

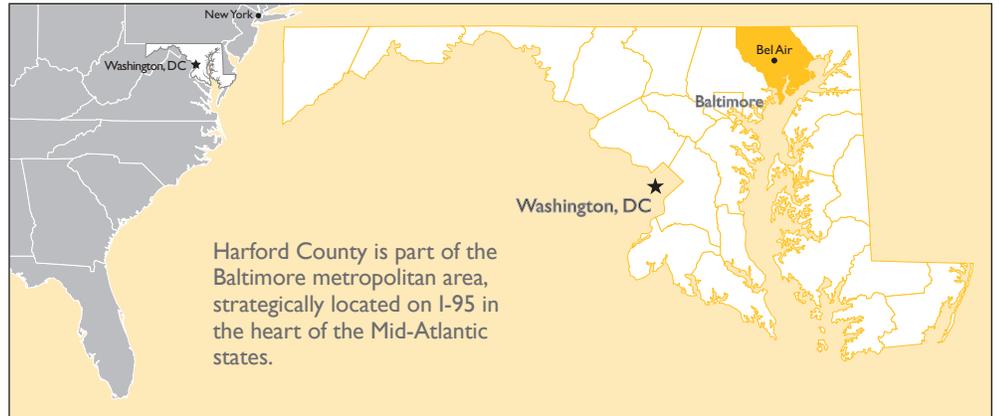
Brief Economic Facts

HARFORD COUNTY, MARYLAND

Harford County is part of the Baltimore metropolitan area located on I-95 in the heart of the Mid-Atlantic. This strategic location offers proximity to premier research institutions such as the U.S. Army Aberdeen Proving Ground's (APG) six Centers of Excellence and 3D/Prototyping with Federal labs in NE Maryland.

Harford's 5,720 businesses employ 71,000 with 100 businesses employing 100 or more workers. Growth at APG has added more than 160 defense contractor firms, continuing Harford's tradition of excellence as a national technology and R&D center. New and expanding companies include Frito-Lay, D.Wheatley Enterprises, BSC America Auto Auction, Kaiser Permanente, Dunlop Protective Footwear, Gordon Food Service, XPO Logistics, and United Foods International, resulting in more than \$150 million in capital investment in FY2016-2017 and over 1,000 new jobs.

With a highly skilled regional workforce of more than 1.6 million, Harford is the ultimate setting for technology



and entrepreneurship. The Harford Business Innovation Center incubator and the collaborative environment of the GroundFloor serve emerging technology businesses under Harford's Business Edge program. The county's location, logistics, diverse industry sectors, excellent quality of life and business-friendly environment make it one of the most desirable business locations on the East Coast and "Maryland's New Center of Opportunity!"

LOCATION

Driving distance from Bel Air:	Miles	Kilometers
Atlanta, Georgia	726	1,168
Baltimore, Maryland	23	37
Boston, Massachusetts	377	607
Chicago, Illinois	697	1,121
New York, New York	166	267
Philadelphia, Pennsylvania	77	124
Pittsburgh, Pennsylvania	234	376
Richmond, Virginia	167	269
Washington, DC	64	104

CLIMATE AND GEOGRAPHY¹

Yearly Precipitation (inches)	46.7
Yearly Snowfall (inches)	17.6
Summer Temperature (°F)	75.9
Winter Temperature (°F)	35.6
Days Below Freezing	91.3
Land Area (square miles)	447.6
Water Area (square miles)	16.5
Shoreline (miles)	249
Elevation (feet)	sea level to 803

POPULATION^{2,3}

	Harford County Households	Harford County Population	Baltimore Metro*	Maryland
2000	79,667	218,590	2,552,994	5,296,486
2010	90,218	244,826	2,710,489	5,773,552
2020**	96,550	257,700	2,851,100	6,141,900

*Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne's counties

**Projections

Selected places population (2010): Bel Air South 47,709; Bel Air North 30,568; Edgewood 25,562; Aberdeen 14,959; Havre de Grace 12,952; Joppatowne 12,616

POPULATION DISTRIBUTION^{2,3} (2016)

Age	Number	Percent
Under 5	14,053	5.6
5 - 19	48,283	19.2
20 - 44	76,478	30.5
45 - 64	73,416	29.2
65 and over	38,802	15.5
Total	251,032	100.0
Median age		40.6 years

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LABOR AVAILABILITY^{3,4,5} (BY PLACE OF RESIDENCE)

Civilian Labor Force (2016 avg.)	County	Labor Mkt. Area*
Total civilian labor force	137,089	638,604
Employment	131,499	610,212
Unemployment	5,590	28,392
Unemployment rate	4.1%	4.4%

Residents commuting outside the county to work (2012-2016)	Number	Percent
	55,823	43.8%

Employment in selected occupations (2012-2016)	Number	Percent
Management, business, science and arts	53,845	42.1%
Service	19,281	15.1%
Sales and office	32,002	25.0%
Production, transp. and material moving	12,238	9.6%

* Harford, Baltimore and Cecil counties

MAJOR EMPLOYERS^{6,7} (2017)

Employer	Product/Service	Employment
Aberdeen Proving Ground*	Military installation / R&D	21,000
Upper Chesapeake Health	Medical services	3,300
Rite Aid Mid-Atlantic Customer Support Center	Pharmaceuticals, consumer goods distribution	1,230
Kohl's E-Fulfillment Center	Consumer goods distribution and retailing	1,200
Harford Community College	Higher education	1,010
Jacobs Technology	Laboratory analyses	875
Frito-Lay	Snack products	780
Jones Junction Auto Group	Car dealers	675
CACI	IT and network solutions	500
BSC America	Motor vehicle auction	475
Booz Allen Hamilton	Government support	470
American Infrastructure	Highways, streets, bridges	445
Independent Can	Metal containers	400
XPO Logistics	Transportation and warehousing	350
Cytec Solvay Group	Aerospace adhesives	330
Dixie Construction	Construction and site development	310
APG Federal Credit Union	Banking services	305
The Y in Central Maryland	Recreation	300
Smiths Detection	Electronic surveillance products	290

Excludes post offices, state and local governments, national retail and national foodservice; includes higher education

* Employee counts for federal and military facilities exclude contractors to the extent possible; embedded contractors may be included

EMPLOYMENT⁴ (2016, BY PLACE OF WORK)

Industry	Estab-lishments	Annual Avg. Empl.	Emp. %	Avg. Wkly. Wage
Federal government	50	11,008	12.0	\$1,900
State government	10	560	0.6	866
Local government	64	8,855	9.7	890
Private sector	5,724	70,953	77.6	839
Natural resources and mining	38	256	0.3	981
Construction	802	5,684	6.2	1,044
Manufacturing	150	4,873	5.3	1,225
Trade, transportation and utilities	1,209	20,348	22.3	652
Information	44	633	0.7	1,411
Financial activities	543	3,191	3.5	1,124
Professional and business services	1,209	10,867	11.9	1,327
Education and health services	663	11,799	12.9	869
Leisure and hospitality	528	10,425	11.4	307
Other services	537	2,877	3.1	614
Total	5,848	91,376	100.0	972

Includes civilian employment only

HOURLY WAGE RATES⁴ (2016)

Selected Occupations	Median	Entry	Experienced
Accountants	\$30.32	\$24.23	\$39.04
Bookkeeping/accounting clerks	20.07	13.71	23.72
Computer network support specialists	30.95	22.69	36.90
Computer systems analysts	42.80	27.81	50.99
Customer service representatives	16.34	10.54	19.45
Electrical engineers	46.12	33.50	55.09
Freight, stock and material movers, hand	14.19	11.57	17.12
Industrial truck operators	17.97	13.04	21.97
Machinists	24.18	13.12	29.06
Maintenance workers, machinery	21.17	15.64	25.39
Network administrators	46.90	34.42	55.86
Packaging and filling machine operators	16.10	11.40	20.98
Packers and packagers, hand	11.10	9.79	13.35
Secretaries	17.80	12.29	21.19
Shipping/receiving clerks	18.08	13.11	21.18
Team assemblers	15.14	10.06	17.71

Wages are an estimate of what workers might expect to receive in Cecil and Harford counties and may vary by industry, employer and locality

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SCHOOLS AND COLLEGES^{3,8}

Educational Attainment - age 25 & over (2012-2016)

High school graduate or higher	92.8%
Bachelor's degree or higher	34.5%

Public Schools

Number: 33 elementary; 9 middle; 10 high
Enrollment: 37,780 (Sept. 2017)
Cost per pupil: \$12,481 (2014-2015)
Students per teacher: 14.5 (Oct. 2016)
High school career / tech enrollment: 5,870 (2017)
High school graduates: 2,648 (July 2016)

Nonpublic Schools

Number: 46 (Sept. 2016)

Higher Education	Enrollment ('17)	Degrees ('16)
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2-year institution

Harford Community College	6,109	1,088
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Towson University in Northeastern Maryland – This partnership among Towson University, Harford Community College and Cecil College provides a seamless transfer to Towson University and opportunities for students to obtain a four-year degree without having to leave Harford County. The University Center located in Aberdeen provides opportunities to advance undergraduate and graduate education through partnerships with regional universities.

TAX RATES⁹

	Harford Co.	Maryland
Corporate Income Tax (2018)	none	8.25%
Base – federal taxable income		
Personal Income Tax (2018)	3.06%	2.0%-5.75%*
Base – federal adjusted gross income		
*Graduated rate peaking at 5.75% on taxable income over \$300,000		
Sales & Use Tax (2018)	none	6.0%
Exempt – sales for resale; manufacturer's purchase of raw materials; manufacturing machinery and equipment; purchases of materials and equipment used in R&D and testing of finished products; purchases of computer programs for reproduction or incorporation into another computer program for resale		
Real Property Tax (FY 18)	\$1.042	\$0.112
Effective rate per \$100 of assessed value		
In an incorporated area, the county rate will vary and a municipal rate will also apply		
Business Personal Property Tax (FY 18)	\$2.6049	none
Rate per \$100 of depreciated value		
Exempt – manufacturing and R&D machinery, equipment, materials and supplies; manufacturing, R&D and warehousing inventory		
In an incorporated area, the county rate will vary and a municipal rate will also apply; municipal exemptions may be available		

Major Tax Credits Available

Enterprise Zone, Job Creation, More Jobs for Marylanders, R&D, Biotechnology and Cybersecurity Investment, Arts & Entertainment District

INCOME³ (2012-2016)

Distribution	Percent Households		
	Harford Co.	Maryland	U.S.
Under \$25,000	13.4	14.9	22.3
\$25,000 - \$49,999	15.8	17.6	23.1
\$50,000 - \$74,999	17.0	16.9	17.8
\$75,000 - \$99,999	14.9	13.3	12.2
\$100,000 - \$149,999	21.3	18.4	13.5
\$150,000 - \$199,999	9.9	9.2	5.4
\$200,000 and over	7.7	9.7	5.7
Median household	\$81,052	\$76,067	\$55,322
Average household	\$96,509	\$100,071	\$77,866
Per capita	\$36,411	\$37,756	\$29,829
Total income (millions)	\$8,927	\$217,904	\$9,166,046

HOUSING^{2,3,10}

Occupied Units (2012-2016)	92,497 (78.1% owner occupied)
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Housing Transactions	Units	Median Selling Price
All arms-length transactions (2016)	3,400	\$275,000
All multiple-listed properties (2017)*	3,766	\$244,329

*Excludes auctions and FSBO

BUSINESS AND INDUSTRIAL PROPERTY⁶

The county offers excellent I-95 access, and two State Enterprise Zones located on U.S. 40. Select office parks include:

- Aberdeen Corporate Park** - 265,900 sf corporate campus, two miles from APG North Gate; 95,250 sf existing.
- Box Hill Corporate Center** - 1,000,000 sf of existing/planned office, flex and retail space off I-95 at Exit 77-B.
- Fieldside Commons** - 500,000 sf office park off I-95 at Exit 85, next to Ripken Stadium; 120,000 sf existing.
- G.A.T.E.** (Government and Technology Enterprise) on APG - 2-3 million sf planned office, lab and R&D facilities; 645,000+ sf existing.
- North Gate Business Park** - Planned 860,000 sf with 285,000 sf existing office outside the MD 22 Gate of APG.
- Water's Edge Corporate Campus** - 200-acre mixed-use development, 6 buildings totaling 415,708 sf office.

Business Incubators
Harford Business Innovation Center and GroundFloor at Harford, Havre de Grace

Market Profile Data (2017)	Low	High	Average
Land – cost per acre			
Industrial	\$70,000	\$250,000	\$200,000
Office	\$200,000	\$435,000	\$300,000
Rental Rates – per square foot			
Warehouse / Industrial	\$3.25	\$8.85	\$4.86
Flex / R&D / Technology	\$8.00	\$15.00	\$12.00
Class A Office	\$20.00	\$26.00	\$22.75

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TRANSPORTATION

Highways: I-95, U.S. 1, U.S. 40, MD 24 and MD 7

APG Commuter Center: Coordinating van pools, rideshare services, subscription bus, TDM initiatives and administration of federal transit benefits

Mass Transit: MTA Commuter bus #410, #411 and #420 provide service from Harford County to Baltimore City; the new #425 bus route provides morning service from Baltimore City to Harford County with return service in the afternoon; Harford Transit LINK public bus service with seven routes in the county, and connections to MTA Flyer and MARC commuter train; for FY16, Harford Transit LINK had 359K passenger trips on their fleet of 43 buses

Rail: Freight - CSX Transportation and Norfolk Southern Railway; Passenger - MARC (commuter rail)

Truck: Approximately 70 local and long-distance trucking establishments are located in the county

Water: Served by the Port of Baltimore, 50' channel; a leading U.S. automobile and break-bulk port; six public cargo terminals including the state-of-the-art Intermodal Container Transfer Facility; one of only four ports on the East Coast able to accommodate Neo-Panamax ships; also served by the ports of Wilmington and Philadelphia

Air: Served by Baltimore/Washington International Thurgood Marshall Airport (BWI); charter service at Harford County (2100' longest runway), Fallston (2200' runway) and Forest Hill Industrial Airpark

RECREATION AND CULTURE

Parks: 7,053 acres of state parkland including Rocks State and Susquehanna State Parks, 4,496 acres of County parkland with 288 acres of parkland in the municipalities of Aberdeen, Bel Air, and Havre de Grace; leisure programs and facilities including the Cedar Lane Park Regional Sports Complex, a high quality regional venue for lacrosse, field hockey, football and soccer

Golf: Harford is home to six public golf courses including Bulle Rock, a renowned Pete Dye designed course, APG Exton & Ruggles Courses, Geneva Farms, Mountain Branch, and Wetlands and the privately owned Maryland Golf & Country Clubs

Attractions: Ripken Stadium, Anita C. Leight Estuary Center, Steppingstone Museum, Havre de Grace Decoy Museum, Susquehanna Museum at the Lock House, Havre de Grace Maritime Museum, Harford Community College Cultural Arts Programs, Swan Harbor Farm, Ma and Pa Heritage Trail, Ladew Topiary Gardens and Liriodendron Mansion

Arts & Entertainment Districts: Bel Air, Havre de Grace

Events: Bel Air Arts and Chocolate Festivals, Maryland State Championship BBQ Bash, Havre de Grace's Fish, Fowl and Folk Festival, Decoy and Wildlife Art and other arts festivals, Jazz Festival and the Darlington Apple Festival; for information log onto VisitHarford.com, Harford County's DMO

Regional Attractions: Baltimore Symphony Orchestra, Baltimore Orioles, Baltimore Ravens, CENTERSTAGE, Hippodrome, Lyric Opera House, Smithsonian, Peabody Conservatory of Music, Merriweather Post Pavilion, Kennedy Center, and National Zoo

UTILITIES

Electricity: Major providers are Baltimore Gas and Electric and Delmarva Power; customers of investor-owned utilities and major cooperatives may choose their electric supplier

Gas: Natural gas supplied by Baltimore Gas and Electric; customers may choose their gas supplier

Water: County and municipal systems serve the county; municipal systems serve Havre de Grace and Aberdeen; a privately-run public system serves Bel Air

Sewer: County and municipal systems serve the county

Telecommunications: Predominant local carrier is Verizon Maryland; other providers offer service on proprietary or leased infrastructure; internet/CATV providers include Verizon FiOS, Comcast and Armstrong

GOVERNMENT¹¹

County Seat: Bel Air

Government: County executive and seven county council members elected for four-year terms; charter form of government allows for the separation of the executive from the legislative branch; lawmaking powers are vested in an elected legislative body

Barry Glassman, County Executive 410.638.3350

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Website: www.harfordcountymd.gov

County Bond Rating: AAA (S&P); Aaa (Moody's); AAA (Fitch)

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Sources:

- 1 National Oceanic and Atmospheric Administration (1981-2010 normals); Maryland Geological Survey
- 2 Maryland Department of Planning
- 3 U.S. Bureau of the Census
- 4 Maryland Department of Labor, Licensing and Regulation, Office of Workforce Information and Performance
- 5 U.S. Bureau of Labor Statistics
- 6 Harford County Office of Economic Development
- 7 Maryland Department of Commerce
- 8 Maryland State Department of Education; Maryland Higher Education Commission
- 9 Maryland State Department of Assessments and Taxation; Comptroller of the Treasury
- 10 Maryland Association of Realtors
- 11 Maryland State Archives; Maryland Association of Counties