

CITY OF CUMBERLAND PLANNING COMMISSION MEETING AGENDA

October 27, 2025 – 4:30 PM

Mayor and Council Chambers - 2nd Floor – City Hall

- 1. Call to Order**
- 2. Pledge of Allegiance**
- 3. Chairman/Commission Member Comments**
- 4. Citizens' Comments**
- 5. Reading and approval of minutes of previous meetings**

Consent Items:

None

Public Hearings/Meetings:

- **Presentation of the City of Cumberland's Comp Plan**

Discussion Items:

- **Annual Planner's Report**

Briefings:

- **None**

6. City Planner's Report:

Kevin Thacker

- **None**

7. Adjourn

NOTE: If the scheduled Planning Commission meeting is cancelled due to inclement weather, acts of nature, or the lack of a quorum, any items on the agenda that cannot be conducted will be rescheduled for Planning Commission's next regular meeting.

Municipal Planning and Zoning Commission

August 25, 2025

The regular meeting of the Municipal Planning and Zoning Commission for the City of Cumberland, Maryland, was held on Monday, August 25, 2025. Members present were Chairman, John Jacobs, Vic Rezendes, Joe George, Ally Litten, Councilman, Jimmy Furstenberg. ABSENT: Aaron Hendrickson.

Others attending the meeting were Kevin Thacker, Code Compliance Manager, Chelsea Rexrode, Codes Technician, Jeff Silka, City Administrator, Mayor, Ray Morris, Councilman, Eugene Frazier, and Ruth Davis-Rogers, Historic Preservation. The Presenters were Adam Strott & Nathan Price. The citizens that were present were Betsey Schwab, Jenny Lazarus, Frank Clark, and Nancy Giunta.

PLEDGE OF ALLEGIANCE

- Pledge of Allegiance was held.

CHAIRMAN COMMENTS

- None

PUBLIC HEARING/ MEETINGS

1. Presentation of “The Villages at Campobello”- Site Plan Review

Allegany County is proposing a 65-unit housing development. The proposed site is located within the R-U Zone. This site is formerly known as the “Allegany High School” site. Adam Strott spoke on behalf of the project. The county will be acting as a co-developer along with D.R. Horton’s capitol division. The 65-unit housing will include a mix of units. It will include 35 townhomes, 21 single family detached homes, and 9 villas (first- story living homes). They meet the parking requirements, lighting requirements, and trash requirements. The storm water management was already approved as well.

Questions?

1. Vic Rezendes– “Who is responsible for the infrastructure?”

Adam – Allegany County will be responsible for the infrastructure. They will be putting in sidewalks and extending Sedgwick St to accommodate two-way

traffic. They will be adding trees etc. D.R. Horton will be applying for permits to build the housing.

2. Ally Litten – “Where would the green space be?”

Adam – It will be located southwest of the cul-de-sac. There is a space that was purchased by the city in 1971 using a program called “Open Space funds”, but the space was never utilized. They will be working with an engineering company called HRG from Chamberburg, PA. There is about 1 ½ acres of workable space.

3. Vic Rezendes – “How many will be built initially?”

Adam – Initially they will take 7 lots to build on, they will be a mixed unit. The company can build houses in 3 months.

4. Ally Litten – “Are the 7 lots going to be around each other?”

Adam- They will probably start towards the west and they will take a few of each housing units to start. The infrastructure will be complete prior to that.

5. Joe George – “Have they designated a price for these units?”

Adam – They do have target prices. The townhomes target price is in the high \$100,000 (1500 sq ft townhome). The single-family target price will range from \$235,000-\$260,000. The final price will be determined at closing.

6. Ally Litten – “Will there be deferred water charges?”

Kevin – The county is paying for all utilities that will be placed. The County is paying for all of the infrastructure. All 65 lots will have water, sewer, electric, gas, and fiber optic lines.

Vic Rezendes made the motion to approve SPR25-000003. Joe George seconded the motion. All members were in favor. Motion approved.

CITIZEN COMMENTS

- Frank Clark – “Will there be any warranties on materials?” Who will take care of those?

Adam – D.R. Horton has a 10-year structural warranty and other warranties. He recommends that if you would like more information, please visit their website as they have a more detailed warranty list.

- Frank Clark – “Are there any protection for units that may be rented out?”

Adam – The covenants within the HOA require each home to be owner occupied.

- Nancy Giunta – “Who is on the initial HOA?” “Is there a limit to how long the company has to build the entire neighborhood?” “Are there any buildings that will be universally accessible?”

Adam – The County will be controlling the HOA. Once the occupancy meets 80%, then it will be controlled by the residents. The infrastructure will be owned by the county until the occupancy meets 80%, then it will be maintained by the city of Cumberland. D.R. Horton has a year to build and complete the project or the reversion clause can be executed by the county. They could potentially take the lots back, if the project is not complete. There will not be any ramps into the homes. It would be the homeowner's responsibility if they would need those amenities.

CITY PLANNERS REPORT

- None.

BRIEFINGS

- None.

An audio of tonight's meeting is available upon request.

ADJOURNMENT

Meeting was adjourned.

Respectfully,

Mr. Aaron Hendrickson, Secretary



CITY OF CUMBERLAND

COMPREHENSIVE PLAN – 2026 – 2045

DRAFT FOR PLANNING COMMISSION REVIEW – OCTOBER 2025



Cumberland 2045: Comprehensive Plan

Table of Contents

Executive Summary	2
Chapter 1. An Introduction to Cumberland's Comprehensive Plan	3
Maryland's Planning Requirements.....	3
Cumberland in Perspective	4
A Legacy of Resilience, A Future of Promise	4
2013 Plan & Accomplishments	5
Key Questions, Issues, and Opportunities	7
A Vision for Cumberland	7
Chapter 2: Land Use, Housing, Community & Economic Development.....	9
Goals & Objectives	9
Land Use	9
Current Land Use	9
Future Land Use	10
Municipal Growth	14
Land Use Tools and Development Regulations.....	15
Key Housing, Community, and Economic Development Projects	16
Housing.....	19
Housing Needs	20
Housing Partners and Existing City Programs	20
The City's Future Role in Housing & Community Development	21
Historic Preservation and Cultural Resources.....	23
Sectoral Analysis & Strategies.....	24
Southeast Sector	25
Northeast Sector	28
West Sector	30
North Sector.....	32
Central Sector	35
Chapter 3: Infrastructure, Community Facilities and Public Services.....	39
Water Supplies	39
Wastewater.....	40
Stormwater Management and Flood Control	41
Roads & Bridges	42
Chapter 4: The Natural Environment	46
Natural Resources	46
Regionally-Significant Parks & Trails	47
Local Recreation and Parks: Assets, Access, and Activities	48
Chapter 5: Implementation Plan	49
Planning Tools.....	49
City Governance & Staffing	49
Financial Resources	49
Summary of Goals & Strategies	49

Executive Summary

TO BE COMPLETED AFTER INITIAL PLANNING COMMISSION REVIEW

Chapter 1. An Introduction to Cumberland's Comprehensive Plan

Maryland's Planning Requirements

A comprehensive plan is an official statement of a local government, setting forth policies concerning future growth, development, land conservation, and public investments in facilities and infrastructure. As a policy document, it is general, comprehensive, and long range in nature. It is general in that it summarizes policies and proposals but does not establish detailed regulations or direct actions on specific properties. It is comprehensive in that it encompasses the entire geography of the jurisdiction (and potential growth areas, if applicable). It is long-range in that it looks beyond current day-to-day municipal issues and focuses on problems and opportunities over the next twenty years and beyond.

In Maryland, comprehensive planning is governed by the Land Use Article of the Annotated Code of Maryland which provides the legislative authority for the Town's planning and zoning powers. Article 3-102 sets forth the minimum requirements for a municipal comprehensive plan which shall include the following elements:

- Goals and objectives
- Land use
- Municipal growth
- Areas of critical state concern
- Development regulations
- Sensitive areas and conservation elements
- Community facilities
- Water resources
- Transportation
- Housing

On April 8, 2025, Governor Wes Moore signed into law the Sustainable Growth Planning Principles. These 8 principles modernize and replace the former 12 Planning Visions which had been in place since Maryland's first in the nation Smart Growth law was passed. They will guide Maryland's shift from Smart Growth to Sustainable Growth, a more balanced way of managing land use and development. Sustainable Growth focuses on policies that fairly address economic, social, and environmental factors for both current and future generations.

The state's eight Planning Principles represent values like those of Cumberland.

- **Land:** Optimize productivity of working landscapes, including farms and forests, and fisheries, and prioritize development within population centers that are in proximity to existing infrastructure and facilities.
- **Transportation:** Prioritize transportation networks that create energy efficient, affordable, and reliable access to jobs, housing, and services.
- **Housing:** Enable a mix of quality housing types and affordability options to accommodate all who want to live in the state.
- **Economy:** Allow for adaptive reuse, mixed-use, and context appropriate new development that responds to changing markets and innovations.
- **Equity:** Engage all sectors of the community in plan development to ensure diverse voices are heard and the needs of underserved populations are prioritized.
- **Resilience:** Integrate resiliency measures that will minimize the impacts of rapid and unexpected natural- and human-caused threats on communities.

- **Place:** Provide public spaces that encourage social interaction and value cultural, historical, and natural resources.
- **Ecology:** Protect and restore sensitive ecological systems and conserve natural resources, including forests, agricultural areas, and waterways.

Cumberland in Perspective

A Legacy of Resilience, A Future of Promise

Cumberland is a proud symbol of Appalachian heritage—rich in history, tradition, and community spirit. Nestled amid the majestic Allegheny Mountains and bordered by the Potomac River, this storied “Queen City” has endured and evolved through centuries of transformation. From its strategic role in the French and Indian, Revolutionary, and Civil Wars to honoring generations of veterans who served in more recent conflicts, Cumberland has consistently demonstrated perseverance and unity.

Founded in 1787, the city has faced its share of economic challenges, yet remains forward-looking and resilient, driven by the optimism of its people. Today, Cumberland remains the largest city in Allegany County and the broader Tri-State region, which includes Allegany and Garrett Counties (MD), Mineral County (WV), and Bedford and Somerset Counties (PA). With a 2023 estimated population of 18,751, the city is smaller than in previous decades but remains a vital regional hub.

Historically a center of transportation, Cumberland is traversed by the Chesapeake & Ohio Canal, the National Road (U.S. Route 40, the country's first federally financed highway), Interstate 68, and CSX Railroad. The city's transportation heritage now anchors Cumberland's evolution with the Western Maryland Scenic Railway, hiking and biking trails on the C&O Canal Towpath and the Great Allegheny Passage, and Canal Place which is a hub for recreational tourism.

Cumberland's trajectory is like that of most other mid-sized Appalachian communities. Thriving through a post-World War II period of national economic growth, many people moved away in search of work when the manufacturing sector collapsed. Coupled with greater access to higher education and better job prospects in the metropolitan areas, there was no clear means of “stemming the tide” of population seeking access to opportunities. Still, the city has shown remarkable adaptability. Despite the loss of major employers like Kelly Springfield Tire, Pittsburgh Plate Glass, and Celanese, the spirit of innovation and reinvention has remained strong and the city's economic landscape is much more diverse today than at any time in the past 40 years.

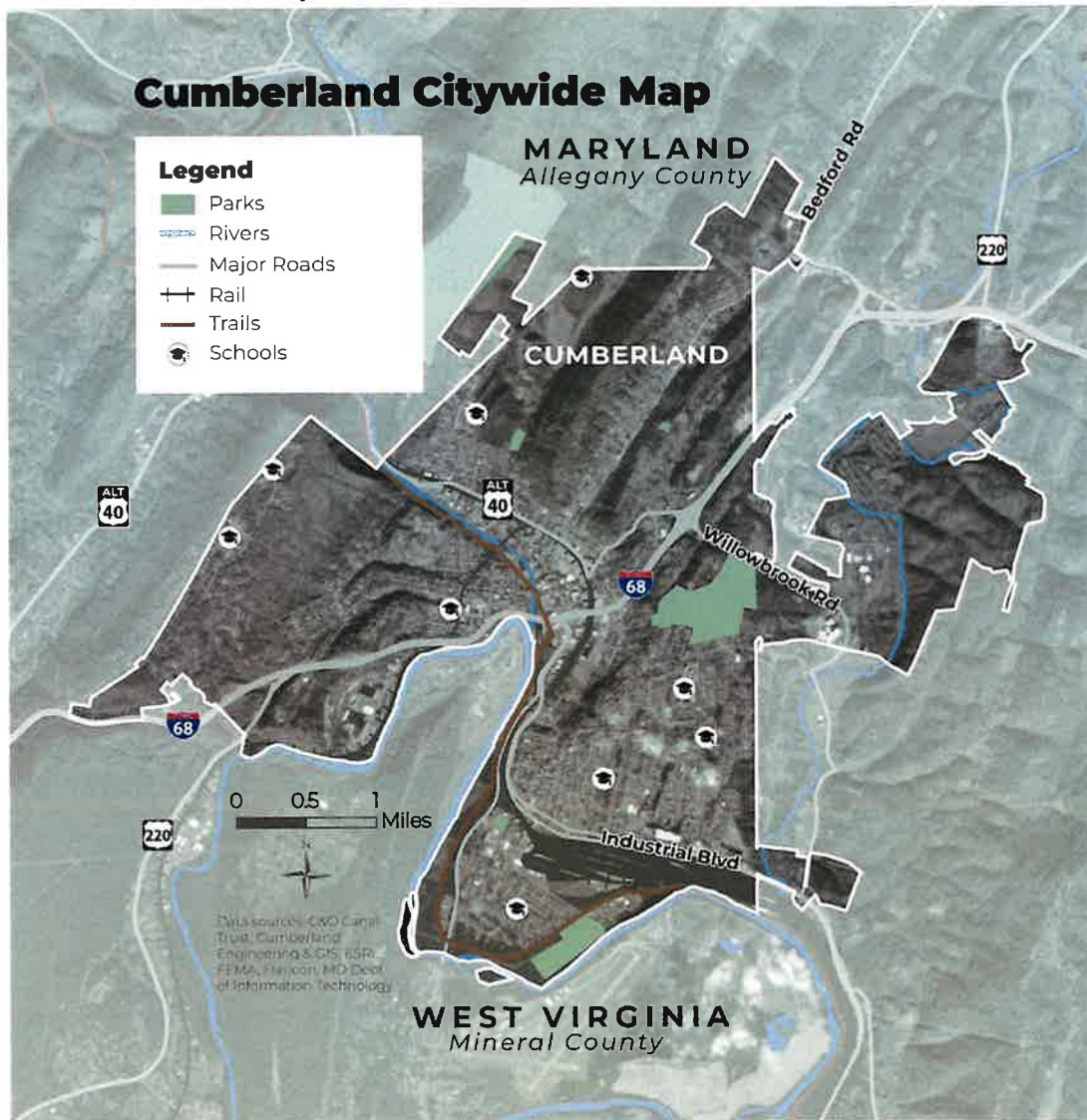
UPMC Western Maryland is now the region's largest private employer with 2,200 people on its payroll. Allegany College of Maryland, employing 500 and educating nearly 2,800 students annually, continues to strengthen the local talent pipeline. The industrial sector is represented among top employers such as CSX maintains a significant presence with 635 employees. Educational attainment continues to rise. More than 90 percent of residents hold a high school diploma, and greater than 20 percent possess a bachelor's degree or higher.

The long-anticipated reopening of Baltimore Street in November 2024 marks a major milestone in the revitalization of the city's downtown, the result of a multimillion-dollar, multi-year collaborative effort that has inspired community pride and national attention. The upcoming Campobello housing development and the proposed River Park—projected to attract 1 million

annual visitors and generate \$47.1 million in tax revenue in 2028—signal a future rich with economic opportunity and growth.

With bold vision, collaborative investment, and strategic leadership, Cumberland is writing its next chapter—one defined by innovation, inclusion, and shared prosperity. The actions outlined in this comprehensive plan aim to honor the city’s legacy while ensuring a bright, vibrant future for generations to come.

2013 Plan & Accomplishments



In 2013, the City of Cumberland adopted a comprehensive plan to accelerate revitalization and redevelopment. While the city did not achieve its projected growth targets, Cumberland’s population has stabilized at approximately 19,000 residents. The city’s governance and finances have also been stabilized. Once on the verge of bankruptcy, the city has overcome pre-pandemic-related economic and revenue concerns to improve its bond ratings and now

has a stable outlook from Fitch.¹ The city has also made significant investments to upgrade its water and sewer infrastructure, attract broadband internet service, repave roads, and fix major bridges that connect one part of the city to the other.

Despite significant personal loss globally and locally, the COVID-19 pandemic seems to have brought a silver lining to Cumberland and other similarly situated rural communities. The rise of remote work attracted new residents from nearby metropolitan areas seeking affordability, quality of life, and digital connectivity. Cumberland gained national attention for its forward-thinking Choose Cumberland relocation program, offering up to \$20,000 in homebuying and renovation assistance to individuals who live outside of Allegany County and work remotely, or are currently in the process of relocating to Cumberland for a new or existing job.² **Their choice of Cumberland reflects the work done by the community over the prior decade to establish recreational amenities, preserve the City's housing stock, and allow entrepreneurship to thrive.**

Progress is also reflected in re-opening of Baltimore Street, a pedestrian mall that had been closed to vehicles since the 1970s and where most storefronts sat vacant or underutilized for the past decade. Today, the storefronts are mostly occupied. This success was made possible through collaboration among multiple partners with the Cumberland Economic Development Corporation (CEDC) playing a pivotal leadership role. Established as a nonprofit organization in 2013, the CEDC has since developed strategic initiatives focused on targeted industry attraction, economic incentives, and site development. In 2023, the CEDC led an effort to annex 40 acres at the junction of Messick Road and MD 51 to create a greenfield industrial park. As of yet unsuccessful, CEDC is also leading redevelopment of the former Allegany Memorial Hospital site.

In the area of housing, the City has acquired and demolished more than 100 blighted residential properties as called for in the 2018 Blight Action Plan. Additional properties have been purchased, stabilized, and sold for private use. Private developers are on track to deliver approximately 100 new homes across the city including 70 at the site of the former Allegany High School by 2027. These market rate homes are anticipated to sell for \$200,000 - \$300,000 and mark the first subdivision of scale in Cumberland in more than a generation. As of mid-2024, the city was focused on aligning local, regional, and state partners on an attainable housing strategy that improves the pathway to homeownership for moderate income families.

Cumberland continues to strengthen its position as a regional hub for tourism, healthcare, and business services. Thanks to strong collaboration between public and private stakeholders, Cumberland has laid a solid foundation for a vibrant future rooted in revitalization, innovation, and sustainable growth. As described in this comprehensive plan, there is more work to be done to continue improving Cumberland for the future.

¹ [Fitch Upgrades Cumberland, MD's IDR & GOs to 'AA-' Due to Criteria Change; Outlook Stable](#)

² [CHOOSE CUMBERLAND! | Cumberland, MD](#)

Key Questions, Issues, and Opportunities

Cumberland has risen and fallen by external forces for the past century like the post-World War II manufacturing boom followed by trade policies that decimated industry and sent residents fleeing to other parts of Maryland and beyond; and the great floods that devastated downtown and low-lying neighborhoods followed by remarkable feats of engineering to control waters rushing downstream. “Manmade” successes over the past 50 years have been difficult to come by, but reorientation of Cumberland to take economic advantage of its culture, history, and great outdoors has been notable. What is next for Cumberland? That is for Cumberlanders to decide.

As the Cumberland community reviews this comprehensive plan for 2025 through 2045, it would be good to do so considering these questions:

- What will it take to maintain forward momentum in population and business attraction?
- Is Cumberland in a position to “bet on itself” with greater capital investments made possible through an improved bond rating or offering tax incentives to spur new residential development?
- Can the City target and focus its housing and community development efforts on a few areas every few years to build market strength in existing communities?
- What is needed to engage the owners of large commercial properties to rethink how the land is used to attract new residents to Cumberland and create new options for residents to age in place?
- Can elected, agency, and community leaders extend their thinking beyond the issues of the day to harness opportunities for Cumberland even though the opportunities may seem distant or beyond the city’s control?

A Vision for Cumberland

The City of Cumberland envisions itself as a vibrant, inclusive, and sustainable community that honors its historic legacy while embracing innovation and growth. As a regional hub for commerce, culture, and outdoor recreation, Cumberland strives to enhance the quality of life for all residents through strategic development, responsible stewardship of our natural resources, and responsive governance. By fostering strong neighborhoods, supporting local businesses, and investing in public infrastructure, Cumberland is committed to building a resilient future that reflects the values, aspirations, and diverse strengths of its people.

The City Council describes its mission statement as

“[delivering] a vibrant and friendly community, devoted to the wellbeing of our residents, businesses, and visitors. We are committed to blending our small-town charm, and the region’s natural beauty with opportunities for modernization, while still preserving our city’s rich history. We are committed to making Cumberland a safe and welcoming place to visit, work, live and raise a family. And we strive to provide excellent public safety, quality utilities, and fiscally responsible transparent governance to meet the needs of all citizens in an effort to create a sustainable community.”

Mission Statement, adopted by Cumberland Mayor and City Council in November 2024.

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Chapter 2: Land Use, Housing, Community & Economic Development

Goals & Objectives

- Establish a land use plan that lays out a vision for the future of Cumberland while respecting the historical community structure and taking advantage of opportunities for growth and revitalization.
- Provide guidance for an update of the zoning ordinance with an emphasis on flexibility, deregulation, and reliance on professional staff for implementation.
- Focus the City's approach to housing and community development planning, policy, and investment on maximum impact over the long-run.

Land Use

A land use plan should establish a community's long-term vision for growth, revitalization, and conservation. It is an aspirational policy document that includes integrated transportation, housing, community and economic development, and environmental protection strategies. Together these strategies shape community decision making for the long term (typically 20 years).

A land use plan and zoning ordinances are both essential tools in community planning and development, but they serve distinct purposes. A zoning ordinance is a legal tool that translates the policies of the land use plan into enforceable regulations. The zoning ordinance specifies the allowable or conditional uses of property, establishes detailed land development standards such as the size of buildings and their relationship to the street and adjacent buildings, and sets processes for changing the use of property or buildings.

In older, established communities where there are limited or fractured patterns of vacant land, land use plans play a strategic and adaptive role to encourage revitalization, guide infill development, and make areas available for new activity. As economic and demographic shifts occur, so too must land use and zoning policies to generate economic growth.

Current Land Use

Topography has created the physical character of Cumberland with communities being carved into the Appalachian mountains or sitting in the stream valleys that separate them. As such, at a structural level not much has changed in Cumberland's land uses over the past 100 years. Historic development as a mid-18th century trading post that grew into a 19th/20th century regional industrial and commercial hub remains the pattern today. A traditional downtown of civil and commercial uses is surrounded by a ring of residential areas with supporting commercial uses interspersed. Railroad yards and industrial areas tend to the southern portions of the city where the land is flatter along the North Branch of the Potomac River. A significant amount of land is undeveloped and generally undevelopable due to topography or environmental restrictions (steep slopes, conservation easements, designated parklands, etc).

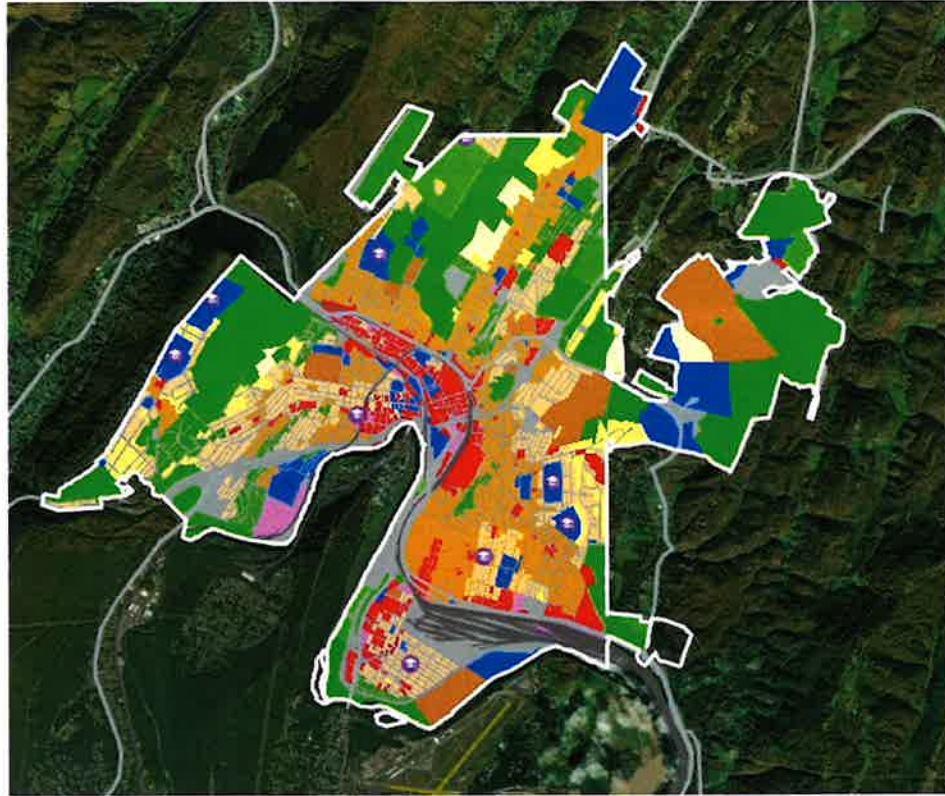


Figure 1. Existing Land Use Map

The land use map adopted in the 2013 comprehensive plan appears to be more specific and akin to a zoning map and does not provide a clear road map for redevelopment and growth. With Cumberland's population stabilized and the green shoots of economic recovery beginning to show, now is the time to move forward with targeted mid-scale changes in land use designation that can create new opportunities for development of all types.

Future Land Use

Because of the loss of industry and resulting loss of population, Cumberland has seen vacancies and abandonment over the past 50 years. The city has acquired many blighted properties through direct acquisition, tax sale, and donation. Some developers have engaged in speculative acquisitions either for steady income generation through property rental or to hold and assemble more properties should economic conditions change for Cumberland. Large parcels like the former Memorial Hospital have been transitioned to quasi-public ownership for redevelopment, while large commercial properties with significant vacancy or blight may be redevelopment candidates in coordination with property owners.

New land use categories proposed in this plan are:

- **Downtown:** This area is the historic commercial and civic core of Cumberland. Offices and retail uses are in single- and multi-tenant standalone buildings, storefronts, and second-story walkups. Residential uses are in either apartment buildings or rowhouse walkups. City Hall, the county courthouse, public library, and places of worship are located downtown, too. When translating this category into the zoning code, it is recommended that strip shopping centers and other free-standing commercial uses be prohibited, surface parking not be allowed along the street frontage, and that public spaces are a mix of hardscape and landscape.
- **Riverfront Civic:** This area is along Wills Creek and the Northeast Branch of the Potomac River, generally bounded by the railroad viaduct to the north and the southern end of the C&O canal on both sides of the water. Today, Canal Place is the defining feature of the waterfront adjacent uses on the east side with a mix of commercial spaces and surface parking lots further north; the west side of the waterfront is a mix of rowhouse residential, small commercial, and warehouse/light industrial spaces further north. Civic uses and park spaces with access to the waterfront play a large role in this area. Redevelopment should be encouraged with residential buildings that take advantage of the river and mountain views; small commercial uses may also be permitted when integrated into the street fabric; industrial uses should be prohibited.
- **Residential Mixed Use:** This land use represents most of the neighborhoods in Cumberland where residential single-family units (attached and detached) predominate but some neighborhood scale commercial uses exist as well. Parks and institutional uses like churches, schools, and public offices are appropriate for residential mixed-use areas. An apartment building or garden-style apartment complex is also appropriate for residential mixed-use areas, but strip shopping centers with large parking areas are not.
- **Commercial Mixed Use:** This land use type can primarily be found just outside the downtown core on both sides of the creek, along community main streets like Virginia Avenue, and in areas slated for wholesale redevelopment like Rolling Mill. In these areas, commercial uses tend to lead with residential uses integrated as possible.

- **Conservation Residential:** This land use category is primarily in the vicinity of Haystack Mountain and along the other mountain ridges to the east. While there are some large lot residential properties in the area, it may be more environmentally appropriate to cluster residential uses (single family attached or duplex style) more densely away from the steep slopes. No other land uses should be permitted in the conservation residential area.



- **Environmental Conservation:** This land use consists of large fields and forested areas that may be protected by conservation easements or held in public trust. Where development is permitted, it should be limited to large lot, single family residential uses and be subject to heightened environmental regulation related to stream buffers, forest clearing, building on steep slopes, etc. Some passive recreational activities such as birdwatching, fishing, climbing, and natural surface trails will be appropriate but no auto-oriented uses or access should be permitted.



- **Parks, Recreation, and Open Space (PROS):** This land is for active enjoyment such as ballfields and courts, playgrounds, pools, gardens, paved trails, fishing piers and recreational boating, and pocket parks. PROS should be interspersed throughout residential and commercial areas, with some large-scale facilities of a citywide or regional nature.



- **Light Industrial Mixed Use:** This category is for industries that do not have significant external impacts, require fewer raw materials, and products produced are typically consumer-oriented or are the last steps of production. Business parks or standalone facilities are acceptable uses; most commercial land uses will be acceptable; and some residential may be appropriate but with the burden of buffers and mitigation placed on the residential property owner rather than the industrial property owner.



- **Heavy Industrial:** This category involves the use or movement of large and heavy products or equipment; raw materials are typically stored or processed in heavy industrial areas. Heavy industrial uses typically have significant external impacts.





Figure 2. Future Land Use

Municipal Growth

In 2023, the City undertook its first annexation in more than 40 years by incorporating a 40 acre parcel into the city limits for the Messick Road Industrial Park upon its acquisition by the Cumberland Economic Development Corporation. Other than similar acquisitions which are voluntarily joined into the city, there is no specific identified need for annexation as suitable land is available for redevelopment to meet anticipated residential and commercial need. Most likely, such annexations would also be in the Willowbrook/Messick Road corridor.

Identifying targeted areas for future annexation is made difficult because many unincorporated properties adjoining or just beyond the city limits currently receive municipal water and sewer service, which often serve as the greatest incentives for annexation into the city. Although the city has amended its water and sewer connection policies and now requires a pre-consent to annexation agreement before extending water services, the city may not be able to annex many properties that currently receive those services. The city or its quasi-governmental partners may wish to consider novel approaches to bring those properties within municipal limits such as claiming those properties at tax sale or purchasing them when vacant or abandoned and reselling for private use, but it is rare for a municipality to initiate annexation in Maryland.



Land Use Tools and Development Regulations

The implementation tools such as zoning changes, public investments, tax policies, and acquisition strategies are described throughout this plan, but a few are worth noting here for consideration by the Municipal Planning and Zoning Commission when the zoning ordinance is revised. As a first principle, significant flexibility, if not thoughtful deregulation, is critical to rapid assimilation of new industries, technologies, and building designs. The city would not want to miss an opportunity or make it more difficult to revitalize because of an out-of-date process or an overly rigid code.

Strategies:

1. Broaden the ability to use Planned Unit Development (PUD) techniques anywhere in the city. At present, PUDs are limited to areas with residential base zoning, and no portion of the site may be concurrently rezoned as rehabilitation and redevelopment. This would seem to work against revitalization projects that may occur in phases or require longer-term acquisition strategies.
2. Eliminate process-related requirements that are unlikely to produce value for the owner or the city. For example, traffic impact assessments may have been useful when there were 40,000 to 50,000 residents and congestion was a significant concern. Today, adding 50 to 100 trips from a development site should be welcome news to Cumberland and not require a consultant study that will take three months and cost \$20,000.
3. Reduce most off-street parking requirements. Throughout Cumberland parking supply is ample and the market can determine if and how much parking should be provided.
4. Broaden permissible “home office” uses to allow for craft-making activities at a small scale.
5. Provide significant administrative flexibility to the city’s professional staff to approve, waive, or modify certain requirements.
6. Update zoning and development standards to welcome modular and prefabricated homes—models that bring cost savings and construction speed.

Supporting the land use plan is a discussion of issues, opportunities, and recommendations on a topical basis including housing, community and economic development, transportation and infrastructure, and environmental resources. Over the past decade, much planning work has been done by the City and its partners, and the sections which follow generally summarize that work and refine or prioritize the recommendations previously made.

Key Housing, Community, and Economic Development Projects

Transformative projects at the neighborhood or citywide scale require partnerships of many local, state, and federal agencies and take many years to accomplish as consensus is built, technical work is performed, and funding is gathered. Most important is that a project has a sustained champion(s), even when the champion does not have the title, authority, or direct resources to lead the transformation. Such is the case in Cumberland where projects like flood control, Canal Place, and the Western Maryland Scenic Railroad took years to accomplish and had many partners and funders. For Canal Place, the champion was then-Speaker of the Maryland House of Delegates; for the Western Maryland Scenic Railroad it was railroad enthusiast and community leader Jack Showalter who worked on the project for more than 40 years; and for the Great Allegheny Passage Trail it was the Allegheny Trail Alliance. This is not to minimize the role of others in those projects but to demonstrate the need for both institutional and community support over a sustained period.



Looking ahead to the next two decades, there are 10 projects that could define the landscape, economy, and trajectory of Cumberland. Some of the projects are well on their way; others in just the planning phases. New projects may be added to the list and some may fall by the wayside but all require the sustained attention of the city government.

- 1 Reconstruction of the I-68 Viaduct:** In the next decade, SHA will undertake a major rehabilitation of the I-68 viaduct as it crosses through Cumberland. The bridge is one of the most complicated structures in Maryland as it has steep approaches, a series of substandard ramps, crosses over Wills Creek, CSX railroad, National Park Services, and US Army Corps of Engineers properties, and lies within a National Register Historic District. While I-68 is critical to the economy of Cumberland, it also serves as a physical, economic, and visual barrier, which divides the City of Cumberland nearly in half. In 2024, SHA received an initial planning grant from the Federal Highway Administration and began initial studies. MDOT has expressed that a key element of the initial study is to determine ways to make the bridge less impactful thus enhancing community connectivity and economic development opportunities adjacent to the Cumberland waterfront. Reconstructing the Cumberland Viaduct will be the most significant public works project in Cumberland since the flood control systems were built in the 1950s.

Lead Agency: Maryland State Highway Administration

City's Role: Advocate for a project that reduces the bridge as a barrier and supports development opportunities; support SHA efforts to constructively engage community

members; encourage early workforce development activities that a pipeline of local labor to build the bridge.

- 2 Wills Mountain State Park:** Wills Mountain is a scenic stretch of land on the western edge of Cumberland that has been officially inaccessible to the public for decades. Re-opening the mountain will provide another important asset to the region's outdoor economy. The park is a unique habitat, home to several rare and endangered plant and animal species, and offers stunning views of the Cumberland Valley. In 2024, the State of Maryland purchased the former Artmor Plastics Corporation property, which spans 49 acres adjacent to Wills Mountain and includes a private road up the mountain that will enable the state to one day re-open the park to the public. A park master plan is being developed to protect those resources while also supporting active recreation like rock climbing and passive recreation like birdwatching.

Lead Agency: Maryland Department of Natural Resources

City's Role: Advocate for state investment to broaden the reach of the state park system.

- 3 Rolling Mill:** This area has been undergoing a major redevelopment effort since 2015. With about 70 properties cleared, shovel-ready land is prepared for new investment, knitting new commercial development into the historic fabric that surrounds it. A five-unit commercial building opened in 2025 with Royal Farms and Chipotle soon to occupy the area. The developer leading the "Cumberland Gateway" project has shared past plans for a hotel, restaurants, and retail. Considering the city's pent-up demand for new housing, creating new apartments or townhouses on part of this parcel would be strategic, as there is easy access to I-68 and walkability to various employment options downtown and along William Street. The adjacent Park Street open parcel neighboring Martin's Market provides an additional opportunity to extend a spine through Rolling Mill, although the CSX-owned property comes with heavy lease restrictions and is also a brownfield that would need remediation. Rolling Mill's strategic outlook is critical to the southeast sector and the city's overall viability.

Lead: Private Sector

City's Role: Encourage creation of a mixed-use master plan for the area that creates a connection between downtown and the southeast sector. Consider zoning tools and economic incentives as appropriate to spur desirable development.

- 4 Village Crossing at Campobello:** On the site of the former Allegany High School is the first new private residential development to be built within city limits in decades. With investment from Allegany County to prepare the site and infrastructure updates, national builder D.R. Horton is contracted to construct 65 new homes with a mix of single-family homes, townhomes, and villa homes for aging in place. Success of the Campobello project will build industry confidence for further new residential development.

Lead: Private Sector; Allegany County government

City's Role: Monitor and gather "lessons learned" for future opportunities.

- 5 Messick Road Industrial Area:** In 2022, the city annexed 40 acres of Messick Road near Industrial Boulevard with the CEDC, planning to construct buildings to attract employers focusing on logistics that might have distribution/warehouse needs. Its proximity to the Mexico Farms Industrial Park and its 193,000-square-foot FedEx Transport Distribution Center is cited

as a competitive draw to this property, as has easy access to rail and I-68. The State has funded \$1 million in FY2026 toward this effort.

Lead: Cumberland Economic Development Corporation

City's Role: Monitor and gather "lessons learned" for future opportunities; participate in business recruitment efforts.

- 6 Carver Community Center:** African American community leaders in Cumberland are actively organizing to turn the former historic schoolhouse for Black children into a community center with a focus on job training, education, wellbeing, and health. A \$1 million federal grant was awarded to the nonprofit organization overseeing the restoration and is now in the planning phase. Successful renovation and sustainable means of operations funding would be an important signal of economic inclusion for all.

Lead: Carver Community Center, Inc.

City's Role: Support organizational development efforts to achieve a self-sustaining program at the Carver Center.

- 7 Redevelopment of Allegany Memorial Hospital site:** The 9-acre former hospital parcel now owned by the CEDC is thought by many to be a prime site for development of market rate housing. Early efforts to find a developer have fallen through, but the site is effectively a greenfield development opportunity, which makes it attractive when market conditions are aligned. If the Village Crossing at Campobello is successful, then the model should be replicable for the former hospital site.

Lead/City Role: Although currently owned by the quasi-public Cumberland Economic Development Corporation, the City may wish to encourage transitioning this property to the Cumberland Housing Alliance which has a successful record of developing residential properties. Regardless of the leading agency, a master plan for the site is clearly needed to articulate the city's goals and potential contributions to a successful redevelopment.

- 8 Virginia Avenue Main Street** is the historic main street of southeast Cumberland with small footprint commercial spaces and housing or offices above. In September 2025, the city announced a revitalization initiative focused on Virginia Avenue from 1st Street to the underpass, designating it as a "Corridor of Opportunity." This program is inspired by the successful principles of the Main Street Maryland Program, with the goal of fostering a vibrant and thriving business community. Revitalization success depends not only on the city's efforts but also on the collaboration and dedication of community partners - including business owners, residents, and local stakeholders who bring their time, expertise, and resources to the table.

Lead: Cumberland Department of Community Development

City Role: Facilitate community involvement and coordinate public and private investment to achieve corridor revitalization.

9 Southern Gateway and Cumberland Times site: The 2019 Downtown Cumberland Civic Master Plan was an illustrative effort that proposed new investments to give additional life to downtown, improve connectivity and circulation, and add greenspace that is lacking today. Two specific projects are the Southern Gateway (a roundabout and entrance feature to downtown where Canal, Mechanic, and Queen City Drive meet in front of the Canal Place festival grounds) and redevelopment of the Cumberland Times building and parking lot. The city can encourage these projects using many economic and infrastructure planning tools.

Lead: to be determined

City Role: Advocacy and coordination.

10 River Park: Summer 2029 could be an exciting time to see another transformation of Cumberland, as the River Park at Canal Place is set to open. The \$28.5 million project features family-friendly surfable whitewater and canoe/kayak access on the North Branch of the Potomac River, with a 3-mile loop trail accompanying the new downtown attraction. The ability to acquire specific privately owned buildings in the attraction envelope (Aircon Engineering, breezeline broadband, and the Times-News) will increase walkability and safety, creating a seamless experience for the visitor. River Park will augment the existing Western MD Scenic Railroad, C&O national park visitors center, and the rewatered C&O Canal segment at Canal Place, as well as tie-in to existing intra-state bicycle trails, with the potential to transform Cumberland's downtown, advance the outdoor recreation economy, and drive economic impact.

Lead: Canal Place Redevelopment Authority

City Role: Advocacy and coordination.

Housing

In a community where 45% of the housing stock was built before 1939 and 80% was built before 1960, implementation of a comprehensive housing strategy is critical for retaining and attracting individuals and families at all income levels in Cumberland. A comprehensive approach includes:

- Code enforcement and encouragement/tools for property owners to come into compliance.
- Acquiring individual vacant or blighted properties for demolition or rehabilitation
- Coordinating public and private resources to perform rehabilitations that address housing-based causes of lead poisoning, asthma, injury, and energy inefficiency by creating homes that are healthy, safe, and resilient.
- Assembling parcels to be packaged for sale to a private developer or partner agency
- Offering tax incentives, zoning code flexibility, or infrastructure investment to help development projects become economically viable.
- Encouraging owners of large properties that are vacant or underutilized to consider redevelopment for a more productive use.
- Provide support for marketing of properties for development, homeownership counseling, and resident attraction.

It should not be assumed that the City can play all of the roles in the housing and community development space. The City has competing needs for its housing and community development resources – all of which are compelling but require difficult and strategic choices

in resource allocation and decisions as to which policies and programs can be advanced directly by the City, and which are better advanced by its partners.

Housing Needs

There are three core housing issues to be addressed in Cumberland:

- There are gaps and unmet needs in **supportive services** for vulnerable populations in need of housing, especially persons who are very low income (less than 30% of area median income), homeless or transient, disabled, aging out of foster care placements, in recovery from addiction, or who have a past criminal record that disqualifies them from certain public benefits. These individuals require intensive case management that is well beyond the capacities of municipal government.
- The **age of the City's housing stock** has created a need for structural improvements (roofs, porches, etc.) and systems replacement (HVAC, electrical, etc.) that is often beyond the means and capabilities of low-income and elderly residents who represent approximately 60% of Cumberland's population. The lack of interior and exterior maintenance leads to unsafe conditions and code violations which over time lead to blight, vacancy, abandonment.
- There have been **very few new market rate houses produced in Cumberland over the past two decades**. The reasons for the lack of production are varied: lack of demand driven by potential new residents; lack of upward economic mobility by current residents; and a lack of available, buildable land where homes can be constructed on a significant scale. As a result, Cumberland has had difficulty attracting families that would contribute to long-term growth and instead been attractive to "young retirees" or professionals with the flexibility for telework.

Housing Partners and Existing City Programs

The Housing Authority of the City of Cumberland is the most prominent of the City's housing efforts with ownership, management, and/or oversight of approximately 350 site-based affordable units:

- Banneker Gardens with 25 townhouse units general family occupancy located along Frederick Street, just north of Queen City Drive.
- Jane Frazier Village with 125 units for general family occupancy located in South Cumberland
- Kennedy Apartments with 100 units for elderly residents (62+) and individuals with disabilities
- Queen City Towers located downtown with 95 units for elderly residents (62+) and individuals with disabilities

The **Allegany County Human Resources Development Commission** primarily works to address the needs of homeless and vulnerable/high-risk populations through the "continuum of care" program that begins with homeless prevention and continues with social service supports through to placement in safe and sustainable housing situations. HRDC is supported by non-profit organizations such as the YMCA, Archway Station (mental health treatment), Family Crisis Resource Center, and others.

The **City of Cumberland** with its own resources and support from state and federal programs, directed the following actions and investments:

- The Home Rehabilitation Grant Program is targeted at properties valued at less than \$100,000 and which are vacant and/or uninhabitable. The City provides a dollar-for-dollar match to the property owner up to \$15,000 which is issued at the time of occupancy permit.
- The roof replacement program provides grants up to \$24,000 specifically available for residents with annual income that is less than 50% of the areawide median income level.
- The City's community development team routinely reviews the Allegany County tax sale list to identify potential purchases of vacant or blighted parcels for either scattered site demolition or rehabilitation, or to assemble land for larger projects. In some cases, City staff or contractors directly perform repairs.

In the aughts and through the mid-2010s, Cumberland began to grow and support an ecosystem of housing programs to meet the needs of low- and moderate-income families. The effort was organized under the banner of the Cumberland Housing Group comprised of the Housing Authority, its non-profit development arm, the Columbia Housing Alliance, and other nonprofit agencies. Those partners coordinated their efforts well and housing production included Cornerstone Hill (James Day Drive), Cascade Senior Apartments (Fourth Street), Homes for Cumberland (Fourth Street), and other scattered site developments around Cumberland. That organizational structure no longer exists.

Seeking to fill the void, the City formed the **Attainable Housing Group** in January 2024 as a multi-agency work group bringing together stakeholders from city departments, local nonprofits, housing authorities, real estate professionals, banking professionals and community leaders to re-start and coordinate efforts around affordable, attainable housing. This group is focused on filling the gaps in policy, finance, and production to meet the needs of moderate-income families within or seeking housing in Cumberland.

The City's Future Role in Housing & Community Development

City government *may* have a role to play in addressing each of the key housing issues but more likely than not, the city does not have the resources to address all of them well. The City obviously leads code enforcement efforts, and can perform rehabilitation efforts, and acquire blighted and vacant properties, but even then, it is doing so on a one-off basis that is very resource intensive. A more efficient model is needed.

Until there is a stronger private market presence, City government is the only entity that can advance the policies and investments needed to advance housing projects at scale. The Villages at Campobello on the former Allegany High School property is a model for the type of leadership needed to kick-start a development project while the market remains soft. Even if it does not directly control a property, the City can encourage property owners, move fiscal dials and levers, and be a consistent advocate for at-scale development.

Strategies:

1. Continue to Outsource Housing and Services for Vulnerable Populations.

The needs of the most vulnerable populations are best addressed by agencies like Cumberland Housing and Allegheny Human Resources Development Commission which has social service and non-profit partners which can provide the intensive case management services.

2. Re-Establish the Cumberland Housing Alliance or similar non-profit development arm of the Housing Authority.

The success of housing efforts in the aughts and 2010s, as well as renewed interest through the Attainable Housing Group indicates that there is the will to re-establish and mobilize public and private investments for attainable housing. To deliver a comprehensive and credible housing strategy and until market forces take hold, Cumberland must establish a nonprofit organization that is both flexible and accountable with the tools to re-start private housing production in Cumberland. A non-profit organization can access sources of funds not typically available to government agencies including community reinvestment funds from banks and philanthropic organizations, provide tax benefits to firms that donate property, goods and services, and can more readily partner with apprenticeship programs that mobilize young workers beginning their career in the construction trades.

3. Empower the non-profit organization with authority similar to a land bank.

Many local governments create land banks as a vehicle to help acquire vacant, abandoned or blighted properties and strategically return them to productive use. A land bank for Cumberland could be a useful tool for acquiring properties that may have liens, title defects or other liabilities or to accept property donations from individuals or financial institutions no longer willing or able to own them; land banks are typically established to move with greater speed, flexibility, and alacrity than a public agency.

Land banks also engage in demolition programs for structures deemed beyond repair, removing blighted buildings. After demolition, cleared lots can be sold for new construction, used as side lots, or transformed into community green spaces. In some cases, land banks may hold properties strategically to assemble multiple parcels for projects to be delivered at scale.

4. Use the City's Fiscal Levers to Invest in Housing Production

Fiscal stabilization and an improved bond rating have made it possible for the City to do more than it has done in a long time to support the development of new housing in Cumberland. In order to spur the development of priority housing projects like the former Allegany Memorial Hospital site, the City should be "loud and clear" in its willingness to invest in a project whether through tax incentives and abatements or directly invest in new housing projects with infrastructure development and equity contributions.

To stimulate private, for profit housing development, the City may wish to create a Newly Constructed Dwelling Unit property tax credit to ease the tax burden of increased property value so quickly after a home is first occupied, especially for a first time homebuyer.

Historic Preservation and Cultural Resources

Cumberland has a legacy of honoring its history and preserving its historic and cultural resources. As stated in the 2024 Historic Preservation Plan, “Cumberland has always recognized the importance of its history,” from establishing the Allegany Historical Society in 1937, the C&O Canal Association in 1957, and the City’s preservation ordinance in 1974 (which led to 18 individual properties and six historic districts being listed in the National register of Historic Places, and creation of the Canal Place Local Historic District), to instituting a Main Street Program and the Canal Place Heritage Area in 1993.

The distinction between Local Historic Districts and National Register Districts can be confusing. A local district is subject to rules governing what owners can do with their buildings. National Register designation may yield recognition and civic pride, as well as incentives from State and federal tax credits for owners who improve their properties following Department of the Interior standards. However, National Districts have no enforcement mechanism to limit what owners can do with their properties. Cumberland’s six National

Register Historic Districts are Downtown Cumberland, Washington Street, Chapel Hill, Rolling Mill, Decatur Heights, and Greene Street (see Map – Figure 1). The Canal Place Local Historic District encompasses the Downtown and Washington Street National Register Districts.

Cumberland’s Historic Preservation Ordinance (Ch. 25, Art. XI of the Cumberland City Code) establishes the boundaries and rules of the Canal Place Local District and authorizes the Historic Preservation Commission to provide oversight. This seven-member Commission, appointed by the Mayor and City Council, is charged with reviewing requests for “Certificates of Appropriateness” for projects in the Local Historic District. The Commission also makes recommendations on historic tax credit applications.

Cumberland’s 2024 Historic Preservation Plan is a tool for leveraging preservation planning to support current land use and development policies. The plan provides direction for advancing preservation in Cumberland through “the rehabilitation and adaptive reuse of historic buildings to create new and attainable housing, celebrate cultural heritage, promote tourism, protect historic resources, and maintain community character.” While building on past efforts, the plan provides up-to-date guidance for aligning preservation activities to the broader goals of attracting and retaining residents and a comprehensive, 21st-century approach to economic development.

Strategies

The Historic Preservation Plan (adopted by the City Council on _____) provides the following recommendations/strategies:

- Survey areas for their potential preservation value: Rose Hill, Haystack, Shriver-McNamee, Mountain View, and Johnson Heights (see Map – Figure 2)
- Designate the National Register Historic Districts and multiple National Register landmarks that lie outside of the Canal Place Local Historic District as local districts and individual landmarks – thus, subjecting them to local review.

Figure S.1. Future Survey Areas



- Adopt a new “demolition-delay provision,” which would allow the Historic Preservation Commission to pause demolition on structures it deems potentially worthy of preservation during a 90-day review period. This practice aligns with the Maryland Council of Local Governments’ standards and helps communities avoid losing valuable historic resources without first considering if they merit preservation.

Figure 2.1: Local and National Register Landmarks and Districts



Sectoral Analysis & Strategies

All of the above comprehensive planning discussions are brought to life at the community level. The City cannot make every investment that is desired; it must make strategic choices about how, where, and with what tools to invest staff time and city resources. This section identifies specific places on a sector-by-sector basis where planning, policy, and investment tools have the most potential to achieve the city’s vision and goals.

Opportunity Areas

Opportunity areas are the parts of Cumberland where actions by city government can encourage private investment through changes in land use designation and zoning, planning and visioning exercises with large property owners to consider new uses, creating short-term tax structures/incentives, or direct investments in infrastructure, improve the economic viability of projects, etc. Opportunity areas may also be places where the City’s non-profit housing organization can take a leading role in housing production while the market takes hold.

Investment Areas

Investment areas are the parts of Cumberland where in order to “hold the line” against further deterioration and begin to strengthen the community, small and targeted initiatives are needed and in general can only be achieved through governmental action such as code enforcement and encouragement, street and sidewalk repair, and agency support for community organizations. Property acquisition and greening of vacant lots, etc., rehabilitation or demolition, and transitioning properties back to productive use through a nonprofit or land bank effort.

Southeast Sector

The Southeast sector of Cumberland is a diverse mix of residential, commercial, and industrial spaces, bound by Industrial Boulevard, Williams Street, and Oldtown Road. It includes the neighborhoods of Mapleside/Johnson Heights, Virginia Avenue/Chapel Hill, Walsh/Humbird, and Rolling Mill, as well as the portion of Center City that is south of I-68 and east of North Branch of the Potomac River. Community anchors include Fort Hill High School, Washington Middle School, South Penn and John Humbird Elementary Schools, and the South Cumberland Branch of the Allegany County Public Library. Greenway Avenue Stadium is a citywide point of pride and the home field for both city public high schools.



The Messick Road Industrial Area comprising approximately 40 acres at the junction of Messick Road and MD 51 was annexed into the City in 2022 and is poised for development with light industrial uses. Just south is Industrial Boulevard which follows the path of the railroad into Downtown and is an important access route from the southeast; Canal Parkway is the other gateways to Cumberland from West Virginia.

Oldtown Road is lined by well-maintained single-family homes to the north, an apartment complex and forested areas to the east near the intersection with Industrial Boulevard. A recently vacated Big Lots anchored the shopping center at the intersection which may provide an opportunity for residential redevelopment extending from the neighborhood just to the west.

Neighborhood stability varies in the southeast sector with Johnson Heights having higher ownership rates and fewer vacant and blighted properties, while areas like Chapel Hill and Virginia Avenue have older housing stock and lower home ownership rates. Virginia Avenue is the primary neighborhood commercial corridor in the southernmost part of the sector with smaller locally owned niche stores while Industrial Boulevard hosts larger regional retailers like Save a Lot grocery store and Planet Fitness.

Although the rail yard and locomotive maintenance facility is an important job source for Allegany County and a critical national asset, when combined with Industrial Boulevard, it separates residents from easy access to the river, a revitalizing Rolling Mill development from Canal Place, and Walsh-Humbird neighborhood from the rest of the city. The North Branch of the Potomac River and the C&O Canal towpath ring the southeast sector; residents can access these amenities from the parking area at the Gene Mason Sports Complex, from north to south.



Opportunity Areas

- A** Virginia Avenue is Cumberland’s historic other “Main Street,” an anchor for southeast Cumberland. Encouraging occupancy by small footprint commercial uses with housing or offices above would be most typical of a successful main street. The City’s effort to organize community leaders and small business is a welcome effort by residents of the area and should be supported with commercial façade improvements, street paving and sidewalk maintenance.
- B** The eastern end of Industrial Boulevard between Wempe Drive and Oldtown Road serves as another opportunity area. While challenging because the commercial properties are privately owned, the aging strip commercial and industrial properties could be part of a coordinated redevelopment plan with improved roadway circulation. Area utility companies have large footprints directly behind Industrial Boulevard that are underutilized and provide larger parcels for potential new housing that fits into the residential neighborhood. A greening strategy along this corridor would also serve as a welcoming gateway to visitors and residents alike.

Investment Areas

Throughout the Southeast sector there are clusters of blighted or vacant properties that could be acquired, assembled, and made available for new residential construction or converted to formal green spaces. These community investment areas include

C Investment Area “C” is in the Johnson Heights/Mapleside area where is important to ease the transition from older residents to younger families who are interested in the attractive, quality housing stock near Oldtown Road. Maintaining the area through community greening efforts, code enforcement and encouragement, and targeting homeownership grants and loans should help to keep this part of southeast stable and attractive.

D Investment Area “D” lies between Cresap Street and W. 1st Street. This area has retained most of its residential structures although the signs of distress are clear. The poverty rate in Opportunity Area D is above 25% according to the 2020 Census and the number of vacant and blighted properties to the west of Virginia Avenue is far greater than the area to the east. While the Virginia Avenue Main Street Corridor should assist in stabilization over time, the Cumberland Bank can be deployed to stabilize these adjacent blocks in the near term. Intensive efforts that combine social services, educational resources, and family strengthening are being catalyzed by a grant from the ENOUGH childhood poverty initiative begun in 2024.

E Investment Area “E” encompasses most of the Walsh-Humbird community which lies south of the CSX Maintenance Yard. At the southern end, more than 40 properties or easements were purchased in the 1970s and 80s as part of flood control efforts; the few occupied properties remaining should be acquired for the same reason as they become available. Moving north between Clement and Potomac Street, more than a dozen properties have been identified as vacant or blighted but then all the way north to Offut Street and the CSX Maintenance Yard the neighborhood has proven quite stable with Census-measured poverty rates below 12%. Routine attention to neighborhood

quality of life issues like trash, traffic calming, and parks and recreation are desired. The Humbird community is a place where local families can seek stable housing, if not homeownership, because prices are so affordable for housing that is of reasonable quality.



Figure 3. A walking loop that connects Walsh-Humbird residents to the C&O Canal Towpath and the Northeast Branch would address community concerns about recreational access.

Northeast Sector

The Northeast sector of Cumberland is centered on the Willowbrook Road with Williams Street as the southern boarder and I-68 to the north, and the city line to the west. The east portion of Decatur Heights is included in this sector from the Baltimore Avenue exit of I-68 to Queen City Drive.

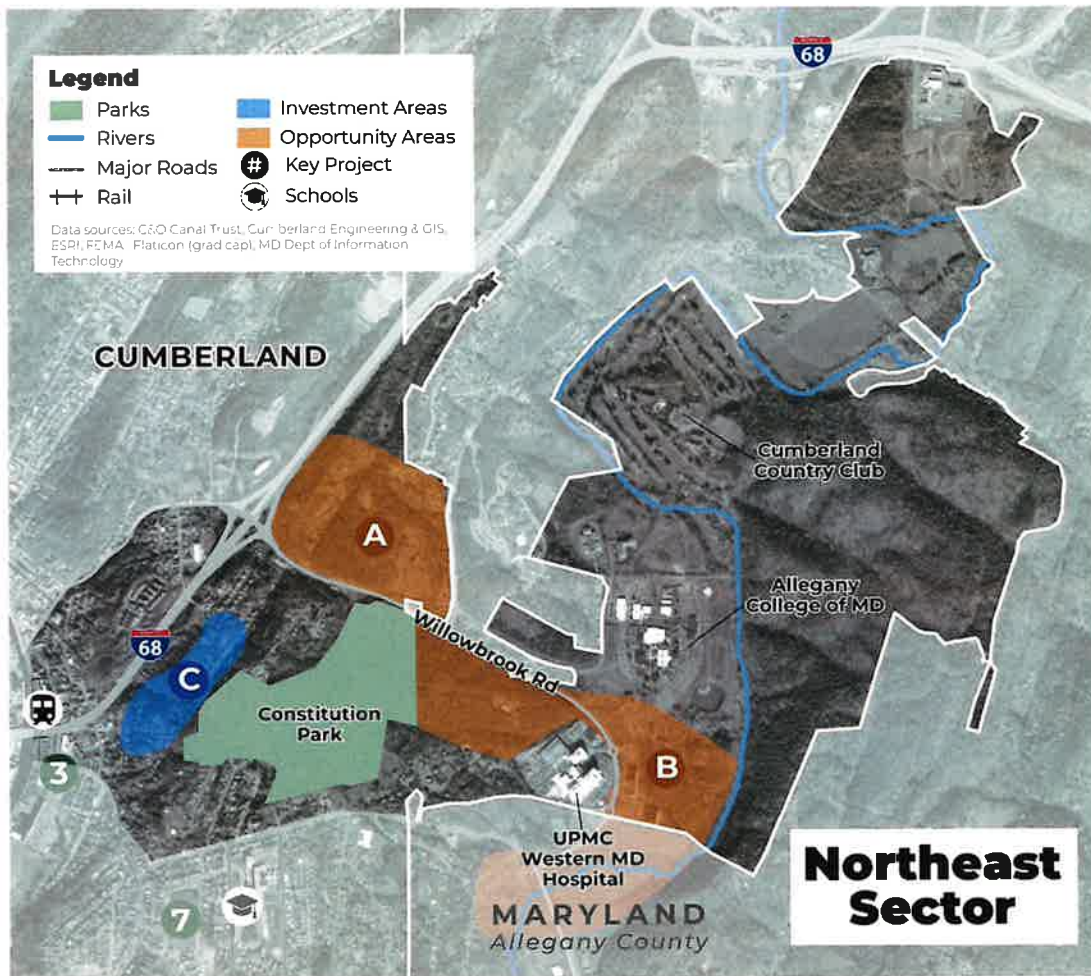


This sector includes:

- the City's prime jewel of green space, Constitution Park, a 123-acre tract of wooded green space that includes playgrounds, tennis courts, picnic pavilions, the John J. Long ball field, and the city's only public pool and amphitheater. The Fort Hill reservoir (now covered for public health purposes) and water tower are also on park property.
- the University of Pittsburgh Medical Center ("UPMC Western Maryland") which is the county's largest private employer with 2,400 employees. The 200-bed facility is a Level III Trauma Center and one of few hospitals nationwide to receive the American College of Cardiology's NCDR Chest Pain – MI Registry Platinum Performance Achievement Award, which recognizes hospitals that successfully implement a higher standard of care for heart attack patients.
- Allegany College of Maryland is a two-year community college established in 1961, offering 48 two-year degree programs and 31 certificate programs to more than 3,400 credit students and 6,900 continuing education registrants. Unlike many counterparts in Maryland, ACM has had steadily growing enrollment being a cost-effective entry point into higher education for area students, many of whom are first generation college attendees.

The northeast sector has a range of housing types :

- North of Willowbrook Road and extending along Country Club and Christie Roads, the city is suburban in context and the municipal boundary writhes in and out of the hilly landscape. Although residences and businesses in the vicinity are located on city water lines and receive emergency response from city police and fire services, many are not within the city limits.
- Along James Day Drive which sits just east of I-68, the former Cumberland Housing Alliance constructed a 35-unit plateau subdivision which today boasts housing values in some cases 25% higher than the citywide average.
- The east side of the Decatur Heights community is within the National Register Historic District with an eclectic mix of housing styles some of which remain in their original historic form while others have been covered in siding or other material. The area also contains many homes that need significant rehabilitation for health and safety risks according to the City's most recent blight inventory.



Opportunity Areas

- A. At the I-68 Interchange, various parcels have been considered for commercial development including hotel, retail, and residential. While new residential development would be preferable in this area, if commercial uses most economically viable than they must be carefully designed to promote a gateway to the Willowbrook corridor.
- B. Near to the hospital and college, the Willowbrook Corridor contains a few large undeveloped properties suitable for small subdivisions of single-family detached or duplex dwellings which should be attractive given their proximity to the college and hospital and easy access to I-68.

Investment Area

- C. **Pine – Monroe – Central:** This part of the Northeast sector has a concentrated number of vacant and blighted properties. The age and condition of the properties, as well as the condition of the infrastructure makes it difficult to see new private investment in the area. Acquisition and demolition of properties to remain as open space may be the most viable option for this community investment area.

West Sector

Cumberland's West Sector includes the Westside and Haystack/Dingle neighborhoods, which roughly straddle I-68. Haystack Mountain provides the north and western boundaries of the city line, while the east and southern sides are bounded by Wills Creek and North Branch of the Potomac River. Homes range from historic rowhomes and stately manors along Washington Street to more contemporary styles in the Dingle and along Haystack.

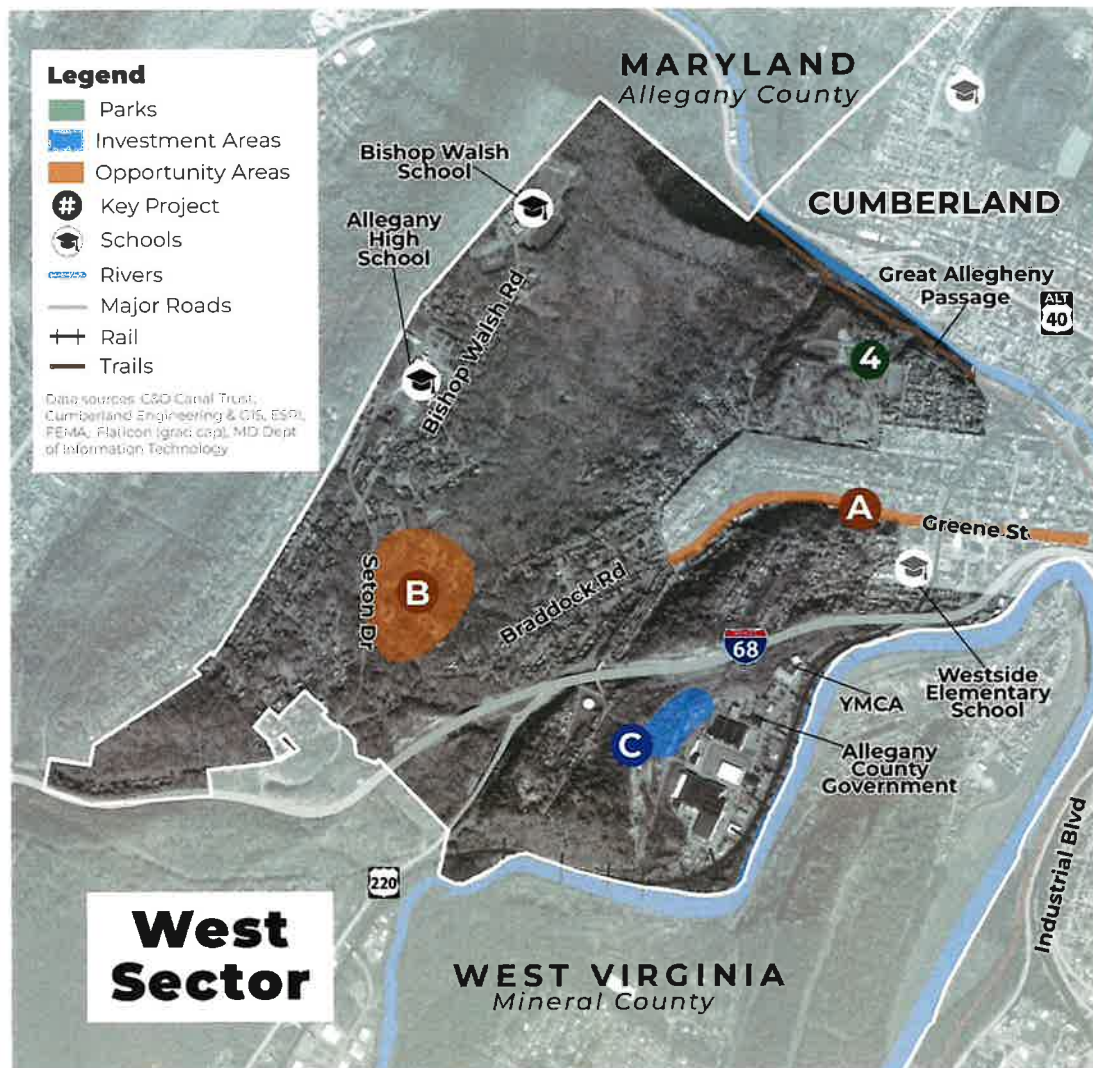


Notable in the west sector are:

- The former Western Maryland Health System's Sacred Heart Hospital property was redeveloped as Allegany High School in 2018 and is a strong anchor. Despite closure of the hospital, Seton Drive is still home to many medical offices, although a few have moved due to the new UPMC campus along Willowbrook Road.
- The Allegany County government administration building and circuit are located along Washington Street, and associated law offices and professional services firms are located within walking distance which keeps the neighborhood stable and active
- The former Kelly Tire property is now headquarters for Grow West, a 100-employee high growth company in the cannabis industry.
- The Washington Street and Greene Street historic districts reflect the wealth that once was present in Cumberland and remain in good condition thanks to historic preservation efforts and deep civic pride. The volunteer-led "Let's Beautify Cumberland" organization is well known for its community greening and landscaping projects in this area, and the Westside Neighborhood Association which is a strong advocate for community needs and projects.
- The Maryland National Guard Readiness Center at 1100 Brown Avenue is the furthest facility west in Maryland and plays a key role in support missions in the western part of the state.
- Allegany High School and the Bishop Walsh Catholic School (K-12) sit at the base of Haystack Mountain. Approximately 1,000 students are served among the two schools.

Key issues in the west sector near to downtown relate to preservation of quality housing stock, maintaining continuity of the streetscape, and improving connectivity. Along the historic mixed-use Greene Street corridor, infill commercial buildings do not follow the historic qualities of nearby homes, leading to a disjointed aesthetic; closure of the Washington Street bridge to all traffic has left residents feeling disconnected from downtown; and isolated pockets of the near west like Sperry and Manns Terrace have fallen into deep disrepair.

Further west in the In Haystack/Dingle area are solid blocks of single-family homes that can transition from older residents to younger families and middle-aged households who choose the attractive, quality housing stock. This would be an area to target neighborhood promotion for potential new residents and a place for current Cumberlanders to move up the economic ladder. Similarly, the Haystack mountain area has beautiful vista views, quality housing stock, and proximity to good schools. It appears that the mountain was once slated for subdivisions along its plateaus; however, residents in the area believe that the that further development on the mountain would be risky in terms of stormwater and erosion.



Opportunity Areas

- A Greene Street Historic District:** Accompanying many historic rowhomes and single-family structures are a mix of commercial buildings, which range from cinder block buildings to historic structures. There is an opportunity to make façade renovation funds available for residential and commercial buildings to create a more consistent look.
- B Haystack Mountain Cluster Development:** The recommended land use plan shows an area described as “residential conservation” which would permit cluster development more densely away from the steep slopes.

Community Investment Areas

- C** The Sperry and Manns Terrace community is tucked in the hillside behind the county government’s public works facilities and hemmed by a scrap yard to the south. Due to the terrain, poor infrastructure, and surrounding land uses, the likelihood of redevelopment in this area is low; acquisition and demolition of properties would not be a priority. However, code enforcement and environmental investigations in this area would protect the neighborhood from further disrepair.

North Sector

Nestled between Wills Mountain and I-68 is Cumberland’s north sector which is comprised of the neighborhoods of Wills, Shriver/McNamee, and a portion of Decatur Heights. The CSX railroad tracks and US 40 acts as the southern boundary, while the northern boundary is along Bedford Road/Old Route 220 at Knob Road. Wills Mountain State Park is to the western boundary and I-68 is on the east. The Bedford Road/Frederick Street overpass is the primary means of accessing downtown from the north, while Knox and Valley Streets cross at-grade to the west.



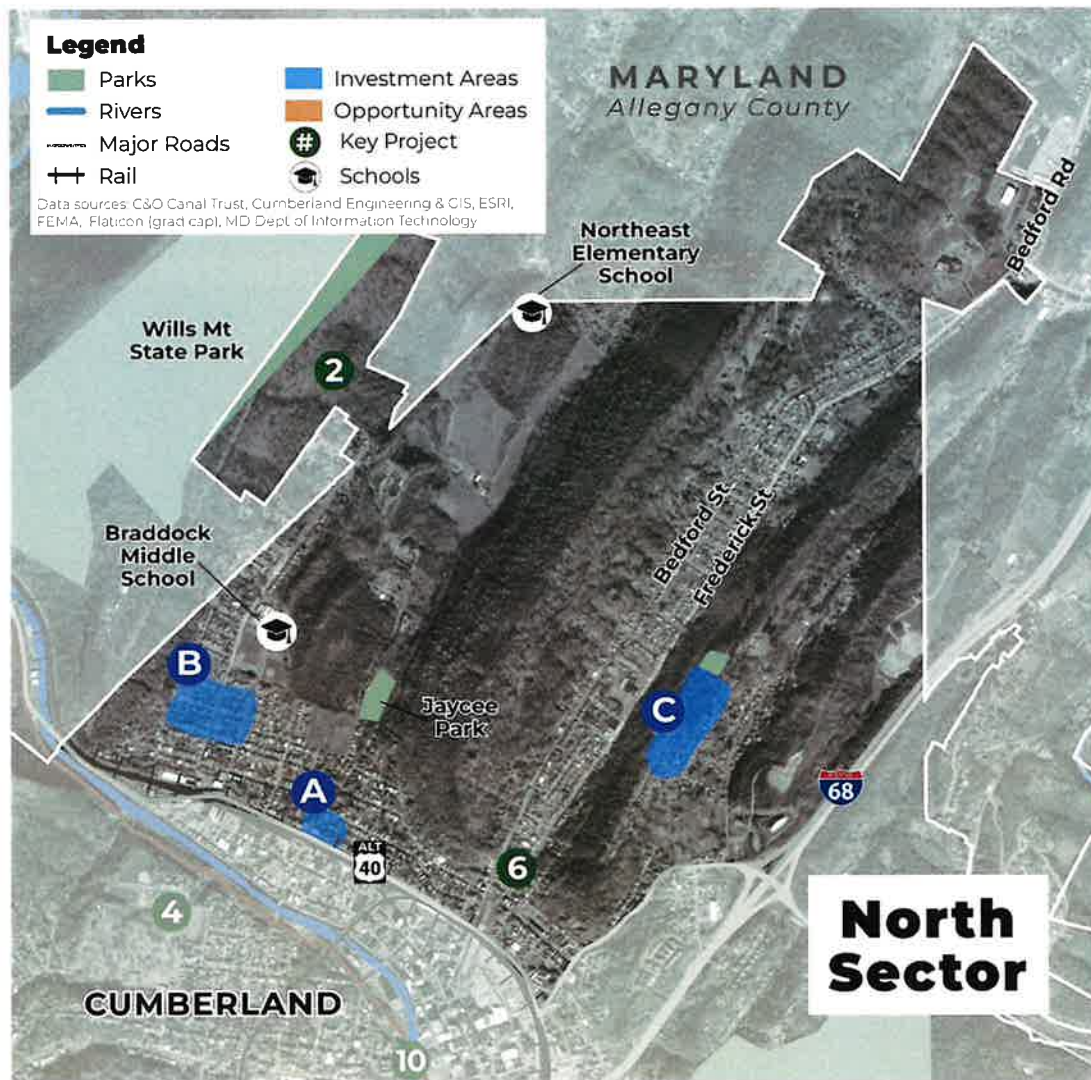
The north sector is mostly residential with some commercial activity occurring in the blocks near to downtown and at the Naves Cross Road and Bedford Road intersection leading to I-68. The Commerce Center opposite Naves Cross Road is the site of a CareFirst Blue Cross Blue Shield claims processing center and the Chessie Federal Credit Union, along with the Biederlack building which has housed a variety of light industrial functions over the past few decades.

Braddock Middle and Northeast Elementary schools are community anchors and surrounded by well-maintained homes. Communities along Bedford and Frederick Streets are generally stable. At times, speeding traffic along the long straight roads detracts from community quality of life.

Closer to downtown, Columbia Street, Walnut Street and Bond Street shows signs of housing distress in certain blocks and stability in others generally closest to Valley Street. Committed residents have formed the Columbia Street Action Committee to advocate for their neighborhood which also boasts some well-maintained brick rowhomes. Further east,

Baltimore Avenue winds from I-68 where to the north, housing conditions are poor but, in the blocks approaching downtown are beautiful, well-maintained historic properties.

Baltimore Avenue itself is a cause for concern with several serious injury crashes occurring along it as drivers fail to navigate the winding road downhill at high speeds. The junction of Goethe Street with Baltimore Avenue is particularly treacherous. Just north of Queen City Drive, where N. Front Street, Park Street, and Baltimore Avenue merge, non-local drivers are often confused by the traffic patterns; this is particularly dangerous because of proximity to the railroad tracks.



Investment Areas

The whole of the north sector is generally stable, but nearly every block has a property or two that is blighted or vacant. Keeping this sector stable is critical to maintaining Cumberland's residential tax base. Baltimore's Healthy Neighborhoods program may be a model for the north sector. Whereas many community development programs seek to repair as many homes as possible in a large area, the 'healthy neighborhoods' approach targets specific blocks for

maximum market impact. Blocks where the housing is in especially good condition are targeted for street resurfacing, sidewalk repair, and greening. On blocks where some blight is beginning to show, community action is encouraged to support neighbors who may be aging out of homeownership and can no longer maintain their property.

A critical element of healthy neighborhoods approach is to forge strong connections among neighbors, then set high expectations for property maintenance, encouraging reinvestment by property owners and marketing the community to and through friends, family, and colleagues to attract new residents.

- A. The 200 – 300 blocks of Valley Street offer an interesting opportunity for land assembly and/or rehabilitation of the Old Valley Tavern and adjacent Craft Emporium. Efforts to strengthen area can build from the Valley Street Park.
- B. Shriver Avenue, Shawnee Street, and Sylvan Avenue between Franklin Avenue and Piedmont Avenue should be a testbed for the Healthy Neighborhoods approach. The houses in this community are in good condition and the community is well maintained. Basic public improvements such as street resurfacing and sidewalk repair would help in the marketing of this community. Code enforcement and encouragement should be used to lightly prod property owners where a bit more upkeep is needed.
- C. Frederick and Bedford Streets are generally stable although it appears that older residents are beginning to transition out of the community. Targeting of homeownership incentives would be a means of keeping these properties at high value.

Central Sector

The Central Sector comprises the city's downtown commercial, government, and civic core, as well as some of the oldest residential and industrial areas that developed adjacent to downtown. It includes much of the area that comprised the Center City neighborhood in the 2013 Comprehensive Plan with some modifications, with some blocks added north of downtown, including north of Wills Creek, and excluding areas south of I-68 between east of the North Branch of the Potomac River. The former B&O, now CSX, railway line forms the eastern boundary from the point where the tracks cross I-68 to where Queen City Drive parallels Henderson Avenue. This boundary follows Henderson Avenue to Franklin Street, where it turns perpendicular to the river and then heads west on Mechanic Street to where the railroad tracks cross Wills Creek.



Similar to the Center City Neighborhood of the 2013 Plan, the Central Sector extends west of Wills Creek to include civic buildings and the National Historic Districts on Washington and Greene Streets. It also includes areas between Lee Street and Wills Creek between Washington and Cumberland Streets from Tilghman to North Lee Street. West of Tilghman, the sector extends between Fayette and Green Streets and includes blocks south of Greene between South Allegany, Patterson, Beall, and the river.

This sector includes the portion of the Canal Place Local Historic District north of I-68, which encompasses the Downtown and Washington Street National Register Districts. The Central Sector also includes the Greene Street National Register District. This is where Cumberland's settlement first began and was the origination point and first leg of the federally funded National Road, also referred to as the "Cumberland Road," beginning in 1811. As noted in the city's 2024 Historic Preservation Plan, only the Canal Place Local Historic District has enforcement authority through the Cumberland's building code review process. Yet, the plan recommended that Greene Street and Cumberland's other National Register historic districts be studied for potential local district designations.

As one would expect, the Central Sector is home to many City and County government functions, including City Hall and the City Public Safety Building, the historic Allegany County Circuit Courthouse, the Allegany County District Court of Maryland, and Allegany County Department of Social Services. The administrative offices of the Allegany County Library system are in the main library building on Washington Street opposite the courthouse. Yet, some County government have functions moved out of Downtown in recent decades. The County's administrative offices are located south of I-68 in the former Kelly-Springfield Tire complex, and the County's Health Department is at 12501 Willowbrook Rd SE near the campus of the Western Maryland Medical Center.

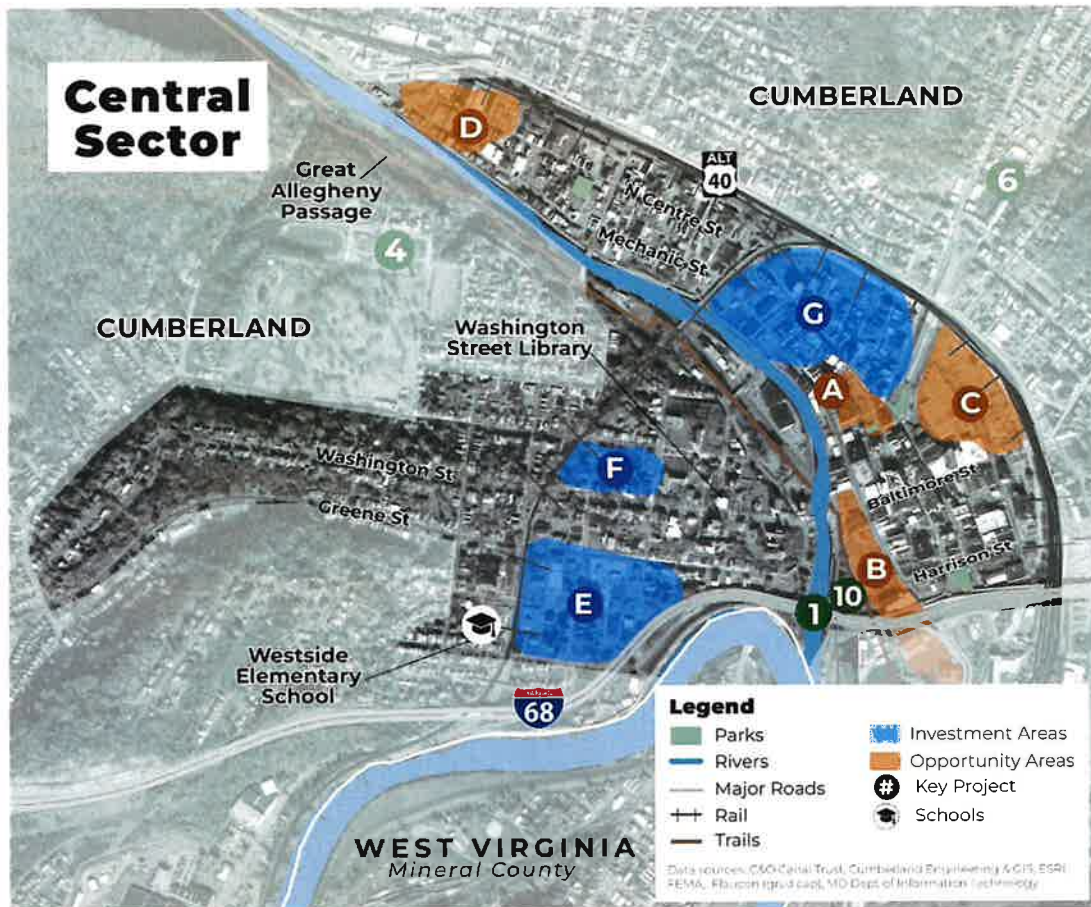
Cumberland's commercial centerpiece is the five blocks of Baltimore Street – the city's historic main commercial street – between Wills Creek and Queen City Drive. Baltimore Street and the surrounding blocks are experiencing a revival thanks to sustained public and private investment since the 1990's. In 2024, the City completed a capital project for reopening Baltimore Street's 1970's-era pedestrian mall to vehicular traffic and a pedestrian-oriented streetscape. Renovations of historic properties have provided spaces for new and legacy businesses as well as upper-floor apartments and offices. While concentrated on Baltimore Street, these adaptive

reuse projects are bringing investment and new businesses to Center and Liberty Streets as well.

This progress downtown marks a positive trend in a turnaround that began in the early 2000's through coordinated efforts of the City, County, Cumberland Economic Development Corporation, Downtown Development Corporation, and the Downtown Cumberland Business Association. It is now a priority for the City and its partners to build on this momentum with complementary investments that continue to increase the number of residents and mix of businesses downtown. Improving connectivity and walkability between Baltimore Street and other parts of downtown is another priority. Key to that goal is development activity toward Canal Place and the river, as well as past George Street and across the railroad tracks to the Park Street corridor.

Canal Place is the historic endpoint of the Chesapeake and Ohio Canal and now serves as the meeting point for the C&O Canal Towpath trail and the Great Allegheny Passage (GAP) trail that link to Washington, D.C., and Pittsburgh, PA, respectively. Canal Place anchors the Passages of the Potomac National Heritage Area (formerly the Canal Place Heritage Area), a state and federal designation that covers relevant historic places and programs in Cumberland and Frostburg.

The Canal Place Preservation and Development Authority oversees the preservation, development, and management of the Heritage Area. The Authority also has the benefit of owning the land that comprises "Canal Place," including several income producing properties and other parcels with potential for future development. A flagship initiative of the Heritage Area in 2025 is constructing the River Park at Canal Place. Features include a whitewater kayaking course at the confluence of Wills Creek and the North Branch of the Potomac and a new riverside trail loop centered on downtown. The project will improve water quality, advance wildlife passages, provide an exciting new downtown river experience, and increase awareness for the region as a premier outdoor recreation destination.



Opportunity Areas

- A** **City Hall, Public Safety Building and municipal parking lots.** Explore options for reusing or developing some portion of these properties for other uses, including new apartments, that would better leverage investment and business activity on Baltimore, Center, and Liberty Streets. (Locations: 15 N Liberty Street, 57 N Liberty)
- B** **Baltimore and Mechanic Streets** – Explore redevelopment potential for Times-News buildings, Breezeline Broadband property, and surface parking lots to connect activity on Baltimore Street with Canal Place and across Wills Creek to Washington Street. Infill and streetscaping along Mechanic Street between Baltimore Street and Canal Street would encourage Canal Place visitors to support Baltimore Street businesses. This site may accommodate a new City government center if the current properties around Liberty and Bedford Street have potential for housing and mixed-use development. Surface lot at Baltimore and Mechanic Street is critical for connecting downtown across Wills Creek from Baltimore Street to Washington Street.

- C** **Rose's Plaza**, pad sites and surface parking lots at Baltimore and George Streets, plus the length of Queen City Drive to Frederick Street, all present potential for better design and increased density to anchor the west side of downtown. The 2019 DCCMP provides ideas for new circulation and development in this area. (50 Queen City Drive)
- D** **Franklin Street – N. Mechanic Street – Canada Place** – Vacant industrial properties could host new businesses. (Below between Henderson meets Mechanic)

Investment Areas

- E** **Washington Street Library** – Reposition this as a cultural center with increased public programming. Consider joint use with other institutions, such as a downtown “study center” for Allegany Community College.
- F** **Queen City Drive – Bedford – N. Centre – N. Mechanic – North end of Downtown** adjacent to Baltimore Street commercial area. Mixed of older housing stock with ground-floor retail and upper story space, plus varied land uses and surface parking lots, walkable to downtown. Opportunities for home ownership and small business expansion. Large church properties could integrate housing.
- G** **Greene – Winton – Smallwood – Beall - Walnut** -- Redevelopment of former Geatz's bar expected. Open parcels and parking lots border the property. New cannabis dispensary is close by on S. Walnut Place. Close to I-68 exit. Walkable to downtown business district;

Chapter 3: Infrastructure, Community Facilities and Public Services

Water Supplies

The City of Cumberland's drinking water system is a critical regional resource, not only serving the city itself but also surrounding communities in Allegany County, Pennsylvania, and West Virginia. The system's backbone is Evitts Creek, flowing from Bedford County, Pennsylvania into the Potomac River. This source is impounded in two reservoirs, Lakes Gordon and Koon, which together provide more than 3 billion gallons of storage capacity. Lake Gordon feeds directly into the city's water treatment plant, while Lake Koon provides a backup supply, ensuring resilience during periods of drought or heavy demand.



The water treatment plant, located in Bedford County, Pennsylvania, has evolved over more than a century. Built in 1913 with a capacity of 6 million gallons per day (MGD), the facility underwent multiple expansions through the mid-20th century and was modernized in the 1990s and early 2000s with advanced clarification and solids-handling systems. Today, it is permitted to treat up to 15 MGD with a safe yield of 16 MGD. This capacity ensures that the plant can serve both present customers and accommodate future growth. Even with this robust capacity, average daily system demand is just over 6 MGD, meaning the system uses roughly half of its safe treatment limit.

The distribution system includes approximately 110 miles of mains within Cumberland's boundaries and another 24 miles outside of the city. Service is extended both directly and through wholesale agreements to surrounding municipalities. For example, LaVale, Cresaptown, Ridgeley (WV), and Carpendale (WV) all receive water via the city's system. This regional service role makes capacity planning more complex, since demand from outside communities must also be accounted for in future projections.

Analysis of water consumption has shown that Cumberland's average residential water use is far lower than the state's standard planning factor. A 2011 study of billing records demonstrated that the city's average household used approximately 101 gallons per day—only 40% of the Maryland Department of Environment's standard of 250 gallons per day. A five-year weighted average between 2007 and 2011 confirmed a long-term figure of 110 gallons per household per day. This lower demand reflects Cumberland's smaller household sizes, urban density, and reduced lawn irrigation needs compared to more suburban or rural areas.

Infrastructure challenges remain, particularly in the McNamee Tank service area and high-elevation neighborhoods such as Shriver Ridge, where pressure and fire flow are limited. Additionally, breakages in older mains highlight the need for systematic asset management. Despite these localized concerns, overall service capacity is more than sufficient with more than half of the system's yield untapped.

Wastewater

Cumberland's wastewater system is extensive, consisting of approximately 150 miles of sewer mains within the city limits, along with treatment facilities designed to handle both sewage and stormwater inflows. Like many older cities, Cumberland's wastewater and stormwater collection and treatment facilities were built as one. While this design was common when the system was constructed, it results in challenges to meet modern water quality standards – a critical issue for Cumberland which is building a thriving outdoor economy.

Broadly speaking, capacity of the City's sewerage system is not an issue. But when heavy rains occur and rush water into the combined system, it can be overwhelmed at certain points or at the wastewater treatment plant (WWTP) which leads to "combined sewer overflows" (CSOs). When a CSO occurs, water containing bacteria and nutrients discharges without treatment into North Branch or the streams and creeks that feed it.

Over the past 30 years, City has transitioned to separate storm and sewer systems wherever possible and upgraded the City's wastewater treatment plant (WWTP) located on Offutt Street to reduce pollutants that degrade water quality. The City has also implemented best practices for stormwater management to reduce the flow of stormwater into the collection system. As a result, the city has significantly improved the quality of effluent released into the North Branch of the Potomac River. Work continues (and will continue for many years) to reduce CSOs and their impact on water quality, and at great expense to the City.

The challenges of the next twenty years will be to mitigate heavy flows into the system from storms which are becoming more frequent and intense; and to maintain what has been built to handle and treat the flows. Cumberland could also use some help from neighboring Bedford County and the Commonwealth of Pennsylvania, which have been notably slow to meet their obligations under various multistate Chesapeake Bay agreements.

Strategies

1. **System Maintenance** – Establish a comprehensive Infrastructure Asset Management System to track and prioritize water and sewer line replacements. This approach will minimize emergency breaks, coordinate upgrades with street projects, and extend system life.
2. **Combined Sewer Overflow Control** – Continue to implement measures to reduce combined sewer overflows.

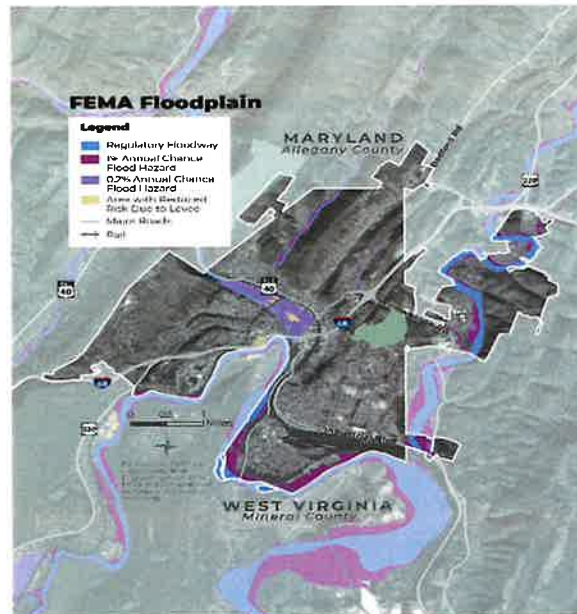
Stormwater Management and Flood Control

Managing stormwater in Cumberland is a vital activity for maintaining water quality for the outdoor economy and for the protection of the property and safety of residents and businesses. As discussed above, the city has made significant investments over the past twenty years to address water quality issues caused by combined sewer overflows; however, this does not much affect the potential for flooding.

After major floods of the 1930s and 1940s that wiped away neighborhoods and hobbled industry, the U.S. Army Corps of Engineers (USACE) and the City built a system of channelized reaches on Wills Creek and the North Branch Potomac, plus levees, floodwalls, floodgates and pump stations to protect the City against inundation. Core elements of the system were completed from the 1950s through 1970s and today the City operates and maintains the flood control system with and for USACE. The Wills Creek levee protects the City to approximately 23' and only twice since the 1970s has the downtown and low-lying neighborhoods experienced anything more than nuisance floods.

Although the flood control system has served Cumberland well over the past 50+ years, the increased frequency and intensity of hurricanes and once-routine rain and snowstorms pose a heightened risk to Cumberland. The structural flood control projects built by USACE specifically to protect communities from rising waters and flooding but do nothing to slow the flow of water to the tributaries that feed the North Branch and Wills Creek.

One can see that other Appalachian towns from eastern Kentucky, to Asheville, North Carolina to just 15 miles away in Westernport have experienced historic flooding in the past few years, the likes of which have not been experienced in the previous hundred years. While portions of downtown are structurally protected from flooding in certain areas, not all communities are protected the same. Recognizing the ongoing risk to Cumberland, the Federal Emergency Management Agency (FEMA) updated the Flood Insurance Rate Maps (FIRM) in 2020 to extend further outward into the city. This vulnerability must be considered in future planning and resource prioritization.



Strategies

1. Cumberland should continuously take proactive and protective measures to encourage watershed restoration and improve infiltration by removing impervious surfaces, maintaining forest cover and natural features that slow the flow of water during intense storms.
2. Cumberland should advocate for continuous maintenance of the structures built by USACE to protect downtown from major floods.

3. Strengthen partnerships with Bedford County and the Commonwealth of Pennsylvania to safeguard the Evitts Creek watershed, including conservation easements and forest management to limit potential contamination of Lakes Gordon and Koon

Roads & Bridges

Transportation infrastructure and services in Cumberland are dominated by roads and autos, with very limited transit and intercity services and bicycle/pedestrian facilities which are primarily oriented towards recreational users. The City's transportation responsibilities are limited to the maintenance of approximately 131 centerline miles of roadway and their associated sidewalks, drainage systems, culverts, and bridges. Transit services are provided by Allegany County (AllTrans) on six routes operating on schedules with 60 to 90 minutes between trips. Intercity transportation is provided by BayRunner Shuttle (contracted with Greyhound) with four round trips daily, and Amtrak.

Road Ownership & Maintenance Responsibilities

Of the 131 centerline road miles for which Cumberland is responsible, most are local and neighborhood streets with low volumes; however, in the late 1980s and early 1990s, the City took possession of U.S. Route 220 (Greene Street/McMullen Highway); U.S. Route 40-A (Henderson & Baltimore Avenues); and Braddock Road (MD Route 49). The State Highway Administration is responsible for the most heavily travelled roadways including Interstate 68; Industrial Boulevard (MD Route 51); Canal Parkway (MD Route 61); and portions of Willowbrook Road (MD Highway 639).

Cumberland has been proactive in its approach to road maintenance by using a "pavement management system" to periodically assess and prioritize resurfacing and other asphalt treatments. Sidewalks are the responsibility of adjacent property owners but with the personal resources available to property owners, the City is loathe to issue citations and often will make repairs itself when serious hazards are present. Street lighting is provided by Potomac Edison with tariffs paid by the city for maintenance and electricity.

Like other older rural communities, Cumberland strained to meet its roadway maintenance needs. In FY2025, the city will receive approximately \$1.8 million in formula-based shared transportation revenues from the State, but this is a tenuous source of funding that is often targeted by the Maryland General Assembly to meet other needs across the state. For high-cost bridge projects, enhancements to the transportation system like the re-opening of Baltimore Street, and bicycle/pedestrian, Cumberland must compete at the state and federal levels for grants or other special allocations. The City has been fortunate to receive such grants, although the City, too, must prioritize its road and bridge projects relative to other community and economic development projects for which it seeks external funding and which typically come with a matching requirement of 20%.



Key Issues

The most significant transportation infrastructure issues in Cumberland relate to the three City-owned bridges which cross the Northeast Branch and Wills Creek, and Interstate 68 which winds its way on an elevated structure through Cumberland. To some extent these bridges are intertwined. I-68 carries approximately 44,000 trips through Cumberland on an average weekday. If there were an extended closure of I-68 through Cumberland, traffic would necessarily be re-routed to local streets and MD 49 (2.5 mile detour) or US 40 (7-mile detour), as occurs today when there is a crash that brings I-68 traffic to a halt. Over an extended period, such re-routing would cause significant damage to city streets as approximately 13.5% of all trips on I-68 are freight trucks (Class 5 – 8).³



I-68, the "National Freeway," runs on an elevated structure through Cumberland. It is in significant need of structural repair which brings both challenges and opportunities for the city.

Ensuring that the three local bridges crossing the Northeast Branch and Wills Creek are open and in good condition is important to community mobility, emergency services, and the local and regional economy. Rehabilitation of the Baltimore Street bridge over Wills Creek was completed in late 2024 and was funded jointly by the City and Maryland Department of Transportation. Work on the Cumberland Avenue and Fayette Street bridges is likely to occur in 2027 – 2033 again with work being jointly funded.

Washington Street Bridge

The remaining significant local bridge project in Cumberland is the Washington Street bridge over CSX. Closure of the bridge since 2017 due to structural concerns has been an "open wound" for many residents living north of the bridge.⁴ Re-opening of the bridge without structural repairs is infeasible; however, rebuilding the bridge is a complicated engineering, legal, and environmental challenges that will require considerable effort among the City, CSX, and community partners.

The Washington Street bridge problem should be viewed through a national lens, not just a local one. Federal design standards now require all bridges to accommodate double-stack trains which would raise the minimum clearance of the Washington Street bridge from ~18' to ~23' (or 21' 9" with a waiver). It may be that bridge reconstruction cannot rationally be

³ Source: SHA Internet Traffic Management System, data collected in August 2024.

⁴ [Cumberland Times News](#), August 26, 2023, Residents: Washington Street bridge closure an 'open wound'

addressed until there is a program to double stack freight trains to the Midwest from the I-95 corridor and address all of the clearance issues systematically.

Re-opening of the Howard Street Tunnel to accommodate double-stack trains unlocks a significant portion of the I-95 corridor for double-stack capabilities; CSX and its state and federal partners are now turning their attention and investments at advancing double-stack capabilities to the Midwest – a process which may take 30 years or more. In the near term, resolving the Washington Street bridge clearance removes one key obstacle to creating a free and clear route to more efficiently from the I-95 corridor to Pittsburgh, Cleveland, and Chicago.

A short-term solution may be better considered that improves community mobility even if full vehicular access can't be restored.

Strategies

1. The City should consider re-opening the Washington Street bridge to pedestrians and bicyclists only. Such a re-opening with beautification measures begins to address concerns about lost benefits of community mobility and tourism opportunities, and to a lesser extent would improve public safety. The best local examples might be the Fort Avenue bridge in Locust Point, Baltimore linking downtown to Fort McHenry National Monument, and the Wicomico Street bridge in Mt. Winans, Baltimore, both of which were closed to auto traffic for several years but remained open to pedestrians. Both are over CSX railroad tracks. The former bridge was ultimately re-opened to cars, and the latter demolished under a larger bridge rehabilitation cost-sharing agreement between the City, State of Maryland, and CSX. There are several examples of this approach being taken on the east coast and Midwest, with many located in Appalachian communities (see inset.)

Appalachian Region Precedents for Re-Opening Bridges for Pedestrian/Bicycle Use Only

The **Wheeling (WV) Suspension bridge** over the Ohio River has been closed to cars since 2019 but remains open to pedestrians and bicyclists as the state evaluates long-term use.

The **Gay Street Bridge in Knoxville (TN)** was closed to vehicles in 2024 after a compromised element was found; the city has now reopened the bridge **for pedestrians and cyclists only** with no plans to reopen it for vehicular use. The bridge spans the Tennessee River and a freight rail line owned by Norfolk Southern.

The **Walnut Street “People’s Bridge”** in Harrisburg (PA) was permanently close to motor vehicles after Hurricane Agnes damage (1972) and was retained and celebrated as a widely used pedestrian bridge and recommended even despite a partial collapse on the west end in 1996.

2. The City, working through MDOT, should request that FHWA convene a national resource panel for the Washington Avenue bridge. The Federal Highway Administration has a national resource program formerly known as the Accelerated Construction Technology Transfer now embedded within the Every Day Counts initiative. The program is a three-day workshop drawing on skill sets from a pool of national experts who are teamed with their local counterparts to explore innovative concepts to address the thorniest of bridge design and construction issues. The program has helped to get many projects like the Washington Street bridge “unstuck” from years of local hard feelings among stakeholders by refocusing on potential solutions the work at hand.

I-68 Viaduct Reconstruction

Characterized by steep grade changes and sharp curves that have contributed to years of safety and congestion issues, the I-68 viaduct serves as a physical, economic, and visual barrier, which divides the City of Cumberland in half. SHA has reached a pivotal moment of opportunity as the largest viaduct structure is rapidly deteriorating and determined the structure will require a full deck replacement by 2031 at a cost likely to exceed \$100 million. As SHA indicated in a recent grant application to USDOT, the \$100 million investment would extend the service life the bridge another 30-40 years but would not address opportunities to enhance safety, accessibility, and equity issues.



An enormous share of the downtown's land is affected by the I-68 viaduct and its ramps. Structural redesign of the highway including can reduce footprint of the structure that keeps a large swath of land in the shadows.

SHA is developing a process for redesigning the viaduct and ramps and integrating that work with the City's vision for redevelopment and connectivity. The process will include analysis of the land uses around the project area, including an assessment of potential uses and reuses of MDOT-owned right of way beneath and adjacent to the existing Viaduct.

It should also be noted that hundreds of thousands of work hours will be required to rehabilitate the bridge over several years; work that will be performed by skilled labor receiving excellent family supporting wages.

Strategies

1. The City must take an active and advocacy role for a viaduct reconstruction project that reduces the bridge as a barrier, unleashes development opportunities, and improves gateways into the city.
2. The City should support SHA efforts to constructively engage community members and encourage SHA to invest in early workforce development activities that a pipeline of local labor to rebuild the viaduct.

Chapter 4: The Natural Environment

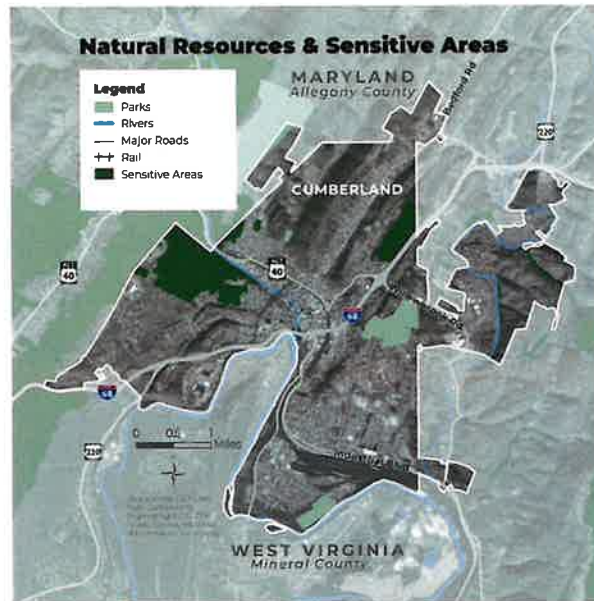
Natural Resources

Cumberland lies in the Ridge and Valley Province of the Allegheny Mountains, within the Potomac River Basin and near the Chesapeake Bay watershed headwaters. The city is surrounded by rugged mountain terrain, including Dans Mountain, the highest in Allegany County at 2,898 feet, and sits approximately 15 miles west of the Eastern Continental Divide. It is these mountains, ridges, and valleys which frame the natural beauty of Cumberland and where Cumberland is transforming a post-industrial economy to an ‘outdoor economy.’

Important characteristics of the natural environment and considerations in its preservation include:

- Steep slopes dominate the landscape — about 27.9% of city land has slopes greater than 25%. This makes new development challenging and forces the City to look in most cases for redevelopment opportunities rather than areas for new construction.
- All of Cumberland’s creeks and streams flow into the North Branch of the Potomac River, which forms its southern boundary with West Virginia. Key tributaries include: Wills Creek, Evitts Creek, Dry Run, and Willow Brook. Most of these waterways have been altered by historic development and flood control projects. Preservation of the watershed surrounding the streams is important to the health of the Potomac River and Chesapeake Bay, as well as supporting the outdoor economy.
- Two Ecologically Sensitive Areas (ESAs) are within or near the city a forested bluff along the North Branch of the Potomac River at Brown Avenue; the northern end of Haystack Mountain (“The Narrows”), part of the Mountain Ridge Rural Legacy Area, preserved for ecological and scenic value. These areas are protected under local zoning codes, conservation zones, and Viewshed Protection Overlay Zones, limiting development and preserving biodiversity.

Cumberland has a strong urban forest canopy with 49% overall tree coverage. Major forest tracts are on Haystack and Wills Mountains, McNamee Hill, and Shriver Ridge. In developed areas, the urban tree canopy is 27%, with most trees on residential lots and in Constitution Park.



Regionally-Significant Parks & Trails

The City of Cumberland's rebound from population and economic loss has in part been driven by the "outdoor economy." One of the most significant contributors is the Great Allegheny Passage (GAP) trail runs 150 miles from Pittsburgh to Cumberland. Here it is a stopover for many who connect to the C&O Canal Towpath and journey 180 miles to Washington, DC. Many hikers and bikers can be found camping or staying at local inns, eating in Cumberland's restaurants, and otherwise resting in Cumberland before continuing on their journey. Others come to visit the C&O Canal National Historic Park facilities in Cumberland on day trips or to walk or bike on connecting trails; use Cumberland as a base for hunting or kayaking trips. Together, these outdoor assets are more than just recreation – they are an

economic generator for Cumberland, Allegany County, and Western Maryland. While Cumberland is not directly responsible for these assets of regional and national significance, unless the City of Cumberland is their chief advocate dozens of other communities will surely advantage of the state and federal resources allocated to parks and recreation.



Two regional park and recreational assets may be on the horizon for Cumberland which will help to keep the outdoor economy fresh and thriving: the proposed Riverpark at Canal Place and opening of public access to Wills Mountain State Park.

River Park at Canal Place

This project will invigorate the underutilized Potomac River Corridor and create access to the Potomac for recreational destination for bikers, hikers, fishermen and both flat water and whitewater river enthusiasts. It is envisioned that River Park will be both a local daily recreational resource and host major regional and national events. The Riverpark master plan relies on removing approximately half the height of the industrial dam (approximately 10-12' in elevation) to allow for water features that create the river park experience. Close coordination with the US Army Corps of Engineers and the National Park Service are necessary for the river park to be realized. Preliminary estimates from 2020 placed the estimate cost of the project at approximately \$15 million which will no doubt rise with time. Local, state, federal and private funding sources will be required.



Image Courtesy of the Passages of the Western Potomac Heritage Area

Wills Mountain State Park

Wills Mountain is a scenic stretch of land on the western edge of Cumberland that has been officially inaccessible to the public for decades. In 2024, the State of Maryland purchased the former Armor Plastics Corporation property, which spans 49 acres adjacent to Wills Mountain and includes a private road up the mountain that will enable the state to one day re-open the park to the public. Wills Mountain is a unique habitat in Maryland and home to several rare and endangered plant and animal species. A park master plan is being developed to protect those resources while also



supporting active recreation like rock climbing and passive recreation like birdwatching. Re-opening of Wills Mountain State Park will provide another important asset to the region's outdoor economy.

Local Recreation and Parks: Assets, Access, and Activities

While the GAP trail, C&O Canal Towpath, and other recreational assets are thought of as regional and national assets supporting the outdoor economy of Cumberland, it is important that residents see them as their own, too. The planned river park and re-opening of Wills Mountain state park are opportunities to integrate community ideas and participation and to complement the City's existing parks and recreation assets and activities.

The City of Cumberland owns and operates parks and recreational facilities including playgrounds, sports fields, trails, swimming pools, a BMX track, skate park, and other facilities primarily for the benefit of Cumberland residents. The two largest city-owned parks are Constitution Park (96 acres) and Gene Mason Recreation Area (55 acres). The City Parks and Recreation Department offers programming throughout the year for young people and adults alike. The City's swimming pool at Constitution Park is a well-used and beloved facility. Also critical to the recreation system are access to public schools for ballfields and indoor activities and privately led programs at the YMCA, scouting organizations, Dapper Dan Little League, and other volunteer led activities.

Throughout the comprehensive planning process, residents expressed a strong desire for more investment in neighborhood-oriented parks and playgrounds. Residents suggested that vacant lots could be repurposed or neighborhood parks that were closed in the 1990s be reopened. It was also suggested that community groups could step up and take maintenance responsibility for the neighborhood parks if the City provided the tools to do so. Residents also suggested that more could be done to make the GAP trail and the river more accessible.

Strategies

1. Study community-specific needs and goals for neighborhood-oriented parks and playgrounds, as well as models for sustained successful community stewardship such as Neighborspace of Baltimore County or being a host community for a conservation corps.
2. Explore opportunities for safe local access to the C&O Towpath, North Branch, GAP Trail and other regional recreational assets.

Chapter 5: Implementation Plan

THIS SECTION IS TYPICALLY WRITTEN AFTER INITIAL PLANNING COMMISSION REVIEW

Planning Tools

Text here.

City Governance & Staffing

Text here.

Financial Resources

Text here.

Summary of Goals & Strategies

Text here. Table below for goals & projects summary.



ANNUAL REPORT OF THE CUMBERLAND PLANNING COMMISSION

CY2024: January 1 – December 31, 2024

Adopted by the Cumberland Planning Commission on October 27, 2025

I. Introduction

The Land Use Articles of the Annotated Code of Maryland (formerly known as Article 66B) requires that every local Planning Commission prepare an Annual Report to assess development activity and public facility changes over the past year and assess their consistency with adopted plans for the local government, adjoining local governments, and state agencies that provide funding assistance for the City's public facility improvements. The reporting requirements were expanded in 2009 by the Maryland General Assembly to include requirements for local governments to establish a specific percentage goal to increase the percentage of new development located within the local government's Priority Funding Area and to report on a series of "performance measures" to demonstrate the community's progress in concentrating growth and development. An additional legislative change adopted in 2014 requires that a report on the implementation status of adopted Comprehensive Plan initiatives to be included in an annual report not more than five years after adoption or update, which would be the 2018 Annual Report for the 2013 Comprehensive Plan. These new requirements are all codified in the Land Use Article. The New Law exempts municipalities from the additional (2009) reporting requirements where all of the land in the municipality is located within a Priority Funding Area and where the municipality issues fewer than 50 building permits for "new residential units" in the reporting year. According to the 2010 determination by the Maryland Department of Planning, eligibility for this reporting exemption is based on the actual number of permits issued regardless of the number of dwelling units that were permitted by each permit.

In Cumberland, all of the City's area is located within a Priority Funding Area. Consequently, the City is not required to establish a specific percentage goal to increase the percentage of new development located within the City's Priority Funding Area, in accordance with the Land Use Articles. In regard to the second reporting exemption criterion, the City issued 6 building permits for 14 new residential units in 2024. Therefore, the City of Cumberland is exempt from the additional reporting requirements added to the Land Use Articles of the Annotated Code of Maryland in 2009.

Once prepared by the Planning Commission, the report and its recommendations must be filed with and presented to the local Legislative Body, which may direct actions necessary "to ensure that the Annual Report be made available for public inspection, and that a copy must be mailed to the Secretary of the Department of Planning. This report shall fulfill the aforementioned Annual Report requirements for the City of Cumberland.

II. Development Activity

A. Construction & Occupancy Permits

To evaluate construction activity during 2024, staff reviewed all building, demolition, and occupancy permits issued over the calendar year. Permits issued for minor alterations, outbuildings (such as storage sheds or garages in support of an existing primary use structure), building additions (that did not result in new residential units or independent business spaces), and repairs were ignored in the analysis. Only building and occupancy permits that resulted in the construction of new residential units or nonresidential units were included in the inventory. These permits represent development activity that added new capacity to the City, rather than building renovations and minor additions or changes in use from one commercial use to another.

When evaluating permit data, it is important to understand that a considerable time lag can occur between the issuance of a building permit to begin construction and an occupancy permit to occupy a completed building. This time lag can range from six months for a typical single-family home when work begins at the start of the seasonal construction period to several years for a major project that is built in phases or is delayed by unanticipated site conditions, financing interruptions, or difficulties securing building supplies and/or unfavorable weather interruptions. Consequently, only a small number of the occupancy permits issued in any given fiscal year may be for buildings that received a building permit in the same fiscal year.

A tally of the 2024 permits that fall within these criteria shows that the City issued 6 building permits for new residential construction. Consequently, the total reported value of the new residential unit building permits issued in 2026 was approximately \$2,337,500.00 (assuming the reported pre-construction value figures were accurate).

The City's permit record also shows that a total of 21 demolition permits (removing a total of 20 residential dwelling units from the housing stock) were issued in 2024. When these numbers are subtracted from the number of building permits issued there is a loss of 7 units lost in the City of Cumberland.

There were 33 building permits issued in 2024 for new non-residential construction. The permits issued in 2024 were for new commercial use and they were valued at 13,525,309.71.

B. Subdivision Plats

There no subdivision plats reviewed in 2024.

III. Regulatory Amendments & Annexations

The Planning Commission reports that there was 1 regulatory action was completed during 2024. There was 0 Zoning Map Amendment and 1 Zoning Text Amendment initiated and completed in 2024. Additionally, there were 5 Zoning Map Amendment in 2023, 2 in 2022, 1 in 2021, and 2 in 2020.

A. Comprehensive Plan Amendments

There were no comprehensive plan amendments in 2024, 2023, 2022, 2021, or 2020. The Planning Commission initiated an Economic Development Chapter Amendment to the 2013 Comprehensive Plan in 2015 that was eventually adopted by the Mayor and City Council in June 2016. The nature of the amendment was to summarize economic development policy changes resulting from the 2014 Strategic Economic Development Plan and to recognize that document as a stand-alone supplement to the 2013 Comprehensive Plan. The original 2013 Comprehensive Plan update was completed on December 17, 2013 with the adoption of the City-Wide Element, which was the second and final volume of the plan. The City-Wide Element addressed the local issues and needs raised in the Neighborhood Element (which was adopted in 2012), contained the city's long-range planning and development policies, and addressed the legal planning requirements of the Land Use Article of the Annotated Code of Maryland.

B. Zoning Map Amendments

There was no map amendments submitted to the City of Cumberland in 2024.

C. Zoning Text Amendments

There was 1 Zoning Text Amendments completed in 2024.

- **ZTA23-000003 – City of Cumberland – Kevin Thacker - Sign Control Provisions text amendment**

IV. Infrastructure Improvements/Extensions

A. Street Improvements

The City constructed zero new public roads in 2022. The City performed 1.85 miles of road improvements that consisted of complete rehabilitations, paving, overlays and chip sealing.

Greenway Avenue from Williams St to Kentucky Ave - 0.40 mi
Avondale Avenue from Williams St to Kent Ave - 0.37 mi
Brentwood Street from Greenway Ave to Edgevale Ave - 0.07 mi
Kentucky Avenue from Greenway Ave to Winifred Road - 0.35 mi

Centre Street from Frederick St to Market St - 0.18 mi
Market Street from Centre St to Mechanic St - 0.05 mi
Mechanic Street from Market St to Frederick St - 0.17 mi
Polk Street from Centre St to end - 0.10 mi
Hanover Street from Centre St to end - 0.09 mi
Nemacolin Avenue from Longwood Ave to Richwood Ave - 0.07 mi

ADA improvements were made in conjunction with Columbia Gas work and City projects. The City executed a projects to replace existing non-compliant ADA ramps at the intersections of Queen City Drive and Frederick St & Bedford Street Extended, as well as at Altamont Terrace. The City performed design work to support ADA facilities for both the Baltimore Street Bridge and Baltimore Street Access projects. Under City supervision, Columbia Gas installed new ADA facilities at Virginia Avenue, Lafayette Street, King Street, Bowen Street, Offut Street, Elder Street, Humbird Street, East Mary Street, Potomac Street and East Roberts Street.

The City completed work on the federally-funded Baltimore Street project that was awarded to Triton Construction. The Baltimore Street Bridge was formerly rededicated as the Casper R Taylor Bridge once it was completed in 2024. Baltimore Street Bridge was publicly solicited in 2022 and awarded to Carl Belt Inc. Construction began in February of 2023 and was completed in 2024.

In 2024, no design work was performed for either the Fayette Street Bridge or Washington Street Bridge. The City assumed ownership of the Fayette Street Bridge in 2022 in order to apply for federal Bridge Replacement Funds which was awarded in February of 2023 via a Federal Earmark. The City completed work on the McMullen Bridge.

B. Water Extensions/Improvements

In 2023, The Engineering Department awarded a design contract to Bennett, Brewer and Associates to perform design work on replacing the water mains in the South End of the City known as "Little Egypt". This project replaced approximately 23,000 LF of piping with 12", 8" and 6" pipe. All existing 4" pipe was replaced with 6" pipe to improve fire fighting capability in this sector of the City. The contract was awarded to Excavating Associates and was completed by December 2024.

The City began developing a Request for Proposals for the construction of a new Membrane Filtration Building at the Water Filtration Plant. Bids are to be received in the winter of 2024 and the winning bidder will deliver the preliminary engineering report in June 2024.

C. Sewer Extensions/Improvements

-For the upcoming proposed CIPP Sewer lining project approximately 7200' of sewer mains and laterals pipes were CCTV Captioned and Surveyed

-Estimated 320' of 8 and 10 inch of old terracotta sewer pipe removed and updated with Polyvinyl

Chloride Pipe, (Various Locations)

-The Initiation of City wide Clean out installation program was approved; all sewer Lateral reconstructions lines are having cleanouts installed for future High velocity cleaning (Approximately 18)

-Surveyed and CCTV all sewer and Storm drain lines. To assist with the Baltimore Street Upgrades.

-Annual Maintenance contract for the Levee Management for Army Core of Engineers involves mowing, herbicide, and debris removal from Levee

-Reconstruction of levee Sluice gates and Operator stems (3)

D. Other Public Facility Improvements

There were major improvements to the public pool and surrounding areas located in Constitution Park in 2024. Also improvements were made to the area surrounding the duck pond area in the park.

V. Consistency Assessment

A. Consistency Between Infrastructure Improvements & Development Activity

All the development activity that was permitted and undertaken during 2024 occurred within the City's Priority Funding Area and in areas where adequate infrastructure capacity was determined to exist. All development activity also occurred within areas designated as Septic System Tier 1 (served by municipal sewer) on the City's adopted SD 236 Septic System Tier Map. This map appears in the appendix of the City's 2013 Comprehensive Plan.

Overall residential development during the year resulted in a net of 0 increase in residential units. The lack of any new major subdivisions over the past few years suggests that the City can expect few residential building permits to be issued in outlying years. 19 new commercial building permit was issued in 2024, and 10 was located inside the Central Business District.

B. Consistency with Adopted Plans

All development activity permitted in 2024 occurred in areas of the City of Cumberland where such activity was permitted by current zoning. These developments were approved as consistent with the 2013 Comprehensive Plan (conceptual future land use map), and were located within the City's Priority Funding Area. As part of the adopted 2013 Comprehensive Plan, the City established a desired population growth rate of up to 15% over a twenty-year planning horizon.

The potential population impacts from development activity approved and permitted within the City of Cumberland would not exceed that rate of growth.

The City's major infrastructure improvement projects undertaken in 2024 are all specifically recommended by or otherwise consistent with the City's Comprehensive Plan and supporting documents. These improvements resulted in little or no additional infrastructure capacity, which is to commensurate with the level of development activity that occurred within the City in recent years.

C. Consistency with Adjoining Government Plans

In 2014, Allegany County completed the process of adopting a major update of its 2002 Comprehensive Plan. The development activity permitted in the City during 2024 was not incompatible with the County's 2014 Comprehensive Plan.

D. Consistency with State Financing Agency Plans

All of the major infrastructure improvements undertaken in 2024 involved State and/or Federal support. These projects were determined to be in compliance in order to receive funding. All infrastructure improvements undertaken in 2024 were located within the City's Priority Funding Area.

E. Consistency with Recommendations from Previous Annual Report

The last Annual Report prepared by the City's Planning Commission and Staff covered calendar year 2023. Most of the infrastructure projects initiated or undertaken in 2024 were continuations or projects discussed in the 2023 Annual Report. All projects undertaken during the year and all findings from this report are generally consistent with the previous report.

VI. Conclusions & Recommendations

Based on this assessment, the City experiences a continued decrease in residential development activity in recent years. Judging from the lack of new residential subdivision activity, the City anticipates that this trend of low to no residential construction activity will continue in the immediate outlying years. Overall, the City's housing stock experienced a decline of 7 units in 2024, when net losses from residential conversions and demolitions are considered.

All development activity approved in Cumberland in 2024 was generally consistent with the City's 2013 Comprehensive Plan and supporting documents, the City's Zoning Ordinance, and the applicable provisions of the County's plans. The major infrastructure projects undertaken by the City during the year were consistent with the City's plans, consistent with the demands

created by the development permits that were issued, and consistent with the applicable requirements and plans of State financing agencies.

Consequently, Staff has determined that no changes in the City's current policies or plans are needed in response to the activities permitted and undertaken by the City during 2024.