

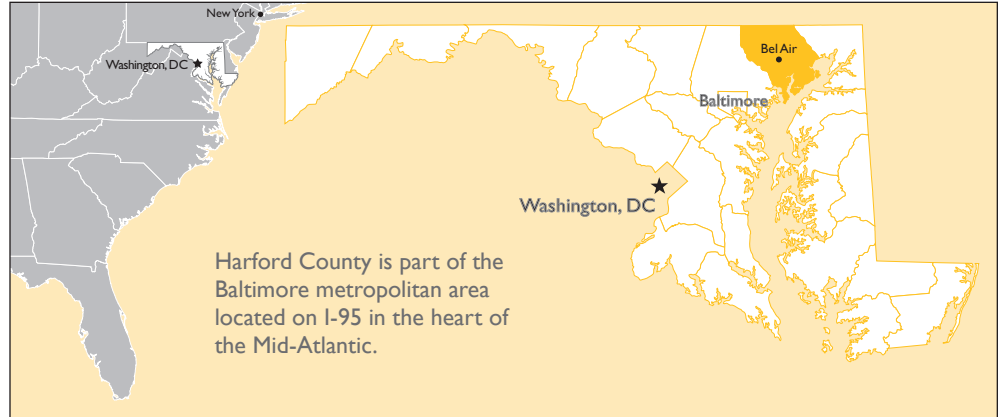
Brief Economic Facts

HARFORD COUNTY, MARYLAND

Harford County is in the heart of the Mid-Atlantic. One third of the U.S. population is accessible within an overnight's drive. Located on the I-95 and U.S. Route 40 corridors, its strategic location offers proximity to a vast transportation and logistics network, including Baltimore-Washington International Airport, the Port of Baltimore, CSX Transportation rail, and more. The county is also part of Foreign Trade Zone #74. Harford County's position offers unparalleled access to premier research institutions, world-class healthcare, a skilled and educated workforce, and a robust business ecosystem.

Aberdeen Proving Ground, an international leader in technology and R&D, generates more than \$38 billion in contracting activity, with \$5.2 billion in regional impact. Its economic footprint has attracted more than 100 defense contractors to establish a presence in Harford.

Business continues to grow with expanding companies such as Sephora, Wayfair, and Coppermine, new companies such as The Container Store and Fanatics, and a state-of-the-art new



Harford County is part of the Baltimore metropolitan area located on I-95 in the heart of the Mid-Atlantic.

University of Maryland hospital in Aberdeen. This growth has resulted in more than \$332 million in investment and more than 3,200 new jobs since 2020.

The county's location, logistics, diverse industry sectors, skilled workforce, quality of life, and business-friendly environment make it the strategic destination for economic investment and regional prosperity.

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} (2022)

Age	Number	Percent
Under 5yrs	14,261	4.9%
5 - 19 yrs	49,490	15.4%
20 - 44 yrs	81,053	27.6%
45 -64 yrs	72,732	29.2%
65 and over	43,523	23.0%
Total	259,162	100.0%
Median Age		40.4 Years

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

Civilian Labor Force (2023 avg.)	County	Labor Mkt. Area*
Total civilian labor force	140,714	1,459,828
Employment	137,931	1,428,659
Unemployment	2,783	31,169
Unemployment rate	2.0%	2.1%
Residents commuting outside the county to work (2018-2022)		Percent 41.4%

Employment in selected occupations (2018-2022)		
Management, business, science and arts	65,223	48.0%
Service	18,902	13.9%
Sales and office	28,171	20.7%
Production, transp. And material moving	13,357	9.8%

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

MAJOR EMPLOYERS^{6,7} (2022-2023)

Employer	Product/Service	Employment
Aberdeen Proving Ground (APG)*	Military installation; R&D	21,000
University of Maryland Upper Chesapeake Health	Medical services	2,885
Harford Community College	Higher education	1,428
Klein's ShopRite of Maryland	Supermarkets	1,237
Amazon	Logistics	1,000
Shepora	Beauty and Personal Care	1,000
Kohl's E-Fulfillment Center	Logistics	906
Frito-Lay	Snack products	810
Walmart	Retail	669
Rite Aid Mid-Atlantic Customer Distribution Center	Logistics	650
Jones Junction Auto Group	Auto dealer	593
CACI	Engineering and cyber	500
Booz Allen Hamilton	Government support	485
Target	Department stores	460
The Gill Corporation-Maryland (was Alcore)	Honeycomb composites	439
Jacobs	Laboratory analyses	430
BSC America (Banking Services Corp / Bel Air Auto Auction)	Motor vehicle auction	416
DXC (was CSC)	IT services	415
Allan Myers (was American Infrastructure)	Highway, street, and bridge construction	400
Smiths Detection, Inc.	Security technology and services	380
Bel Air Athletic Club	Athletic club	380
Wegmans Food Markets	Supermarkets	370

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

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

EMPLOYMENT⁴ (2023)

Industry	Estab-lishments	Annual Avg. Empl.	Empl. %	Avg. Wkly. Wage
Federal Government	50	11,432	12.1%	\$2,385
State Government	10	620	0.7%	1,155
Local Government	66	8,836	9.4%	1,299
Private Sector	6,170	73,331	77.8%	1,116
Natural resources and mining	41	298	0.3%	1,179
Construction	829	6,265	6.6%	1,374
Manufacturing	176	5,016	5.3%	1,487
Trade, Transportation, and utilities	1,156	21,052	22.3%	915
Information	84	424	0.5%	1,493
Financial activities	577	3,144	3.3%	1,516
Professional and business services	1,434	12,791	13.6%	1,638
Education and health services	778	11,711	12.4%	1,113
Leisure and hospitality	537	9,826	10.4%	449
Other Services	556	2,806	3.0%	846
Total	6,296	94,219	100.0%	1,288

Includes civilian employment only

HOURLY WAGE RATES⁴ (2022)

Selected Occupations	Median	Entry	Skilled
Accountants and Auditors	\$38.32	\$25.84	\$48.32
Aerospace Engineers	\$61.39	\$42.14	\$73.54
Assemblers and Fabricators	\$21.57	\$15.62	\$25.08
Biological Technicians	\$24.06	\$18.97	\$29.89
Bookkeeping, Clerks	\$22.58	\$16.42	\$27.09
Computer Hardware Engineers	\$67.48	\$47.21	\$74.92
Network Support Specialists	\$39.89	\$28.44	\$52.83
Computer Systems Analysts	\$49.00	\$30.71	\$58.62
Computer User Support Specialists	\$27.57	\$18.49	\$33.77
Customer Service Representatives	\$18.06	\$13.91	\$21.75
Electrical Engineers	\$52.65	\$29.99	\$64.51
Electronics Engineers, not Computer	\$73.35	\$56.31	\$79.41
Industrial Truck Operators	\$19.02	\$18.11	\$21.82
Information Security Analysts	\$60.63	\$35.93	\$78.43
Inspectors, Testers, Sorters	\$33.06	\$20.77	\$39.50
Laborers and Freight, Hand	\$17.97	\$15.44	\$19.98
Machinists	\$25.30	\$22.85	\$31.61
Maintenance Workers, Machinery	\$30.02	\$21.94	\$32.17
Mechanical Engineers	\$56.42	\$36.81	\$65.53
Packaging Operators and Tenders	\$15.90	\$14.21	\$22.55
Packers and Packagers, Hand	\$13.59	\$13.05	\$17.15
Secretaries and Admin Assistants	\$21.18	\$16.08	\$25.89
Shipping, Receiving Clerks	\$21.03	\$15.78	\$23.47
Stockers and Order Fillers	\$17.67	\$14.42	\$19.19

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 (2018-2022)

High school graduate or higher	94.2%
Bachelor's degree or higher	38.8%

Public Schools

Number: 33 elementary; 9 middle; 9 high; 1 career/tech
 Enrollment: 38,105
 Cost per pupil: \$16,936
 Students per teacher: 14.1
 High school career / tech enrollment: 7,096
 High school graduates: 2,560

Nonpublic Schools Number: 48

Higher Education (2023)

	Enrollment	Degrees
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2-year institution		
Harford Community College	4,591	904

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
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Corporate Income Tax (2024)	none	8.25%
Base – federal taxable income		

Personal Income Tax (2024)	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 (2024)	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 (2024)	\$0.9780	\$0.1120
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 (2024)	\$2.4448	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, 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 (2018-2022)

Distribution	Percent Households		
	Harford Co.	Maryland	U.S.
Under \$25,000	9.6	11.6	15.7
\$25,000 - \$49,999	12.6	13.3	18.1
\$50,000 - \$74,999	12.4	13.6	16.1
\$75,000 - \$99,999	12.2	12.3	12.8
\$100,000 - \$149,999	21.9	19.3	17.1
\$150,000 - \$199,999	14.5	12.1	8.8
\$200,000 and over	16.9	17.9	11.4
Median household	\$106,417	\$98,461	\$75,149
Average household	\$126,684	\$129,642	\$105,833
Per Capita	\$48,615	\$49,865	\$41,261
Total income (millions)	\$12,519	\$300,526	\$13,307,055

HOUSING^{3,10}

Occupied Units (2018-2022) 98,882 (80.0% owner occupied)

Housing Transactions

Units Sold	2,751
Median Selling Price	\$365,000

*All multiple listed properties 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 - 5 total buildings - 269,100 SF. Two 3-story, one 2-story class A office buildings. 22 Retail pad sites.

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.

Water's Edge Corporate Campus - A 43-acre business park, Class A office space consisting of 3 buildings totaling approx. 303,000 sf and Water's Edge Events Center, a 30,000 square-foot conference center

Market Profile Data (2023)

	Average
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Rental Rates – per square foot

Warehouse / Industrial	\$9.67
Office	\$23.57
Retail	\$21.81

Brief Economic Facts // HARFORD COUNTY, MARYLAND

TRANSPORTATION

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

Mass Transit: MTA Commuter bus #410, #411 and #420 provide service from Harford County to Baltimore City; Harford Transit LINK public bus service operates seven routes in the county served by 12 buses in the morning and 10 in the evening. The fixed routes connect riders to MTA services and MARC commuter train. Harford Transit LINK was on track to have 440,000 riders prior to the pandemic with a fleet of 38 buses.

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, 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, 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 and Armstrong

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

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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