

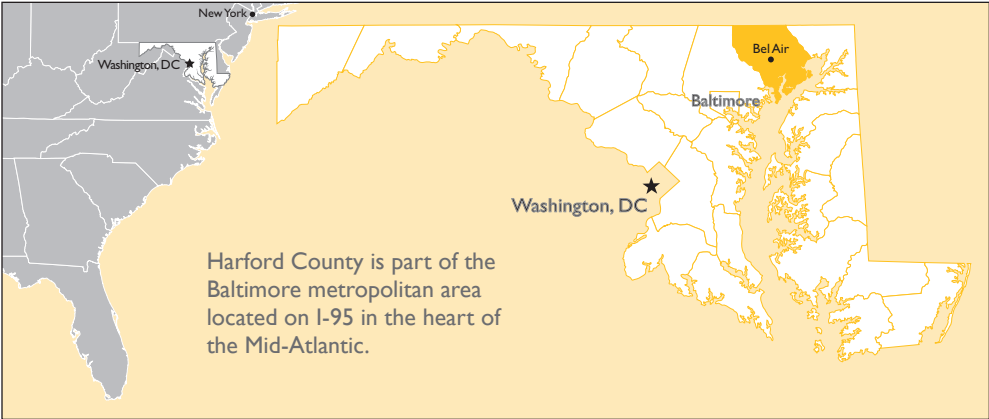
Brief Economic Facts

HARFORD COUNTY, MARYLAND

Harford County is strategically positioned in the heart of the Mid-Atlantic, with one-third of the U.S. population reachable within an overnight drive. Located along the I-95 and U.S. Route 40 corridors, the county offers access to a robust multimodal transportation network, including Baltimore/Washington International Airport, the Port of Baltimore, and CSX rail. As part of Foreign Trade Zone #74, Harford County provides global connectivity for international trade.

Home to Aberdeen Proving Ground, one of the nation's premier military research, development, testing, and evaluation centers, Harford County anchors a thriving defense and technology ecosystem as part of a regionally-designated Federal Tech Hub. The Harford County Airport, a designated Drone Center of Excellence, further strengthens the county's leadership in unmanned aerial systems and advanced technologies.

Harford County continues to experience strong economic momentum, with expansions from companies such as Independent Can, Ingredion, Chesapeake Spice, and Coppermine, alongside



new investments from LufCo and University of Maryland Upper Chesapeake Health. Since 2023, these projects have generated more than \$790 million in capital investment and over 1,000 new jobs.

With its strategic location, diverse industry base, a regional labor shed providing a skilled workforce, strong K-16 partnerships and a high quality of life, Harford County offers a competitive environment for businesses thrive.

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 (ft)	sea level to 803

POPULATION^{2,3}

	Harford County Households	Harford County Population	Baltimore metro*	Maryland
2010	90,225	244,826	2,594,194	5,773,552
2020	95,950	256,805	2,749,022	6,055,802
2030**	102,400	267,870	2,788,480	6,254,500

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

**Projections

Selected places population (2020): Bel Air South 57,648; Bel Air North 31,841; Edgewood 25,712; Aberdeen 16,254; Havre de Grace 14,807; Joppatowne 13,425

POPULATION DISTRIBUTION^{2,3} (2024)

Age	Number	Percent
Under 5yrs	14,223	5.4%
5 - 19 yrs	49,851	18.9%
20 - 44 yrs	82,530	31.3%
45 -64 yrs	71,137	27.0%
65 and over	46,016	17.4%
Total	263,757	100.0%
Median Age		40.5

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

Civilian Labor Force (2024 avg.)	County	Labor Mkt. Area*
Total civilian labor force	143,626	1,469,863
Employment	139,614	1,424,863
Unemployment	4,012	41,046
Unemployment rate	2.8%	2.8%
Residents commuting outside the county to work (2020-2024)	Number 53,010	Percent 39.1%

Employment in selected occupations (2020-2024)		
Management, business, science and arts	68,343	50.2%
Service	17,593	12.9%
Sales and office	26,659	19.6%
Production, transp. And material moving	13,596	10.0%

*Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, and Howard

MAJOR EMPLOYERS^{6,7} (2024-2025)

Employer	Product/Service	Employment
Aberdeen Proving Ground (APG)*	Military installation; R&D	21,000
University of Maryland		
Upper Chesapeake Health	Medical services	3,350
Smiths Detection (CVC)	R&D, technology	1,000
Amazon	Logistics	1,000
Harford Community College	Higher Education	1,000
Kohl's E-Fulfillment Center	Logistics	950
Klein's ShopRite of Maryland	Supermarkets	900
Walmart	Retail	810
Frito-Lay (Pepsico)	Snack Products	810
CACI	Engineering and cyber	700
Jones Junction Auto Group	Auto dealer	670
Target	Department stores	500
Booz Allen Hamilton	Government support	485
BSC America (Manheim Maryland)	Auto dealer	460
Blue Dot of Maryland	Plumbing services	402
Wegmans Food Markets	Supermarkets	385
Independent Can Company	Manufacturing	332
Chesapeake Spice Company	Manufacturing	328

Excludes post offices, state and local governments, includes higher education

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

EMPLOYMENT⁴ (2024)

Industry	Estab-lishments	Annual Avg. Empl.	Empl. %	Avg. Wkly. Wage
Federal Government	49	11,376	12.0%	2,438
State Government	10	625	0.7%	1,265
Local Government	66	9,034	9.5%	1,336
Private Sector	6,030	74,154	77.9%	1,144
Natural resources and mining	43	317	0.3%	1,178
Construction	780	ND	ND	1,422
Manufacturing	178	4,840	5.1%	1,510
Trade, Transportation, and utilities	1,117	21,125	22.2%	929
Information	90	459	0.5%	1,697
Financial activities	566	2,815	3.0%	1,530
Professional and business services	1,392	13,033	13.7%	1,723
Education and health services	790	12,320	12.9%	1,111
Leisure and hospitality	529	9,883	10.4%	467
Other Services	544	3,014	3.2%	892
Total	6,155	95,188	100.0%	1,318

Includes civilian employment only

HOURLY WAGE RATES⁴ (2024)

Selected Occupations	Median	Entry	Skilled
Accountants and Auditors	\$40.48	\$29.57	\$53.85
Aerospace Engineers	\$91.19	\$60.54	\$101.58
Assemblers and Fabricators	\$23.43	\$17.07	\$25.83
Biological Technicians	\$27.57	\$19.76	\$33.53
Bookkeeping Clerks	\$25.99	\$19.63	\$30.31
Computer Hardware Engineers	\$76.58	\$56.43	\$85.07
Network Support Specialists	\$48.14	\$28.46	\$63.64
Computer Systems Analysts	\$52.04	\$34.49	\$68.80
Computer User Support Specialists	\$30.21	\$21.88	\$38.25
Customer Service Representatives	\$18.81	\$15.96	\$23.64
Electrical Engineers	\$58.29	\$40.01	\$71.05
Electronics Engineers, not Computer	\$80.77	\$60.50	\$86.79
Industrial Truck Operators	\$22.48	\$20.62	\$24.68
Information Security Analysts	\$65.15	\$42.52	\$80.62
Inspectors, Testers, Sorters	\$27.39	\$19.54	\$31.64
Laborers and Freight, Hand	\$19.35	\$17.40	\$22.67
Machinists	\$27.99	\$24.36	\$31.49
Maintenance Workers, Machinery	\$31.10	\$23.14	\$34.55
Mechanical Engineers	\$62.06	\$41.13	\$71.58
Packers and Packagers, Hand	\$17.66	\$15.62	\$18.82
Secretaries and Admin Assistants	\$23.08	\$17.85	\$28.97
Shipping, Receiving Clerks	\$22.38	\$16.19	\$25.08
Stockers and Order Fillers	\$19.18	\$16.15	\$20.68

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 (2020-2024)

High school graduate or higher	95.1%
Bachelor's degree or higher	40.3%

Public Schools

Number: 33 elementary; 10 middle; 9 high; 1 career/tech
Enrollment: 37,378
Cost per pupil: \$17,877
Students per teacher: 14.6
High school career / tech enrollment: 7,096
High school graduates: 2,714

Nonpublic Schools Number: 42

Higher Education (2025)	Enrollment	Degrees
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2-year institution

Harford Community College	5,358	1,332
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Towson University in Northeastern Maryland – This partnership with Towson University (TU), Harford Community College and Cecil College provides a seamless transfer to TU, and opportunities for students to obtain a four-year degree without leaving Harford County. The University Center, Northeastern Maryland in Aberdeen offers undergraduate and graduate programs in partnership with regional universities.

TAX RATES⁹

	Harford County	Maryland
Corporate Income Tax	none	8.25%

Base – federal taxable income

Personal Income Tax	3.06%	2.0-6.5%
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Base – federal adjusted gross income

*Graduated rate peaking at 6.5% on taxable income over \$1,300,000

Sales & Use Tax	none	6.0%
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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	\$0.9779	\$0.1120
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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, a municipal rate may also apply

Business Personal Prop. Tax	\$2.4448	none
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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, a municipal rate may also apply; municipal exemptions may be available

Major Tax Credits Available

Enterprise Zone, Job Creation, More Jobs for Marylanders, R&D, New Jobs, Biotechnology and Cybersecurity Investment, A&E District

INCOME³ (2020-2024)

Distribution	Percent Households		
	Harford Co.	Maryland	U.S.
Under \$25,000	9.1	11.1	14.7
\$25,000 - \$49,999	11.9	12.4	16.7
\$50,000 - \$74,999	11.7	12.8	15.5
\$75,000 - \$99,999	10.9	11.9	12.6
\$100,000 - \$149,999	22.1	18.9	17.5
\$150,000 - \$199,999	14.7	12.5	9.6
\$200,000 and over	19.6	20.3	13.4
Median household	\$112,265	\$103,678	\$80,734
Average household	\$133,148	\$136,642	\$113,530
Per Capita	\$74,919	\$79,259	\$73,204
Total income (millions)	\$13,554	\$322,875	\$14,671,198

HOUSING^{3,10}

Occupied Units (2020-2024) 101,795 (79.7% owner occupied)

Housing Transactions (2025)

Units Sold	3,090
Median Selling Price	\$395,000

*All multiple listed properties excludes auctions and FSBO

BUSINESS AND INDUSTRIAL PROPERTY⁶

Harford County provides excellent I-95 access, offering benefits within two designated Enterprise Zones located on U.S. 40 Select office parks include:

Aberdeen Technology Park - 5a 47-acre park near I-95 inclusive of a defense tech lab, the CONVERGE Innovation Center to support biomanufacturing, a three-building industrial complex, and an 11-acre campus featuring flex/R&D and office space
Box Hill Corporate Center - 585,000 sf of existing/planned office, flex and retail space off I-95 at Exit 77-B.

North Gate Business Park - The 56-acre development is expected to total approximately 800,000 sf including eight office buildings and approximately 20,000 square feet of supporting retail, designed for 900,000sf of class A office

Fieldside Commons - 120,000sf existing office building converted into Class A storage, 49 rental townhomes, 224 1 bedroom apartments/280 2 bedroom apartment.

G.A.T.E. on APG - Approx 745,000 sf of office, R&D and flex space, planned 2-3 million of office, R&D and flex space

Eastgate Industrial Park - 2,456,880 sf industrial park located in Perryman, 3 buildings constructed. Currently occupied by Wayfair, The Container Store, and WebstaurantStore.

The Mitchell Property Development - 700+ acres, multiparcel, industrial built to suit

Water's Edge Corporate Campus - A 43-acre business park, Class A office space consisting of five buildings and a 30-000-square-foot conference center

Market Profile Data (2025)	Average
Rental Rates – per square foot	
Warehouse / Industrial	\$10.19
Office	\$25.83
Retail	\$22.44

Brief Economic Facts HARFORD COUNTY, MARYLAND

TRANSPORTATION

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

Public Transit: MTA Commuter buses provide service from Harford County to Baltimore City on the #410, #411 and #420; Harford Transit LINK public bus service operates seven fixed routes in the county served by 12 buses and up to 15 paratransit/demand response buses. The fixed routes connect riders to MTA services and MARC commuter train. In FY25, the 36 Harford Transit LINK buses provided more than one million miles and 415,000 trips.

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

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 (2850' longest runway) and Fallston (2200' runway) airports; Forest Hill Industrial Airpark

RECREATION AND CULTURE

Parks: 7,053 acres of state parkland including Rocks State and Susquehanna State Parks, 5,059 acres of County parkland with 323 acres of parkland in the municipalities of Aberdeen, Bel Air, and Havre de Grace; high-quality leisure programs and facilities including Cedar Lane Park Regional Sports Complex, CopperPlex and Ripkin Experience.

Golf: Harford is home to four public golf courses including Bulle Rock, (Pete Dye-designed and #1 public course in MD), APG Ruggles Golf Course, Geneva Farms, Mountain Branch, 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, APGFCU Arena at Harford Community College, Swan Harbor Farm, Ma and Pa Trail, Ladew Topiary Gardens, Liriodendron Mansion, winery/brewery/creamery trails, and Underground Railroad heritage sites

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, Darlington Apple Festival, and the Maryland Italian Festival.

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, Armstrong, and IQ Fiber Networks

GOVERNMENT

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

Bob Cassilly, County Executive 410.638.3350

Patrick S. Vincenti, President, County Council 410.638.3210

Website: www.harfordcountymd.gov

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 U.S. Bureau of the Census

3 U.S. Bureau of the Census

4 Maryland Department of Labor, 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