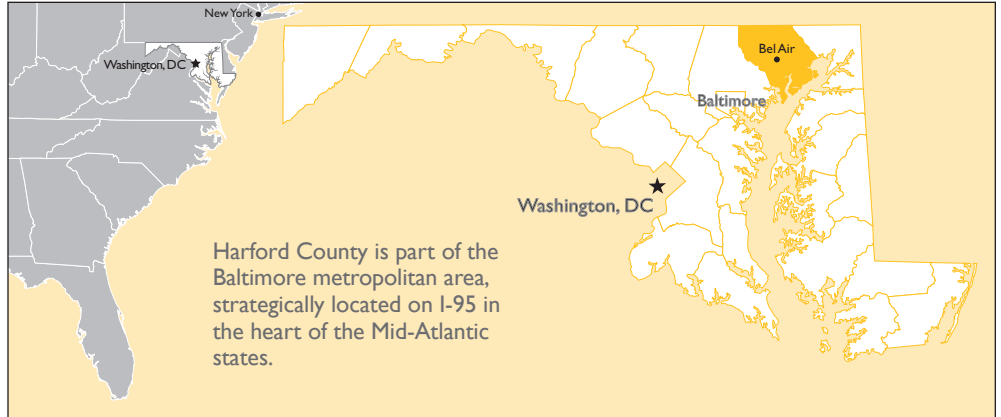


Brief Economic Facts

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 5,690 businesses employ 69,400 with nearly 100 businesses employing 100 or more workers. Growth at APG has added nearly 130 defense contractor firms transforming Harford into a national research and development center. County growth includes expansions at Bob's Discount Furniture, Gordon Food Service, Frito Lay, Plastipak, and U.S. Lumber; new companies include XPO Logistics and IHOP-Aberdeen resulting in over \$186 million in investment and over 840 new jobs. In addition, the Emmy-award winning Netflix series *House of Cards* production is headquartered in Harford County and began filming season five in June 2016.



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**	97,775	258,650	2,881,500	6,224,550

*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} (2015)

Age	Number	Percent
Under 5	13,841	5.5
5 - 19	48,878	19.5
20 - 44	76,762	30.7
45 - 64	73,127	29.2
65 and over	37,682	15.1
Total	250,290	100.0
Median age		40.4 years

Brief Economic Facts HARFORD COUNTY, MARYLAND

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

Civilian Labor Force (2015 avg.)	County	Labor Mkt. Area*
Total civilian labor force	136,343	634,442
Employment	129,496	600,164
Unemployment	6,847	34,278
Unemployment rate	5.0%	5.4%

Residents commuting outside the county to work (2011-2015)	Number	Percent
	56,400	44.6%

Employment in selected occupations (2011-2015)	Number	Percent
Management, business, science and arts	53,960	42.4%
Service	18,769	14.7%
Sales and office	31,784	25.0%
Production, transp. and material moving	11,803	9.3%

* Harford, Baltimore and Cecil counties

MAJOR EMPLOYERS^{6,7} (2016)

Employer	Product/Service	Employment
Aberdeen Proving Ground*	Military installation / R&D	21,000
Upper Chesapeake Health	Medical services	3,300
Kohl's E-Fulfillment Center	Consumer goods distribution and retailing	1,140
Rite Aid Mid-Atlantic Customer Support Center	Pharmaceuticals, consumer goods distribution	1,100
Harford Community College	Higher education	1,010
Jacobs Technology	Laboratory analyses	875
Jones Junction Auto Group	Car dealers	615
Booz Allen Hamilton	Government support	600
CACI	IT and network solutions	500
BSC America	Motor vehicle auction	475
American Infrastructure	Highways, streets, bridges	445
Frito-Lay	Snack products	390
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
TheY 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 (2015, BY PLACE OF WORK)

Industry	Estab-lishments	Annual Avg. Empl.	Emp. %	Avg. Wkly. Wage
Federal government	48	11,225	12.5	\$1,857
State government	9	571	0.6	871
Local government	64	8,733	9.7	939
Private sector	5,692	69,412	77.2	823
Natural resources and mining	37	263	0.3	904
Construction	797	5,598	6.2	1,000
Manufacturing	148	4,691	5.2	1,225
Trade, transportation and utilities	1,210	20,094	22.3	631
Information	43	371	0.4	1,233
Financial activities	544	3,139	3.5	1,096
Professional and business services	1,206	10,680	11.9	1,370
Education and health services	656	11,454	12.7	825
Leisure and hospitality	516	10,257	11.4	309
Other services	532	2,865	3.2	603
Total	5,813	89,941	100.0	964

Includes civilian employment only

HOURLY WAGE RATES⁴ (2015)

Selected Occupations	Median	Entry	Experienced
Accountants	\$33.00	\$22.75	\$40.50
Bookkeeping/accounting clerks	20.25	13.75	23.75
Computer systems analysts	37.25	25.75	48.25
Computer user support specialists	20.75	10.75	24.50
Customer service representatives	16.00	10.25	18.75
Electrical engineers	44.50	33.75	51.50
Freight, stock and material movers, hand	14.25	11.00	17.00
Industrial truck operators	18.25	13.50	22.00
Machinists	23.75	14.00	27.00
Maintenance workers, machinery	23.25	17.00	28.50
Network administrators	44.00	31.25	52.00
Packaging and filling machine operators	14.25	10.50	19.00
Packers and packagers, hand	10.50	9.00	12.25
Secretaries	17.25	11.75	20.25
Shipping/receiving clerks	15.25	12.75	18.00
Team assemblers	14.75	9.25	18.00

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

Brief Economic Facts HARFORD COUNTY, MARYLAND

SCHOOLS AND COLLEGES^{3,8}

Educational Attainment - age 25 & over (2011-2015)

High school graduate or higher	92.9%
Bachelor's degree or higher	33.8%

Public Schools

Number: 33 elementary; 9 middle; 10 high
Enrollment: 37,426 (Sept. 2016)
Cost per pupil: \$12,481 (2014-2015)
Students per teacher: 14.5 (Oct. 2016)
High school career / tech enrollment: 6,013 (2016)
High school graduates: 2,680 (July 2015)

Nonpublic Schools

Number: 46 (Sept. 2016)

Higher Education	Enrollment ('16)	Degrees ('15)
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2-year institution

Harford Community College	6,239	997
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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 (2017)	none	8.25%
Base – federal taxable income		
Personal Income Tax (2017)	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 (2017)	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 17)	\$1.042	\$0.112
Effective rate per \$100 of assessed value		
In addition to this rate, there are some miscellaneous taxes and/or special taxing areas in the county; in an incorporated area, the county rate will vary and a municipal rate will also apply		
Business Personal Property Tax (FY 17)	\$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, R&D, Biotechnology and Cybersecurity Investment, Arts & Entertainment District

INCOME³ (2011-2015)

Distribution	Percent Households		
	Harford Co.	Maryland	U.S.
Under \$25,000	13.4	15.3	23.0
\$25,000 - \$49,999	15.6	17.9	23.5
\$50,000 - \$74,999	17.6	17.1	17.8
\$75,000 - \$99,999	15.2	13.4	12.1
\$100,000 - \$149,999	21.0	18.2	13.1
\$150,000 - \$199,999	9.5	9.0	5.1
\$200,000 and over	7.6	9.2	5.3
Median household	\$80,465	\$74,551	\$53,889
Average household	\$95,283	\$97,801	\$75,558
Per capita	\$35,746	\$36,897	\$28,930
Total income (millions)	\$8,740	\$211,875	\$8,834,710

HOUSING^{2,3,10}

Occupied Units (2011-2015) 91,727 (78.6% owner occupied)

Housing Transactions	Units	Median Selling Price
All arms-length transactions (2015)	2,774	\$272,450
All multiple-listed properties (2016)*	3,691	\$239,110

*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 (2016)	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

Brief Economic Facts // HARFORD COUNTY, MARYLAND

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 three ports on the East Coast able to accommodate super post-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

Richard C. Slutzky, President, County Council 410.638.3210

Website: www.harfordcountymd.gov

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

Harford County Office of Economic Development

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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