation	TEDCO	Maryland Technology Development Corporation
DRD	Division of Regional Development	TGCC	The Greater Cumberland Committee
DUNS	Dun & Bradstreet Identifier	TIC	Technical Innovation Center
EC	Electronic Commerce	UMHC	University of Maryland Hagerstown Campus
ED	US Department of Education	USDA	United States Department of Agriculture
EDA	Economic Development Administration (under US DOC)	USEAC	US Export Assistance Center (Part of the Dept. of Commerce)
EDD	Economic Development District	USGS	United States Geological Survey
EDI	Electronic Data Interchange	VLTV	Video Lottery Terminal
EPA	US Environmental Protection Agency	WTCT	World Trade Center Institute
ESRI	Environmental Systems Research, Inc.		
ETAC	Export Trade Advisory Council of the ARC		
EZ-EC	Rural Empowerment Zone and Enterprise Community Program (USDA)		
FAR	Federal Acquisition Regulation		

Federal

Economic Development Administration

EDA	eda.gov	202-482-2000
Appalachian Regional Commission		
ARC	arc.gov	202-884-7700
United States Department of Agriculture		
USDA	usda.gov	202-720-2791
United States Small Business Administration		
SBA	sba.gov	800-827-5722

State of Maryland

Maryland Department of Commerce		
DOC	commerce.maryland.gov	410-767-6300
Maryland Technology Development Corporation		
TEDCO	tedcomd.com	800-305-5556
Maryland Agricultural & Resource-Based Industry Development Corporation		
MARBIDCO	marbidco.org	410-267-6807

Regional

Tri County Council for Western Maryland		
TCCWMD	tccwmd.org	301-689-1300
Small Business Develop Centers		
SBDC	marylandsbdc.org	888-237-9007
Tri-State Growth and Commerce Coalition		
TGCC	tristategcc.org	301-722-0090

Local

City of Hagerstown		
	hagerstownmd.org	301-739-8577
City of Cumberland		
	ci.cumberland.md.us	301-722-2000
City of Frostburg		
	frostburgcity.com	301-689-6000
Greater Hagerstown Committee		
	greaterhagerstown.org	301-733-8811
Hagerstown Community College Technical Innovation Center		
	hagerstowncc.edu/technical-innovation-center	240-500-2479
Washington County Chamber of Commerce		
	hagerstown.org	301-739-2015
Allegany County Chamber of Commerce		
	alleganycountychamber.com	301-722-2820
Garrett County Chamber of Commerce		
	visitdeepcreek.com	301-387-4386
WMD Consortium		
	westernmarvlandconsortium.org	
	Allegany County Office	301-784-7226
	Garrett County Office	301-334-8136
	Washington County Office	301-791-3164
Somerset County Economic Development Council (PA)		
	scedc.net	814-445-9655
Bedford County Development Association (PA)		
	bcda.org	814-623-4816
Southern Alleghenies Planning & Development Commission (PA)		
	sapdc.org	814-949-6500
Region 8 Planning & Development Council (WV)		
	regioneight.org	304-257-2448
Mineral County Development Authority (WV)		
	wv-mcda.com	304-788-2233