

April 12, 2018

The regular meeting of the County Commissioners of Allegany County was held in the Commissioners' Meeting Room, Allegany Room 100, 701 Kelly Road, Cumberland, at 5:00 p.m. on the above date. The following were present: Commissioner Jacob C. Shade; Commissioner Creade V. Brodie, Jr.; Commissioner William R. Valentine; County Administrator Brandon S. Butler; and County Attorney William M. Rudd. The following business was transacted:

The Pledge of Allegiance was recited.

**MOTION**

There were no additions or deletions to the Agenda.

**MOTION**

Upon Motion by Commissioner Brodie, seconded by Commissioner Valentine, and Motion carried, the Commissioners approved the Minutes of the March 22, 2018, public business meeting.

**PRESENTATION**

**Item 1 – Fair Housing Month 50<sup>th</sup> Anniversary** – David K. Nedved, Economic & Community Development Representative, presented some information regarding Fair Housing Month, mentioning that 50 years ago as of yesterday the Fair Housing Act was signed. Mr. Nedved pointed out that the County honors the Fair Housing Act every year during the month of April as part of the County's adopted Fair Housing Plan.

Following Mr. Nedved's comments, Commissioner Shade read and presented him with the Official Proclamation of April as Fair Housing Month in Allegany County. This was followed by a round of applause.

**ACTION AGENDA**

**Item 2 – Resolution 18-7 – Maryland Mortgage Program** – Board of County Commissioners to authorize the transfer of \$2,571,254 to the Community Development Administration's Maryland Mortgage Program for issuance of tax-exempt housing bonds on behalf of Allegany County and authorize the President to sign the Letter of Transfer – David K. Nedved, Economic & Community Development Representative, provided some background and information regarding the Maryland Mortgage Program, as set forth on his Staff Report dated March 16, 2018, a copy of which is attached to and made a part of these Minutes. In response to a question from Commissioner Shade regarding use of the Program, Mr. Nedved reported that during 2018, sixteen loans were provided under the Maryland Mortgage Program, totaling \$1,431,913, with twenty-one loans provided during 2017 for almost \$2,000,000. Commissioner Brodie confirmed with Mr. Nedved that anyone having questions regarding the Program would be welcome to call him for information or referral to the proper party for assistance. Mr. Nedved also provided contact names for the Program's two participating banks: BB&T Corporation, Kelli Palamar; and First United Bank & Trust, Travis Bohrer. He added that he has both phone numbers and e-mail addresses to provide upon request.

Upon Motion made by Commissioner Valentine, seconded by Commissioner Brodie, and Motion duly carried, the Commissioners unanimously passed Resolution 18-7 – Maryland Mortgage Program, to authorize the transfer of \$2,571,254 to the Community Development Administration's Maryland Mortgage Program for issuance of tax-exempt housing bonds on behalf of Allegany County and to authorize the President to sign the Letter of Transfer.

**CONSENT AGENDA**

As recommended by the County Administrator

Commissioner Brodie moved that the Board of County Commissioners accept the Consent Agenda and asked for discussion regarding Item 5 – Declaration of Abandoned and Surplus Vehicles (Sheriff's Office) and Item 6 – Declaration of Surplus Vehicles (Public Works Roads Division). Commissioner Brodie explained that at one time, the State of Maryland, before surplusing anything out to the public, gave the Counties the option to come and inspect the property being surplused. He asked if the County could do the same with its municipalities.

County Attorney William Rudd explained that at this time, the Commissioners were just being asked for Item 5 to authorize sale of the vehicles at auction, and for Item 6, to simply declare the vehicles surplus. He added that the Commissioners could do whatever they wanted with the surplused vehicles. Commissioner Brodie asked the other Commissioners if they would agree to sending around a list of the vehicles to the municipalities and giving them a little time to come look

at them. Commissioners Shade and Valentine did not object to this, and Commissioner Valentine suggested also providing the list to the County's volunteer fire companies.

Commissioner Valentine seconded Commissioner Brodie's Motion, and Motion carried to adopt the Consent Agenda as recommended by the County Administrator.

**Item 3 – The First Amendment to Commercial Lease with Option of Purchase with Manticorp, LLC** – Board of County Commissioners authorized the President to execute the First Amendment to Commercial Lease with Option to Purchase granting a six-month lease extension through December 31, 2018, unless purchased prior by Manticorp, LLC, for approximately 74,173 square feet of Building 42 in the Riverside Industrial Park.

**Item 4 – Fiscal Year 2018 Budget Amendments** – Board of County Commissioners authorized the Detention Center to transfer \$10,000 from 1400.7233, Boarding Federal Prisoners Revenue to 1400.8608, Safety Equipment, to place funds into the proper expenditure category that will allow the purchase of needed uniforms and equipment for the Tactical Neutralization Team.

**Item 5 – Declaration of Abandoned and Surplus Vehicles** – Board of County Commissioners authorized the Allegany County Sheriff's Office to declare the following vehicles abandoned to be sold at public auction: 2004 Chevy Cavalier VIN# 1G1JC52F747291869, 2002 Chevy 1500 VIN# 1GCGK13U72F112047, 1992 Ford Ranger VIN# 1FTCR10A5NUC24768, 2000 Nissan Frontier VIN# 1N6ED27Y9YC350297, 2002 Honda Civic VIN# 1HGEM21072L041894, 1995 Toyota Camry VIN# JT2SK12E0S0300425, 1996 Chevy Corsica VIN# G1LD55M7TY270819, 2008 Toyota Sion VIN# JTKDE167380269269, 1998 Chevy Cirrus VIN# 1C3EJ56H5WN250573, 1996 Honda 4DR VIN# 1HGCD5658TA054485, 2003 Jeep Liberty VIN# 1J4GL48K83W659894, 1988 Buick 4DR VIN# 1G4AH51W9JT426018, 2002 Saturn 2DR VIN# 1G8ZP128X2Z34604, 2008 Chevy Silverado VIN# 1GCEC14X782309384, 2001 Chrysler Van VIN# 2C8GT54L31R342152, 1998 Ford Escort VIN# 3FAKP1130WR273313, and to have the following vehicles declared surplus to be sold at public auction: 2009 Dodge Charger VIN# 2B3KA43T69H641800, and a 2005 Ford Explorer VIN# 1FMDU74W75UB16790.

**Item 6 – Declaration of Surplus Vehicles** – Board of County Commissioners authorized the Department of Public Works Road Division to declare the following vehicles surplus to be sold at public auction: 1998 Chevrolet 2500 VIN# 1GCGK29R2WE231256, 1996 Chevrolet 1500 VIN# 1GCEK14W1TZ191528, and a 2001 Chevrolet 1500 VIN# 1GCEK14W71Z274846.

**Item 7 – Allegany County Mental Health Advisory Board Appointments** – Board of County Commissioners approved and appointed David Bena and Grant Garland as members of the Allegany County Mental Health Advisory Board, with their terms to expire on June 30, 2021; and approved and appointed Jessica Schmidt to fill the remaining term vacated by Shirley Jackson. Ms. Schmidt's term will expire on June 30, 2019.

**County Administrator Brandon S. Butler** said that he was very pleased to announce that the following day, Friday, April 13, 2018, the Department of Economic Development would release the RFP for the County's Economic Development Strategic Plan. He reminded the Commissioners that they approved this in June or July of 2017 and remarked that he was very glad this was getting underway.

**County Attorney William M. Rudd** brought up the County's lawsuit against various opioid companies and distributors. Attorney Rudd reported that he has reviewed 170-plus-page Complaint to be filed with Federal Court, adding that the Complaint will be posted on the County's website for the public's information.

Commissioners' statements, comments, recognition –

**Commissioner Valentine** reported on a new program available in Allegany County, involving substantial funding set aside by the State of Maryland for income-eligible K through 12 students to attend non-public schools. Commissioner Valentine listed local schools that will participate in the program, including Bishop Walsh, Calvary, Lighthouse, and Beginnings. He explained that information about this Program is posted on the County's website and added that applications are due by May 21, 2018.

**Commissioner Brodie** reported that the ATV-Snowmobile Bill passed the 2018 General Assembly Session. He suggested that because of the amount of miscommunication out there, anyone having any questions about the Bill should come see him. Commissioner Brodie said that the Commissioners will need to pass a Code Home Rule Bill to put the law into effect, and that more information on this will be forthcoming. He expressed thanks to Senator Edwards for his hard work

in getting this Bill through.

Commissioner Brodie also discussed a new company location in LaVale, which opened several years ago. He mentioned that Adam Patterson and Jason Bennett are familiar with this company, which is A.R.T. (Advanced Rehabilitation Technology). Commissioner Brodie explained that this company performs work such as spraying manholes and has had a lot of work in the area. He pointed out that three weeks ago, A.R.T. advertised in the local newspaper for employees, at a starting wage of \$18.00 per hour. Commissioner Brodie provided some additional information regarding the available jobs. He reported that, according to the Company's local superintendent, there were only six applicants, and none of them showed up, causing the superintendent to remark that this area is without a doubt the most difficult in which to hire people. After a call to Commissioner Brodie, the company was able to find one person to hire. Commissioner Brodie pointed out that these jobs require no experience for the \$18.00 per hour wages. He said he found it embarrassing that no one showed up for the jobs and noted that the Commissioners are always hearing from the public that "we need more jobs, we want jobs".

**Commissioner Shade** reported that earlier in the day, the Commissioners held their first Budget Work Session. He added that the easiest way to describe this year's budget situation is that things are tight. Commissioner Shade explained that basically, the Commissioners have decided to flat fund all the County's outside entities, with the exception of the Sheriff's Office, to which funding has been allocated for two new positions. He commented that the Budget looks like it is increasing more than it is, but a big part of that is Open Space funding went up by \$500,000. However, that money will come back to the County from the State. Commissioner Shade explained that the other big piece of it is Frostburg EMS, which is extremely expensive at \$1,900,000 per year; in other words, the County has gone from zero for Frostburg EMS to \$1,900,000 in one budget cycle. He concluded that without the additional funding to the Sheriff's Office and Frostburg EMS, the budget increase is about \$1,200,000, which is on track, and there are good estimates and revenues to come in. He suggested that everyone stay tuned, as there will be public hearings and opportunities for comment moving forward.

**Constituents** – In order of sign-up sheet

**Mr. Kenneth Wilmont** discussed the issue of drugs in Allegany County and also expressed his opinion on the handling of criminals in the County.

**Reminders/Upcoming Meetings** –

**Next Public Business Meeting** – Thursday, April 26, 2018, 5:00 p.m.

**Announcement** – Allegany County FY 2019 Budget Schedule (See News Release)

**ADJOURNMENT:**

There being no further business to come to the attention of the Board, the meeting was adjourned at 5:25 p.m.

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Jacob C. Shade, President

True Copy  
Attest:

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Cynthia A. Young  
Recording Secretary



ALLEGANY COUNTY  
DEPARTMENT OF ECONOMIC  
& COMMUNITY DEVELOPMENT

*Item 2*

701 Kelly Road, Suite 400 • Cumberland, Maryland 21502

STAFF REPORT

TO: Brandon S. Butler, County Administrator  
FROM: <sup>9/1</sup> David Nedved, Representative  
DATE: March 16, 2018  
RE: Maryland Mortgage Program

For the Agenda of: April 12, 2018

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**Background:** The Maryland Community Development Administration (CDA) provides financing for the Maryland Mortgage Program to each county through the sale of tax-exempt bonds. This program provides below-rate mortgages for homeownership to the residents of Allegany County. All of Allegany County is considered a targeted area, which means one does not have to be a first-time homebuyer to participate in this program. The 2018 sub-allocation for Allegany County is \$2,571,254. The Maryland Mortgage Program offers a variety of programs. See the attached document for more information or visit the web site at <http://mmp.maryland.gov>. Since Allegany County is a targeted area, current income limits to qualify are \$111,000 for one or two persons in the household with an increase to \$129,500 for a family of three or more. The maximum acquisition cost is \$310,211 for Existing or Newly Constructed Homes.

The program is accessed thru various mortgage lenders throughout the State of Maryland but in Allegany County, the participating lenders are BB&T Corporation and First United Bank & Trust. The contact for the program at BB&T Corporation is Kelli Palamar. Her phone is 301-991-8488 and her e-mail is [kpalamar@bbandt.com](mailto:kpalamar@bbandt.com). The contact for the program at First United Bank & Trust is Travis Bohrer. His phone is 301-722-2899 and his e-mail is [tbohrer@mybank.com](mailto:tbohrer@mybank.com).

**Issues:** N/A

**Financial Impact:** N/A

**Alternatives:** N/A

**Other Considerations:** N/A

**Conformity to County Policy:** N/A

**Recommendation:** Recommend that the Board of County Commissioners authorize transfer of \$2,571,254 to the Community Development Administration's Maryland Mortgage Program for issuance of tax-exempt housing bonds on behalf of Allegany County and authorize the President to sign the Letter of Transfer.

cc: Jeffrey S. Barclay, Director – Economic/Community Development, Jason M. Bennett, Director – Finance, William M. Rudd, County Attorney

# Maryland Mortgage Program

## Programs

The Maryland Mortgage Program helps homebuyers in Maryland achieve their dream of homeownership through a range of programs that make purchasing and owning a home more affordable.

### Home Loan Programs

There are three types of 30-year, fixed-interest home loan programs available to eligible homebuyers. Grant Assist and Loan Assist programs offer upfront financial assistance for down payment and closing costs to help homebuyers meet home purchase requirements. Rate Assist programs provide low interest rate options that lower monthly repayments over the life of the loan.

Maryland Mortgage Program home loans are available as Conventional or Government-backed loans. A Conventional loan is any type of mortgage that is **not** secured by a government-sponsored entity (GSE), such as the Federal Housing Administration (FHA) or the U.S. Department of Veterans Affairs (VA). Government loans are backed by the government, offering different and sometimes more flexible products for certain buyers. Depending on your financial situation, Government loans can help you obtain a mortgage when you otherwise may not have met conventional guidelines.

Your individual situation will determine which loan option fits you best. Talk to one of our state-approved mortgage lenders to learn more.

### Other Programs

Other programs, including federal tax credits (Maryland HomeCredit) and Partner Match can be combined with the selected home loan products, subject to property and homebuyer eligibility.

Maryland SmartBuy is a special home purchase program that makes available selected state-owned properties for sale while removing eligible student debt.

### **Maryland Mortgage Loan Assist**

30-year, fixed-rate home loan products providing funds that can be used for down payment and closing costs in the form of a no-interest, deferred loan.

### **Maryland Mortgage Grant Assist**

30-year, fixed-rate home loan products providing grant funding that can be used for down payment or applied to closing costs. Grants do not need to be repaid.

### **Maryland Mortgage Rate Assist**

30-year, fixed-rate home loan products with MMP's lowest available interest rate. Down payment and closing cost assistance are not available from MMP with these products, however some special initiatives combine Rate Assist products with third party funds.

### **Partner Match**

Available with Loan Assist home loan products only. Funds available through the Partner Match Program are provided in the form of a no-interest, deferred loan and may be used for down payment and closing costs.

### **Maryland HomeCredit**

Maryland's "mortgage credit certificate," which provides eligible homebuyers with an annual credit that may be applied to federal income taxes. Some fees apply.

### **Maryland SmartBuy**

Selected move-in ready, state-owned properties available to homebuyers with eligible student debt. The program offers special financing and closing cost assistance, including student loan payoff valued up to 15% of the property's purchase price.