MAYOR AND TOWN COUNCIL OF HANCOCK, MARYLAND

RESOLUTION NO. 2010--

COMPREHENSIVE PLAN REVISION

WHEREAS, Article 66B of the Annotated Code of Maryland empowers local governments in Maryland to provide for the orderly growth and development of their respective communities;

WHEREAS, the Smart Green and Growing Act of 2009 requires the Comprehensive Plan to include new Visions, among other things, in an effort to protect Maryland’s environment and natural resources to promote sustainable growth in Maryland;

WHEREAS, Hancock’s Comprehensive Plan was last updated in 2002 and requires revision to account for physical changes which have since occurred in both the built and natural environments;

WHEREAS, the Town has prepared and approved, in consultation with the public, interested parties, and government agencies, and after holding duly advertised public hearings, a new Comprehensive Plan for the Town which articulates an overall Vision of the community’s future and includes methods for achieving that Vision;

WHEREAS, the revised Comprehensive Plan will be the foundation for the Town’s zoning, subdivision regulations, and other land use decisions;

NOW THEREFORE, BE IT RESOLVED by the Mayor and Town Council of Hancock that the Town’s revised Comprehensive Plan is hereby adopted and made effective this ____ day of ____________, 2010.

MAYOR AND COUNCIL OF THE TOWN OF HANCOCK, MARYLAND

BY: ____________________________

Daniel A. Murphy, Mayor

ATTEST:

______________________________

David Smith, Town Manager

DATE OF PASSAGE: __________________

EFFECTIVE DATE: __________________
CERTIFICATION OF
COMPREHENSIVE PLAN
OF THE TOWN OF HANCOCK, MARYLAND
PURSUANT TO ARTICLE 66B
OF THE ANNOTATED CODE OF MARYLAND
ENTITLED “LAND USE”
TO THE MAYOR AND COUNCIL OF HANCOCK
BY THE PLANNING COMMISSION OF HANCOCK

CERTIFICATION

I HEREBY CERTIFY to the Mayor and Council of the Town of Hancock as its duly constituted legislative body that the attached document entitled “Comprehensive Plan for the Town of Hancock, Maryland 2010” is a true copy of the document entitled “Comprehensive Plan” approved by and recommended by the affirmative vote of not less than a majority of the Planning Commission members on the third day of November, 2010.

PLANNING COMMISSION OF THE TOWN
OF HANCOCK, MARYLAND

BY: ____________________________

Anne Weatherholt, Chairperson

DATED: _________________________

ATTEST:

______________________________

David Smith, Town Manager
Acknowledgments

Mayor and Town Council
Daniel A. Murphy, Mayor
  Nigel Dardar
  Sinclair Hamilton
  Dennis Hudson
  Tim Smith

Planning Commission
Anne Weatherholt, Chairperson
  Sinclair Hamilton
  Allen Heller
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  Mark Valko
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The preparation of this report was financed in part by the Appalachian Regional Commission and State of Maryland Sustainable Communities Initiatives project.

Front cover photos courtesy of Sam Judge. Back cover photo courtesy of Vickie Himes.
# Table of Contents

Chapter 1: Plan Introduction ................................................................. 1-1  
Visions and Goals ............................................................................ 1-1  
Plan Preparation and Structure .......................................................... 1-3  
Town History ...................................................................................... 1-4  
Population and Demographics ............................................................. 1-8  
Market Evaluation ............................................................................ 1-11  

Chapter 2: Municipal Growth Element ............................................... 2-1  
Population Projections ...................................................................... 2-1  
Determining Hancock’s Land Needs ....................................................... 2-2  
Development beyond Present Town Limits ............................................. 2-6  
Impacts on Community Facilities and Services ...................................... 2-8  
Policies and Implementation Actions ....................................................... 2-13  

Chapter 3: Land Use Element .............................................................. 3-1  
Zoning and Existing Land Use ............................................................. 3-1  
Future Land Use ................................................................................ 3-5  
Land Use Issues and Opportunities ....................................................... 3-7  
Policies and Implementation Actions ....................................................... 3-15  

Chapter 4: Water Resources Element ................................................ 4-1  
Drinking Water Analysis .................................................................... 4-2  
Wastewater Analysis ......................................................................... 4-6  
Nonpoint Source Analysis .................................................................. 4-10  
Total Nutrient Loads and Assimilative Capacity ...................................... 4-11  
Policies and Implementation Actions ....................................................... 4-14  

Chapter 5: Natural Features and Sensitive Areas .................................. 5-1  
Natural Features ................................................................................ 5-1  
Sensitive Areas .................................................................................. 5-3  
Mineral Resources ............................................................................ 5-6  
Policies and Implementation Actions ....................................................... 5-6  

Chapter 6: Transportation Element .................................................... 6-1  
Roods ................................................................................................. 6-1  
Pedestrian and Bicycle Transportation .................................................. 6-4  
Other Transportation Facilities ............................................................ 6-4  
Transportation Issues and Opportunities .............................................. 6-6  
Policies and Implementation Actions ....................................................... 6-7  

Chapter 7: Community Facilities Element .......................................... 7-1  
Recreation .......................................................................................... 7-1  
Schools .............................................................................................. 7-5  
Emergency Services .......................................................................... 7-6  
Other Civic Facilities and Services ....................................................... 7-7  
Policies and Implementation Actions ....................................................... 7-9  

Chapter 8: Housing Element ............................................................... 8-1  
Background ....................................................................................... 8-1  
Issues and Opportunities .................................................................... 8-1  
Policies and Implementation Actions ....................................................... 8-3  

Chapter 9: Implementation ................................................................. 9-1  

Appendix .............................................................................................. A-1
Table of Tables

Table 1-1: Population Growth, 1960-2010 ................................................. 1-9
Table 1-2: Jobs Held by Residents, 2000 .................................................. 1-10
Table 1-3: Median Household Income and Unemployment, 2000 .................... 1-11
Table 1-4: Educational Attainment ............................................................ 1-11
Table 1-5: Estimated Annual Gross Direct Spending From Trail Users, 2006 .... 1-13
Table 2-1: Population Scenarios ................................................................. 2-1
Table 2-2: Population Projection ................................................................ 2-2
Table 2-3: Development Capacity by Residential Zoning Classification ....... 2-3
Table 2-4: Development Capacity by Zoning Category ............................... 2-5
Table 2-5: Average Student Yield, Washington County ............................... 2-8
Table 3-1: Existing Land Uses .................................................................... 3-1
Table 3-2: Future Land Uses ............................................................ 3-5
Table 4-1: Current and Projected Public Water Supply and Demand ......... 4-4
Table 4-2: Current and Projected Public Sewer Capacity and Flows ............ 4-6
Table 4-3: Point Source Nutrient Loads ....................................................... 4-8
Table 4-4: Total Nutrient Loads, Existing and Projected ......................... 4-12
Table 4-5: Impervious Surface, By Watershed ........................................... 4-13
Table 6-1: AADT for Hancock’s Major Roads .......................................... 6-1
Table 7-1: School Enrollment and Capacity in Hancock ........................... 7-6
Table 7-2: Calls for Police Service in Hancock ......................................... 7-6
Table 8-1: Housing Type and Tenure, 2000 ................................................ 8-1
Table 8-2: Monthly Housing Costs as a Percentage of Household Income, 2000 ...... 8-2
Table 9-1: Implementation ........................................................................ 9-2
Table A-1: Current and Projected Public Water Supply and Demand ........ 9-4
Table A-2: Current and Projected Public Sewer Capacity and Flows .......... A-3
Table A-3: Point Source Nutrient Loads ...................................................... A-4
Table A-4: Total Nutrient Loads, Existing and Projected ........................... A-4
Table A-5: Impervious Surface, By Watershed .......................................... A-5

List of Maps

Map 1-1: Regional Setting ........................................................................ 1-5
Map 2-1: Existing Zoning ........................................................................ 2-4
Map 2-2: Recommended Growth Areas ................................................... 2-7
Map 3-1: Existing Land Use ................................................................. 3-2
Map 3-2: Future Land Use ................................................................. 3-6
Map 3-3: Priority Commercial and Industrial Sites ................................ 3-10
Map 3-4: Undeveloped Residential Areas ............................................ 3-14
Map 4-1: Hancock Water Service Area and Facilities ............................ 4-3
Map 4-2: Hancock Sewer Service Area and Facilities ............................. 4-7
Map 4-3: Watersheds ........................................................................... 4-11
Map 5-1: Sensitive Areas ....................................................................... 5-4
Map 6-1: Transportation Network .......................................................... 6-2
Map 7-1: Community Facilities .............................................................. 7-2

List of Figures

Figure 1-1: Town Plan, 1901 .................................................................. 1-5
Figure 1-2: Age Distribution, 2000 ....................................................... 1-10
Figure 5-1: Hancock’s Geology ............................................................. 5-2
Chapter 1: Plan Introduction

The Comprehensive Plan is an official public statement prepared and approved by the Hancock Planning Commission and adopted by the Mayor and Council. The Planning Commission shall make the plan with the general purpose of guiding and accomplishing the coordinated, adjusted, and harmonious growth of the Town and its environs through the year 2030. This document, including its text and maps, allows Hancock to evaluate decisions that govern land use, infrastructure and public expenditures.

Visions and Goals

Maryland’s Visions for Growth

Article 66B of the Annotated Code of Maryland provides the legal basis for local government planning and land use regulatory powers in Maryland. This document brings Hancock’s Comprehensive Plan in conformity with Article 66B and subsequent amendments. Article 66B requires each jurisdiction’s Planning Commission to make and approve a plan containing at a minimum the following elements:

- A statement of goals and objectives, principles, policies, and standards;
- A land use plan element;
- A transportation plan element;
- A community facilities plan element;
- If current geological information is available, a mineral resources plan element;
- A water resources plan element;
- An element which shall contain the Planning Commission’s recommendation for land development regulations to implement the plan;
- A sensitive areas element;
- A municipal growth element; and
- Any additional elements which, in the judgment of the Planning Commission, will further advance the purposes of the plan.

Amendments to the Article 66B of the Annotated Code by the Maryland Economic Growth, Resource Protection and Planning Act of 1992 (the Planning Act) enacted regulations that reshaped the way citizens, developers, the State, counties and towns addressed planning for growth and resource protection. A premise of the Planning Act is that Maryland’s land use visions shall be established in all local plans. The Smart and Sustainable Growth Act of 2008 replaced the visions of the 1992 Planning Act with twelve (12) new visions which are incorporated in this plan. These visions serve as fundamental goals which more detailed objectives, policies, land use recommendations and implementation techniques will be achieved. The twelve visions are:

1. A high quality of life is achieved through universal stewardship of the land, water, and air resulting in sustainable communities and protection of the environment;
2. Citizens are active partners in the planning and implementation of community initiatives and are sensitive to their responsibilities in achieving community goals;
3. Growth is concentrated in existing population and business centers, growth areas adjacent to these centers, or strategically selected new centers;

4. Compact, mixed-use, walkable design consistent with existing community character and located near available or planned transit options is encouraged to ensure efficient use of land and transportation resources and preservation and enhancement of natural systems, open spaces, recreational areas, and historical, cultural, and archeological resources;

5. Growth areas have the water resources and infrastructure to accommodate population and business expansion in an orderly, efficient, and environmentally sustainable manner;

6. A well-maintained, multimodal transportation system facilitates the safe, convenient, affordable, and efficient movement of people, goods, and services within and between population and business centers;

7. A range of housing densities, types, and sizes provides residential options for citizens of all ages and incomes;

8. Economic development and natural resource-based businesses that promote employment opportunities for all income levels within the capacity of the state’s natural resources, public services, and public facilities are encouraged;

9. Land and water resources, including the Chesapeake and Coastal Bays, are carefully managed to restore and maintain healthy air and water, natural systems, and living resources;

10. Waterways, forests, agricultural areas, open space, natural systems, and scenic areas are conserved;

11. Government, business entities, and residents are responsible for the creation of sustainable communities by collaborating to balance efficient growth with resource protection; and

12. Strategies, policies, programs, and funding for growth and development, resource conservation, infrastructure, and transportation are integrated across the local, regional, state, and interstate levels to achieve these visions.

To be eligible for the State’s Workforce Housing Grant Program, House Bill 1160 (2006) requires a Work Force Housing Element, which is included in the Housing Element of this plan.

Comprehensive Plan Visions and Goals
The following are the visions and goals for the Hancock Comprehensive Plan:

1. The Town will improve the quality of life for all citizens.

2. The Town will concentrate development in appropriate areas that recognize, respect, and derive maximum benefit from the natural environment.

3. The Town will maintain cost efficiencies in delivering public services and support a conservative fiscal approach by directing new development to areas with existing infrastructure.

4. The Town will continue to consider possible annexation of and support development and economic efforts in the areas directly adjacent to Town limits, including but not limited to the intersection of MD 144 and I-70 to the east of town, the northern end of Pennsylvania Avenue and the northern end of Resley Street.

5. The Town will continue to be a tourist destination, centered on the Western Maryland Rail Trail, the C&O Canal National Historic Park, and Civil War-related resources.

6. The Town will encourage appropriate reuse options for former manufacturing businesses that previously operated in the Town, and the development of new industries.
7. Town will continue to encourage the establishment, retention, and expansion of local businesses, as well as the hiring of local residents at those businesses.

8. The Town will maintain a safe and adequate drinking water supply and adequate wastewater treatment capacity to serve the existing population and projected growth.

9. The Town will protect and restore water quality and natural habitat in nearby bodies of water.

10. The Town’s roadway, bicycle, and pedestrian network shall be maintained and enhanced to support land use plans for the region.

11. The Town will encourage a variety of housing options, with the goal of ensuring housing supply that is affordable to all citizens of the Town.

12. The Town will maintain appropriate amounts and types of land for scenic, open space, and recreational uses, and will ensure that these uses are an integral part of the Town’s development pattern.

13. The Town will assist businesses in identifying and obtaining funding to establish, improve, or expand their establishments.

14. The Town will encourage the restoration of historical structures where economically and physically feasible.

15. The Town will work closely with Washington County, Allegany County and jurisdictions in West Virginia and Pennsylvania to address interjurisdictional issues.

Plan Preparation and Structure

The Plan was prepared for the Mayor and Council by the Planning Commission, with the assistance of Town staff and a consultant who carefully and comprehensively studied present land use conditions, projections of future growth, and the relationship of Hancock to neighboring jurisdictions. The Plan was prepared between August 2009 and October 2010, recommended for approval by the Planning Commission on November 3, 2010, and adopted by the Mayor and Town Council on

In addition to this Introduction chapter, this plan is divided into eight elements:

- Municipal Growth
- Land Use
- Water Resources
- Natural Features and Sensitive Areas
- Transportation
- Community Facilities
- Housing
- Implementation

For each element, the Plan describes relevant issues, trends, and planning considerations facing the Town. A series policies and implementation actions outline the Town’s approach to those issues, and will guide future decisions about the use and management of the Town’s land, infrastructure, and other resources in the years following this plan’s adoption.

Consistency Statement

This plan is the basis for the subsequent amendments of land use laws, ordinances, and regulations. The plan’s recommendations, policies, goals, objectives, principles and standards are to be carried out through these regulatory mechanisms. The plan’s geographic description and delineation of recommendations and policies are to be carried out in the zoning map. The plan’s recommendations and policies are to be relied on in deciding zoning changes, special exceptions, and floating overlay zones.
The plan’s recommendations and policies are to serve as the basis for functional plans, water and sewer plans, capital funding decisions, and intergovernmental coordination.

**Town History**

The history of the Town of Hancock is shaped by its location along the Potomac River, nestled within the rugged Appalachian Mountains. It has also been a history of the influence that transportation can have on a town. Settled in 1749 and incorporated in 1853, Hancock has been a stagecoach stop, a canal town, a place of railroad activity, and currently a rest stop for traffic on Interstates 68 and 70. Hancock is approximately 30 miles from Hagerstown, Martinsburg, WV and Breezewood, PA, and is located at the narrowest point in Maryland, where the state is only two miles wide from the Potomac River to the Mason-Dixon Line (see Map 1-1: Regional Setting).

**Earliest Settlement**

Prior to the 1700’s several Native American tribes, including the Conestoga, Convoy, Catawba and the Lenni-Lenape occupied the hills of what is now Western Washington County, fording the “Chonogoruton” (now the Potomac River) near what is now Hancock. Hancock was once on the frontier edge of Maryland. The first European settlers came south from Pennsylvania in 1732 and established the Northbend Crossing Settlement, consisting of some ten or more huts and cabins for north-south travelers. By 1740 German settlers arrived, and in 1749, Joseph Hancock settled in Hancock. The earliest known map of the Upper Potomac River (1736) shows a Mr. Polk as a resident on the north side of the river, just west of Little Tonoloway Creek. Polk’s Trading Post was to become the site of an early fortification, and later the site for the Town. The first building in Hancock, located at the corner of what now is Church and Main Street, was built by John Donovan and later owned by John Hixon. The Hixon well was the first water supply for the Town.

**Beginnings as a Town**

As settlement began to expand from the east, Hancock became an important stage coach stop. The National Pike (also known as the National Road, the nation’s first publicly financed road) connected Baltimore to the Ohio River valley via Hancock, linking the eastern seaboard cities with the frontier. Several hotels including the Barton House or Central Hotel; the Ferry Inn; Western Hotel or the Bee Hive; and the Union Hotel were built soon after the Hixon building. A tavern and stage coach stop were located near the site of a ferry which was built to carry southbound travelers across the Potomac River.

By the beginning of the nineteenth century, the Town included a number of businesses, including a druggist, taverns, a saddler and six other merchants. The population grew to 266 by 1820; and 931 by 1880. Religious services were established by several different denominations. By this point, the Town had a grid parallel street configuration, with the east-west Main Street and High Street intersected by the north-south artery of Pennsylvania Avenue (see Figure 1-1). Some structures from this early period still exist, generally along Main Street.

**Influence of the C & O Canal and Railroads**

In 1850, the Chesapeake and Ohio (C&O) Canal was completed, running along the Potomac River from Georgetown, in Washington DC., to Cumberland, Maryland. The majority of canal barges carried coal from the Cumberland area to the growing metropolis of Washington, and returned with manufactured goods and other lightweight cargo. In 1889 a flood closed the Canal for a year.

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1 Town History section adapted from information provided in the 2002 Hancock Comprehensive Plan. Input provided by the Mayor and Council of Hancock; Historic Survey conducted by Dr. Paula Reed of Preservation Associates, Hagerstown, Maryland; “Hancock 1776-1976” by Emily Leatherman, local historian, and the Hancock Historical Society.
Map 1-1: Regional Setting

Figure 1-1: Town Plan, 1901
The flood, combined with the presence of railroads that could move freight faster and cheaper, marked the end of the Canal's useful life. The entire C&O Canal is now a part of the National Park System. Each year, the Hancock Lions Organization holds a "Canal-Apple Days" festival in remembrance of the Canal's heyday, along with the former orchard industry that once abounded in the Hancock area.

The Baltimore and Ohio (B&O) Railroad was completed to Cumberland in 1842, passing along the southern side of the Potomac River, directly across from Hancock. The Town's ferry was put to good use, transporting goods and travelers to the railroad until 1892 when the first highway bridge was built. A small portion of that bridge still stands along the Potomac River in the center of Town. The Western Maryland Railroad was completed through Hancock in 1905 and thereafter the local economy grew more rapidly. The Town's population reached 1,500 by 1915. The great majority of architectural resources in the Town date from this period. Many of the existing downtown facades as well as the larger homes on both Main Street and High Street date from this period.

**The Civil War**

The Town of Hancock played a small part in the Civil War. In January 1862, Confederate General Thomas "Stonewall" Jackson captured Romney, Virginia (West Virginia had not yet been created) and the Town of Bath (now Berkeley Springs, West Virginia) and threatened Hancock. The Town was reinforced by the Union Forces under the command of Brigadier General F. W. Lander. Jackson shelled the Town from the hills in Virginia (now West Virginia) across the Potomac River towards the center of Town, doing damage to several churches and buildings. Jackson eventually withdrew without entering Hancock. Following the bombardment, St. Thomas' Episcopal Church was used as a hospital for the wounded, and had to be closed for a time due to damage.

**The 19th and Early 20th Century**

At one time there were a dozen apple growers in the region surrounding Hancock. Among the larger orchards were those of American Fruit Growers; J.A. Cohill; R.M. Daniels; R.S. Dillon and the Hepburn Orchards. J.P. Casper and Stanley M. Fulton were once the largest individual growers with a yearly output of more than 30,000 barrels. The orchard industry declined rapidly in the 1980's following the imposition of state wage and labor requirements for farm workers and seasonal pickers. Today an apple storage facility for apples grown in other parts of Maryland, Pennsylvania and West Virginia, and one retail farm market still exist within the Town, owned and operated by the Hepburn family.

It was also during this period that Hancock first became known as a destination for sportsmen and hunters. West of Hancock, the Woodmont Rod and Gun Club was established in the late 1800s by a wealthy local businessman and drew members from the east coast cities. They, in turn, invited famous celebrities—including Presidents Chester A. Arthur; Benjamin Harrison; Grover Cleveland; James A. Garfield; Herbert
Hoover; Franklin D. Roosevelt and other famous individuals such as radio personalities Amos and Andy and baseball legend Babe Ruth—to enjoy the unspoiled wilderness, hunting deer, pheasant and other wild game. In 1995, the Club was purchased by the State and leased to a private organization, the Izzak Walton League of America. The property is managed by Fort Frederick State Park, and is a State Game Preserve.

The Modern Era

The Twentieth Century saw a modernization of Hancock’s earliest heritage though the construction of a bridge across the Potomac River linking Maryland and West Virginia. Development of the Town was encouraged by Mr. Taliaferro Bridges and Mr. Albert Can who built many of the Town's existing residential buildings. On St. Patrick’s Day 1936, a devastating flood destroyed the Potomac River Bridge and caused extensive damage to much of the downtown area. A new high-rise bridge was completed in 1939, and was refurbished in the 1980’s.

The Town still derives much of its character and economic vitality from the presence of major transportation facilities. Interstates 68 and 70 and US Route 522 link East Coast cities to the Midwest and the Appalachian region. Thousands of travelers and commercial vehicles use these highways daily. Many of these users find Hancock to be a service oriented town, and many of them visit the restaurants and service stations daily.

Historically, Hancock’s employment trends have been linked to manufacturing facilities located at the periphery of Town. The closure of the London Fog Sewing Factory in 1994 and the Fleetwood plant (now referred to as the Stanley Fulton Manufacturing Center) and Rayloc plant in 2005 and 2008 (respectively) had significant economic impacts on the Town. Faced with these setbacks, Hancock strived to reinvent itself by building on its emerging strengths in surrounding land rich in natural beauty and resources. The C&O Canal draws visitors interested in history, while the Western Maryland Rail Trail attracts long-distance cyclists and pedestrians. Other visitors come for the Town’s antique auctions.

The Town expects the relocated Sideling Hill Geological Center on Main Street will attract tourists interested in the geology of the area and the deepest road cut east of the Mississippi. Hancock’s excellent freeway access, along with available manufacturing buildings makes the Town attractive for warehousing or light industrial use.

Planning History

This plan is a revision of the Town’s 2002 Comprehensive Plan, and before that, the 1996 Comprehensive Plan. The 2002 plan described the changes that had occurred since 1996, and included subject matter required by amendments to Article 66B. The 2002 plan focused on shifting economic conditions and embraced the Town’s recreational assets. The plan supported many recommendations that have been implemented to date. Notable accomplishments include:

1. Encouraging citizens to improve the overall appearance of the Town by painting, cleaning, and repairing properties in the downtown core.
2. Development of a new recreational park on flood properties between the Western Maryland Rail Trail and Main Street.
3. Supporting the future of Hancock as a tourist destination.
The most significant changes since the 2002 Comprehensive Plan was adopted were the closure of the Fleetwood plant and Rayloc plant in 2005 and 2008 (respectively), which resulted in the loss of nearly 650 jobs. As mentioned previously, the Fleetwood plant was acquired in 2008 with a private donation and dedicated to the Town for future economic development activities. It has been renamed the Stanley Fulton Manufacturing Center.

Tourism, primarily related to Hancock's location at the approximate midpoint of the Western Maryland Rail Trail (WMRT), has become an important source of economic development throughout the Town. The Town has worked with property owners to capture the benefits of tourism by encouraging repairs to store fronts and buildings. A few trail-related businesses have also opened.

Since the 2002 Comprehensive Plan, Hancock has encouraged tourist activity by pursuing the development of new lodging facilities close to I-70 at the east end of Town. However, specific plans for such development have not materialized. Town leaders continue to explore the extension of sewerage and annexation to facilitate development of this area (see Chapter 2, the Municipal Growth Element, for more details).

In 2007, the Town adopted its first zoning ordinance. Prior to the adoption, Hancock was the largest municipality in the State without zoning authority. Historically, the Town had addressed land use concerns in subdivision setbacks, and site-specific ordinances.

Population and Demographics

This section summarizes some of the broad demographic information that relates to several elements of the Comprehensive Plan. The 2009 Maryland Department of Planning population estimate is provided as a starting point for all population estimates and projections in this plan. General demographic characteristics should be amended once data from the 2010 Census are available.

Population: Past Growth Trends and Patterns

As shown in Table 1-1, Hancock's population (estimated at 1,743 in 2009) has varied considerably since 1960, with an overall declining trend. The Town's population has been stable in the past decade, a trend forecasted by the 2002 Comprehensive Plan. The loss of two major employers since that time has been balanced by regional population shifts that have led to new housing starts and relocation of residents from Hagerstown or further east. The Town of Hancock is strongly influenced by populations in nearby unincorporated portions of Washington County, particularly in the 21750 zip code. Population in that zip code (including the Town) has increased steadily since 1960.
Demographically, Hancock is part of a broader region that includes Morgan County, WV to the south and Fulton County, PA to the north. This three-county region (including Washington County) is used as the basis for demographic comparison in many of the tables in this section. Hancock’s location in Washington County makes it also part of the Hagerstown-Eastern Panhandle MPO and the Hagerstown Metropolitan Statistical Area.\(^2,3\)

Table 1-1: Population Growth, 1960-2010

<table>
<thead>
<tr>
<th>Population, by Year</th>
<th>21750 Zip Code(^3)</th>
<th>Washington County Total</th>
<th>Morgan County, WV</th>
<th>Fulton County, PA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960(^1)</td>
<td>2,004</td>
<td>3,509</td>
<td>91,219</td>
<td>8,376</td>
</tr>
<tr>
<td>1970(^1)</td>
<td>1,881</td>
<td>3,583</td>
<td>103,829</td>
<td>8,547</td>
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<tr>
<td>1980(^1)</td>
<td>1,887</td>
<td>3,609</td>
<td>113,086</td>
<td>n/a</td>
</tr>
<tr>
<td>1990(^2)</td>
<td>1,926</td>
<td>4,390</td>
<td>121,393</td>
<td>12,128</td>
</tr>
<tr>
<td>2000(^1)</td>
<td>1,725</td>
<td>3,963</td>
<td>131,923</td>
<td>14,943</td>
</tr>
<tr>
<td>2010(^2)</td>
<td>1,734</td>
<td>n/a</td>
<td>143,748</td>
<td>16,361</td>
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</table>

<table>
<thead>
<tr>
<th>Change, 1960-2010</th>
<th>Number</th>
<th>Annual Increase</th>
<th>Number</th>
<th>Annual Increase</th>
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<tbody>
<tr>
<td></td>
<td>-270</td>
<td>-0.29%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Change, 1990-2010</td>
<td>Number</td>
<td>22,355</td>
<td>4,254</td>
<td>1,116</td>
</tr>
<tr>
<td></td>
<td>-192</td>
<td>-0.52%</td>
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<tr>
<td>Change, 2000-2010</td>
<td>Number</td>
<td>11,825</td>
<td>1,418</td>
<td>692</td>
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<tr>
<td></td>
<td>9</td>
<td>0.05%</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

1: Source: U.S. Census
2: Sources: Washington County; Maryland Department of Planning population estimate, December 2008; Morgan County WV and Fulton County PA estimated based upon 2000-2008 annual increase and 2008 US Census estimate.
3: Includes the Town of Hancock. For 1960 through 1980, the 21750 zip code is approximated by the Census geography known as “District 5, Washington County.” This geography is similar to, but not necessarily the same as the 21750 zip code. Mapping and data can be found at [http://www2.census.gov/geo/∼/docs/decon2011/mapping/2010a_mdpABC01.pdf](http://www2.census.gov/geo/∼/docs/decon2011/mapping/2010a_mdpABC01.pdf).

### Socioeconomic Trends

#### Age Distribution

Age distribution data from the 2000 Census are shown in Figure 1-2. Hancock’s population cohorts are relatively evenly spread, and the Town’s elderly population (those over 65), is the smallest age group. Hancock’s working-age population (ages 18-64) makes up 63 percent of the total population, which is consistent with the population distributions of Washington County and the state. Hancock has a higher percentage of its population in the 65+ cohort (21 percent of the total population), and slightly less in its under-18 cohort (18 percent of the total population) than Washington County as a whole (14 and 23 percent of the total County population, respectively).

#### Employment, Occupation and Income

Tables 1-2 and 1-3 show jobs held by residents and income statistics, respectively. It is important that the incorporate 2010 Census data in its next Comprehensive Plan amendment, to incorporate recent employment demographics that show the impact of the Rayloc and Fleetwood closures.

---

\(^2\) The Hagerstown Metropolitan Area (or Hagerstown-Martinsburg, MD-WV MSA) constitutes Washington County, MD, and Berkeley and Morgan Counties WV.

\(^3\) The Hagerstown-Eastern Panhandle MPO includes Washington County, MD, Jefferson and Berkeley Counties, WV and a small portion of Franklin County, PA.
Figure 1-2: Age Distribution, 2000

Table 1-2: Jobs Held by Residents, 2000.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry, Fisheries, Mining</td>
<td>10</td>
<td>1.3</td>
<td>957</td>
<td>1.6</td>
<td>16,178</td>
<td>0.6</td>
</tr>
<tr>
<td>Construction</td>
<td>54</td>
<td>7.0</td>
<td>5,572</td>
<td>9.1</td>
<td>181,280</td>
<td>6.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>218</td>
<td>28.5</td>
<td>9,006</td>
<td>14.7</td>
<td>189,327</td>
<td>7.3</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>16</td>
<td>2.1</td>
<td>1,949</td>
<td>3.2</td>
<td>72,621</td>
<td>2.8</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>146</td>
<td>19.1</td>
<td>8,237</td>
<td>13.4</td>
<td>273,339</td>
<td>10.5</td>
</tr>
<tr>
<td>Transportation, Warehousing, and Utilities</td>
<td>26</td>
<td>3.4</td>
<td>3,451</td>
<td>5.6</td>
<td>127,294</td>
<td>4.9</td>
</tr>
<tr>
<td>Information</td>
<td>10</td>
<td>1.3</td>
<td>1,738</td>
<td>2.8</td>
<td>103,351</td>
<td>4.0</td>
</tr>
<tr>
<td>Finance, Insurance, Real Estate</td>
<td>29</td>
<td>3.8</td>
<td>4,275</td>
<td>7.0</td>
<td>186,159</td>
<td>7.1</td>
</tr>
<tr>
<td>Professional, Management, Administrative</td>
<td>37</td>
<td>4.8</td>
<td>4,060</td>
<td>6.6</td>
<td>323,834</td>
<td>12.4</td>
</tr>
<tr>
<td>Educational, Health, and Social Services*</td>
<td>83</td>
<td>10.8</td>
<td>10,553</td>
<td>17.2</td>
<td>538,350</td>
<td>20.6</td>
</tr>
<tr>
<td>Arts, Entertainment, Recreation</td>
<td>74</td>
<td>9.7</td>
<td>3,691</td>
<td>6.0</td>
<td>177,341</td>
<td>6.8</td>
</tr>
<tr>
<td>Other Services (except Public Administration)</td>
<td>39</td>
<td>5.1</td>
<td>3,348</td>
<td>5.4</td>
<td>145,424</td>
<td>5.6</td>
</tr>
<tr>
<td>Public Administration</td>
<td>24</td>
<td>3.1</td>
<td>4,605</td>
<td>7.5</td>
<td>273,959</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau. *Excludes public schools
Table 1-3: Median Household Income and Unemployment, 2000

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Median Household Income</th>
<th>Unemployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hancock</td>
<td>$28,750</td>
<td>3.4%</td>
</tr>
<tr>
<td>Washington County</td>
<td>$40,617</td>
<td>3.3%</td>
</tr>
<tr>
<td>Morgan County WV</td>
<td>$35,016</td>
<td>2.4%</td>
</tr>
<tr>
<td>Fulton County PA</td>
<td>$34,882</td>
<td>2.5%</td>
</tr>
<tr>
<td>Maryland</td>
<td>$52,868</td>
<td>4.7%</td>
</tr>
</tbody>
</table>

Source: 2000 US Census

Data provided by the 2010 Census should be compared with the 2000 Census to identify any trends. Household income as of 2000 in Hancock was about 30% less than Washington County as a whole (shown in Table 1-3). Estimated household income in 2007 shows a similar relationship, with Hancock at $35,618 and Washington County at $50,320.

Educational Attainment

Educational attainment is shown in Table 1-4. Compared with Washington County, the residents of Hancock achieve a slightly lower education level, with 5.4% attaining a bachelor’s degree or higher. Within the regional area, more than 11% of Morgan County WV residents attain a bachelor’s degree or higher, while in Fulton County PA, 9.2% attain a bachelor’s degree or higher.

Table 1-4: Educational Attainment

<table>
<thead>
<tr>
<th>Educational Status</th>
<th>Hancock</th>
<th>Washington County</th>
</tr>
</thead>
<tbody>
<tr>
<td>No diploma</td>
<td>35.4%</td>
<td>22.2%</td>
</tr>
<tr>
<td>High School graduate</td>
<td>44.3%</td>
<td>38.9%</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>12.4%</td>
<td>18.7%</td>
</tr>
<tr>
<td>Associate degree</td>
<td>2.5%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Bachelor’s degree or higher</td>
<td>5.4%</td>
<td>8.8%</td>
</tr>
</tbody>
</table>

Source: 2000 US Census. Based upon percentage of population 25 years and over.

Market Evaluation

An understanding of Hancock’s economic market characteristics can help to guide land use and economic development decisions. A market-oriented approach to land use planning takes into account local economic factors, demographics and population shifts, and behavioral factors such as the interests, opinions and values of the residents and visitors. Understanding economic trends can help with business recruitment and retention.

From its early beginnings, Hancock has experienced booms and busts based upon changing economic conditions. The most notable changes to the Town’s development pattern and population trends have been driven by the actions of private corporations. Examples include the extension of the C&O Canal, railways and the more recent loss of manufacturing centers. These private investments, in turn, spurred and altered economic activity in Hancock. Although the nature of investment has changed significantly since the Town’s establishment, Hancock’s future land use pattern should continue to reflect the Town’s location relative to excellent transportation networks.

Market Overview

The Town of Hancock has several advantages over other small towns in the County, due to its proximity to Interstates 70, 68 and U.S. 522. In recent years, the population of the County as well as traffic volumes on the freeways that converge in Hancock have gradually increased leading to steady regional economic
expansion. Despite Hancock’s proximity to freeways, the Town has retained its unique small town character, a valuable marketing asset.

Due to Hancock’s freeway access non-local drivers and visitors from as far as Baltimore, Pittsburgh, and Washington, D.C. impact the Town’s economy. Visitors to Hancock can be categorized into three specific categories: recreational tourists visiting the C&O Canal, WMRT and historic sites; highway drivers; and hunters and wildlife enthusiasts. The WMRT attracts nearly 95,000 users annually. An additional 90,000 motorists travel through Hancock on freeways each year, representing a significant potential market. The primary needs of existing and potential visitors are highway services, goods, restaurants, and overnight accommodations.

The Potomac River is a locally and regionally significant recreation resource.

properties as retail and 25% in office or related uses. Nearly 25 acres of developable land and 11,000 square feet of vacant building space existed. Since that time, these corridors have seen little to no increase in economic activity.

Outside of the traditional business corridors, Hancock’s consideration of a manufacturing center was due to the Town being home to an automobile parts supplier (Rayloc), a recreational vehicle maker (Fleetwood), and clothing maker (London Fog). These facilities have since ceased operations, resulting in significant job loss. The transition away from manufacturing is not a new trend in the region. Hagerstown in particular, has shifted from manufacturing (railroads, aircraft) to a telecommunications and warehousing center. The region has shown strong support for light industrial, warehousing and trucking facilities due to lower land costs and freeway access to large metropolitan areas via I-70 and I-81. This Comprehensive Plan recommends specific targeted areas for commercial reinvestment (see Chapter 3, Land Use). The former Rayloc facility’s excellent interstate access, visibility and modern size may be particularly attractive to mid-size warehousing tenants.

As the market grows, investment opportunities will emerge. More than $2.9 million in annual gross direct spending has resulted from the WMRT alone. New capital projects, along with a C&O Canal

4 Western Maryland Rail Trail Economic Impact Study, 2006.
National Historic Park Visitors Center and relocated Sideling Hill Geological Center have improved the Town’s image as a tourist destination.

**Market segmentation**

A market segment is a group of people that share similar market preferences, such as buying habits, needs, and wants. For a small community such as Hancock, a market segmentation snapshot and review of associated demographics can provide useful information to help interpret key market demands, providing a window to future investment expectations. It can also guide local officials on the most accurate market for small businesses seeking to open in Town, the suitability of new residential homes or industrial ventures. This discussion of market segmentation is based on the most widely used customer segmentation system for markets in the United States. A more detailed description of the town’s market segmentation can be found in the Appendix.

The market segmentation reviewed for Hancock has five major segments for the 21750 zip code, the same zip code used in Table 1-1. A substantial share of the customers at Hancock-area businesses are drawn from a wide area—including substantial portions of Washington, Morgan (WV), and Fulton (PA) Counties. While the 21750 zip code best corresponds to Hancock’s boundaries, the market segmentation for that area is broadly applicable to most of the customers of Hancock-area businesses, including those who reside outside of the 21750 zip code itself.

As expected, the major consumer segment for Hancock is similar to other towns and rural villages across the nation. Consumers in Hancock have modest incomes, lower education levels, aging homes and blue-collar occupations. The oldest consumers (55+) tend to participate in small-town events and remember an earlier era when agriculture dominated the economy. Consumers younger than 55 are broken into two subsets: primarily upper-middle class who enjoy outdoor activities and hold lucrative blue-collar jobs; and high school educated individuals with lower incomes and larger families.

**Western Maryland Rail Trail Economic Impact Study**

In recent years, the Town commissioned two important economic analyses, the 2002 and 2006 Western Maryland Rail Trail Economic Impact Studies. The recommendations of the 2006 study are incorporated into this plan as appropriate. The 2006 study provides a measure of the economic impact resulting from user expenditures associated with the entire 23 miles of the Trail. The study was used to identify opportunities for the Town to increase trail usage rates and develop a marketing plan. The study showed an annual economic impact to the Town from trail use of $300,000 and $1,100,000. The trail’s regional economic impact is shown in Table 1-5.

<table>
<thead>
<tr>
<th>Table 1-5: Estimated Annual Gross Direct Spending From Trail Users, 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maryland Residents</td>
</tr>
<tr>
<td>Pennsylvania, West Virginia, Virginia Residents</td>
</tr>
<tr>
<td>Annual Gross Direct Spending from All Rail Trail Users</td>
</tr>
</tbody>
</table>

5 Nielsen Claritas.
Chapter 2: Municipal Growth Element

The Municipal Growth Element evaluates land consumption and impacts on public facilities that can be expected as the result of projected population growth in Hancock through approximately 2030. The Town’s moderate projected population growth will reverse the historical trend of population decline. Given the natural and topographic limitations on growth in and around Hancock, it is important to carefully consider growth patterns to ensure the availability of developable land and public services.

This plan recommends expansion of the Town’s municipal limits in four specific growth areas. These annexations will accommodate future population and economic activity, will recognize the likely extension of public services to existing development, and will extend the Town’s regulatory control over areas whose future development would impact the Town’s existing residents, businesses, and public services.

Priority Funding Area

The growth area boundary described in this chapter shall be considered the Town’s revised and updated Priority Funding Area (PFA), pursuant to the 1997 Priority Funding Areas Act. The recommended 2010 PFA is smaller than the original PFA established by the 1997 Act, reflecting County zoning changes, infrastructure limitations, and this chapter’s analysis of the land area needed to accommodate projected population growth and the Town’s other land needs.

Population Projections

This section discusses future population scenarios, and provides the official population projections used in this Comprehensive Plan.

Population Scenarios

The population projections evaluated in this plan are based upon five different potential growth scenarios. These scenarios are summarized in Table 2-1 and described below.

Projections based upon the maximum build-out of the Town are considered in the Municipal Growth Element; however, it is reasonable to assume that Hancock will not be built-out before 2030. Large future residential development areas are limited within the present municipal limits or the growth boundary. In addition, some residential areas have remained vacant or unimproved for years. As of 2009, the Town was aware of initial plans for approximately 100 new residential dwelling units in the Tollgate Ridge Road area. All projections assume a constant 2.3 persons per household.

Table 2-1: Population Scenarios

<table>
<thead>
<tr>
<th>Year</th>
<th>Scenario 1</th>
<th>Scenario 2</th>
<th>Scenario 3</th>
<th>Scenario 4</th>
<th>Scenario 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>1,734</td>
<td>1,734</td>
<td>1,734</td>
<td>1,926</td>
<td>1,999</td>
</tr>
<tr>
<td>2015</td>
<td>1,738</td>
<td>1,752</td>
<td>1,641</td>
<td>1,982</td>
<td>2,049</td>
</tr>
<tr>
<td>2020</td>
<td>1,743</td>
<td>1,770</td>
<td>1,553</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2025</td>
<td>1,747</td>
<td>1,788</td>
<td>1,470</td>
<td>2,042</td>
<td>2,123</td>
</tr>
<tr>
<td>2030</td>
<td>1,752</td>
<td>1,806</td>
<td>1,391</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Scenario 1: Typical Recent Growth Rate. This scenario applies the estimated average annual growth rate of 0.05% between 2000 and 2010 to population through 2030. This is the most traditional methodology for population forecasting.
Scenario 2: Quickest Growth Rate in Past 50 Years. Hancock’s rapid population growth between 1980 and 1990 was the Town’s quickest growth rate in the last 50 years. Scenario 2 applies that decade’s annual growth rate of 0.20% to future population.

Scenario 3: Slowest Growth Rate in the Past 20 Years. The Town’s population declined between 1960 and 1970 and again in 1990-2000. This scenario applies the population decline rate of 1.1%, experienced from 1990-2000 to future population.

Scenario 4 and 5: Water and Sewer Service Demand. These scenarios are based on the availability of water and sewer infrastructure, as forecast by the 2006 Washington County Water and Sewer Plan.

Recommended Population Forecast

The ongoing regional trends that encourage commuters to move westward from Hagerstown, combined with the Town’s population stability in the face of substantial job losses, make Scenario 3 (significant decline) implausible. Scenarios 4 and 5 are not realistic, given the difference between the Town’s existing 2009 population and the 2010 population projected by those scenarios.

Scenario 1 (Typical Recent Growth Rate) presents more realistic projections for population. However, the potential demand for new residential in the Tollgate Ridge Road area suggests that growth could exceed Scenario 1. While the Comprehensive Plan does not envision this level of development, (e.g., the 100 new residential units initially planned), it is prudent to plan for slightly faster growth than forecast by Scenario 1. Accordingly, the annual growth rate from Scenario 2 (2020-2030) is combined with Scenario 1 (2010-2015) for use as the Comprehensive Plan’s official population projection. These projections are shown in Table 2-2.

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>1,734</td>
</tr>
<tr>
<td>2015</td>
<td>1,738</td>
</tr>
<tr>
<td>2020</td>
<td>1,770</td>
</tr>
<tr>
<td>2025</td>
<td>1,788</td>
</tr>
<tr>
<td>2030</td>
<td>1,806</td>
</tr>
<tr>
<td>Change, 2010-2030</td>
<td>72</td>
</tr>
<tr>
<td>Percent Change, 2010-2030</td>
<td>4.2%</td>
</tr>
<tr>
<td>Annual Increase, 2010-2030</td>
<td>0.20%</td>
</tr>
</tbody>
</table>

These projections indicate that the Town’s population will slowly increase over the next two decades. Without a substantial increase in the local employment base, Hancock is unlikely to return to a pre-1960 population of 2,000 before 2030.

Determining Hancock’s Land Needs

The diminished economic base (compared to recent years), along with topographic constraints will likely inhibit more rapid growth. The amount of undeveloped land within the Town not subject to slope or floodplain restrictions for development is significantly limited. One of Hancock’s greatest assets for attracting development is underutilized land, particularly at the eastern edge of Town.

Land Use Change

Since the adoption of the 2002 Comprehensive Plan, little has changed in Hancock’s land use and development pattern. Given the limitations of topography and natural features, as well as employment shifts, significant growth is not expected. Rather, growth will likely take the form of infill on established residential lots, and some expansion at the eastern edge of Town.

Most of the Town’s undeveloped land is unsuitable for development due to steep slopes or floodplains. The area between Tollgate Ridge Road and Tonoloway Creek is one area where perceived topographic limitations can be overcome. Preliminary plans for properties in this area include 70 new residential units.
to be built on the site of a former mobile home park and 26 units on a five acre site on Tollgate Ridge Road. The 17-acre Alexander property, an unincorporated enclave on the east side of the Town, could also be subdivided into as many as 100 lots.

**Residential Zoning**

Table 2-3 shows the per-acre development capacity of each zoning district in the town of Hancock. Map 2-1 shows current zoning in and around Hancock.

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Description</th>
<th>Maximum Density by Structure Type (DU/acre)</th>
<th>Theoretical Density Yield (DU/acre)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RD</td>
<td>Rural Development</td>
<td>1.0</td>
<td>-</td>
</tr>
<tr>
<td>SR</td>
<td>Suburban Residential</td>
<td>2.9</td>
<td>-</td>
</tr>
<tr>
<td>TR</td>
<td>Town Residential</td>
<td>4.4</td>
<td>5.8</td>
</tr>
<tr>
<td>TC</td>
<td>Town Center</td>
<td>13.6</td>
<td>27.2</td>
</tr>
</tbody>
</table>

Notes:
1: Based upon minimum lot size, as listed in the Zoning Ordinance.
2: Calculated as 75% of the following: minimum lot size multiplied by the percentage of structure types per the 2000 Census. For purposes of this analysis, a single-family is defined as a 1-unit detached or attached and mobile home; a twin-family is a 2-unit structure; multi-family contains 3 or more units in a structure.

**Assumptions**

The Town of Hancock has considered several different scenarios for geographic growth through 2030. The following assumptions were used to determine the Town’s recommended future boundaries:

- Maryland’s Smart Growth policies and Washington County’s rural zoning continues to direct growth to existing population centers or outside the State.
- Transportation infrastructure will continue to influence the Town’s development pattern.
- Geographical constraints limit the intensity, density and location of growth.
- Manufacturing can and should be a key component of the Town’s economy. Jobs related to high-technology or “green” technology industries are of particular interest.

Based on these assumptions, this plan defines the amount of residential growth that is expected to occur within Hancock’s present municipal limits, as well as growth that is expected to occur in future growth areas.

**Residential Land Needs**

The 72-person population increase expected by 2030 will require approximately 30 new dwelling units, a majority of which will likely be built within the Town’s present boundaries. Specifically, residential growth will likely occur in the Tollgate Ridge Area, on undeveloped platted lots throughout the Town, or as redevelopment of existing developed lots in the Town. Available developable land, including land planned for residential development—such as the Tollgate Ridge property described in Chapter 3—will be adequate to accommodate projected population growth through 2030.

**Commercial and Industrial Land Needs**

The amount of land needed for commercial and industrial growth is very complex and difficult to predict. Commercial and industrial land needs cannot be accurately estimated based on projected population growth alone. Instead, planning for non-residential land needs beyond the Town’s existing boundaries must incorporate the Town’s strategies and desires to attract industries and economic development.
Other Considerations

While annexations of undeveloped land are frequently executed in order provide developable land for unmet residential and nonresidential demand, other factors are often important. Many of these considerations are strong factors in Hancock’s annexation decisions. For example, annexation of undeveloped areas can:

- allow Hancock to realize tax revenue from developed land that creates demand for Town services (such as public safety or schools);
- give Hancock greater control over land that, if developed, could compete with—and thus weaken the economic vitality of—Hancock’s downtown and neighborhoods;
- be a prerequisite for extension of water and sewer service to areas where wells and/or septic systems are failing, inadequate, or contribute excess nutrients to nearby waterways; and
- increase the amount of land that Hancock can use for groundwater recharge—potentially enabling the Town to increase its groundwater withdrawals to serve its residents and businesses.

Development Capacity

The amount of developable land within the Town’s present municipal limits and in the Town’s recommended annexation areas are shown in Table 2-4. The analysis was conducted by considering the factors of: maximum zoning density yield, adequate water and sewerage service, topographic constraints, lot configuration, and road access.

Table 2-4: Development Capacity by Zoning Category

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Total Acreage</th>
<th>Developable Acreage</th>
<th>Theoretical Density Yield (DU/acre)</th>
<th>Potential Dwelling Units</th>
<th>Potential Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>TR</td>
<td>338</td>
<td>7.5</td>
<td>5.3</td>
<td>40</td>
<td>92</td>
</tr>
<tr>
<td>SR</td>
<td>269</td>
<td>37.5</td>
<td>2.2</td>
<td>82</td>
<td>189</td>
</tr>
<tr>
<td>RD</td>
<td>713</td>
<td>117.5</td>
<td>0.8</td>
<td>94</td>
<td>216</td>
</tr>
<tr>
<td>Total</td>
<td>1,320</td>
<td>162.5</td>
<td></td>
<td>216</td>
<td>497</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Non-Residential Development Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>RD</td>
<td>80</td>
</tr>
<tr>
<td>GC</td>
<td>19</td>
</tr>
<tr>
<td>HC</td>
<td>36</td>
</tr>
<tr>
<td>EC</td>
<td>120</td>
</tr>
<tr>
<td>TC</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>180</td>
</tr>
</tbody>
</table>

Notes:
1: Excludes land that is undevelopable due to environmental constraints such as wetlands, floodplains, or steep slopes, or properties where one or more units already exist.
2: Assumes household size of 2.3 people, per the 2000 US Census
3: Excludes the planned Hancock Industrial Park.
4: Includes only the land designated for the Hancock Industrial Park
5: A limited amount of residential development capacity may exist in the TC district.
Impacts on Community Facilities and Services

In addition to consuming land and water resources, new development also places new demands on public services provided by the Town and Washington County. This section describes the impacts of projected development on such services and facilities. A more detailed description of public water and sewer facilities is provided in Chapter 4, the Water Resources Element. Other public facilities are described in Chapter 7, Community Facilities.

Public Schools

Hancock is served by one Elementary School, and a combined Middle/High School facility. Comparing the projected population growth with the State Rate Capacity of each school will determine the impacts of growth. The Washington County Public Schools Educational Facilities Master Plan uses the factors shown in Table 2-5 to estimate the number of new students that will be generated by new development. The most recent available projections from Washington County Public Schools (WCPS) are through 2018.

Table 2-5: Average Student Yield, Washington County

<table>
<thead>
<tr>
<th>Housing Unit Type</th>
<th>Elementary</th>
<th>Middle</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>0.38</td>
<td>0.16</td>
<td>0.02</td>
</tr>
<tr>
<td>Townhouses</td>
<td>0.21</td>
<td>0.05</td>
<td>0.07</td>
</tr>
<tr>
<td>Multifamily</td>
<td>0.09</td>
<td>0.04</td>
<td>0.07</td>
</tr>
</tbody>
</table>

Source: WCPS 2008 Educational Facilities Master Plan.

Elementary School

Hancock Elementary School was built in 1977 and has a State Rated Capacity of 298. Current enrollment is 250. The facility is presently utilized below capacity. Enrollment is projected to remain at approximately 240-250 students per a year.

Middle/Senior High School

Hancock Middle/Senior High School is a dual facility, serving grades 6-12. It is the only dual middle and high school in the County. Constructed in 1959 with a renovation in 2000, the facility has a state rated capacity of 584. Current enrollment is 154 at the middle school level and 202 in high school, for a total of 356 students. The facility is significantly under capacity, and WCPS projects that middle and high school enrollment will continue to slowly decline then stabilize through 2018.

Libraries

Hancock War Memorial Library is a branch of the Washington County Free Library (which is based in Hagerstown). The library is located in Widmeyer Park adjacent to the Town’s swimming pool. There are no published plans to expand or substantially upgrade the Hancock library.

Public Safety

For a small community such as Hancock, the International Association of Chiefs of Police (IACP) recommends 2.2 police officers per 1,000 new residents. To serve the Town’s 1,806 residents, this

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7 Washington County Public Schools Educational Facilities Master Plan, 2008
8 Enrollment, capacity and projections data for all schools is from the Washington County Board of Education, 2008.
9 State Rated Capacity is defined as the maximum number of students that can be reasonably accommodated in a facility without significantly hampering delivery of the educational program. The State Rated Capacity is used as a restriction to determine whether a proposed development is adequate under Washington County’s Adequate Public Facilities Ordinance.
equates to four full-time officers. The Town currently has a staff of four officers, each working approximately 30 hours per week. This equates to a full-time equivalent of approximately 3 officers. The Town’s police department is supplemented by personnel from the Washington County Sheriff’s Office and Maryland State Police to provide 24-hour police coverage. Using the IACP standards, the Town’s police force is adequate to serve existing and projected population.

The National Fire Protection Association (NFPA) recommends that a jurisdiction the size of Hancock have 10 personnel available to respond to a fire within 10 minutes. Hancock Volunteer Fire Department has two paid positions, and relies on volunteers for the remainder of its fire response. The fire department recently renovated its facility on Fulton Street. Based on this information, the Town’s fire protection services are adequate to serve current and projected population.

The Hancock Volunteer Rescue Squad provides ambulance and emergency rescue services for the Town and the surrounding area from its recently renovated facility at the corner of Main and Church Streets. The Rescue squad has approximately 30 active volunteers.

**Water and Sewer Facilities**

A detailed discussion of existing water and sewer facilities, available sources of drinking water and wastewater discharge limitations is included in this plan’s Water Resources Element (Chapter 4) and the Washington County Water and Sewer Plan.

The Town’s water and sewer systems provide service to most developed properties within the Town, as well as a portion of the East End. The principal sources for the Town’s water system are two wells, with production capacity of more than 800,000 gpd and permitted withdrawal of 300,000 gpd. Average daily water demand is approximately 257,000 gpd. Three storage tanks provide a total storage capacity of 1.4 million gallons. A modular water treatment plant provides treatment.

The Town’s wastewater treatment plant (WWTP) has an engineered capacity of 380,000 gallons per day (gpd). Average daily flow to the WWTP is approximately 240,000 gpd.

The Town’s water system has adequate capacity to support projected development (including economic development activities). The WWTP has physical capacity to accept additional wastewater, but must be upgraded to a higher level of treatment to meet state environmental requirements.

**Stormwater Management**

The Town maintains a stormwater management (SWM) system that includes curbs and gutters, relatively new stormwater conveyance lines under Main Street, and roadside ditches. Stormwater is discharged into nearby bodies of water. The Water Resources Element (Chapter 4) discusses the Town’s stormwater management systems in greater detail.

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Recreation

Hancock’s main park is the 30-acre Widmeyer Park. Located on Main Street, the park contains ballfields, tennis and basketball courts, a band shell, picnic pavilions, a swimming pool, and the Town library. Widmeyer Park serves as a focal point for the community, hosting many community events such as carnivals and Canal Apple days. Recent improvements to the parks include construction of a new bandstand, and extensive maintenance of the swimming pool and ballfields. Programmed improvements recommended by the 2005 Washington County Land Preservation, Parks and Recreation Plan (LPPRP) include entrance signs, planter boxes, new stone walls, parking lot resurfacing, and landscaping changes.

To the northwest, Kirkwoods Park is an athletic complex with five softball/baseball fields, and a multi-use field on 155 acres. The park is accessible by Creek Road to the north of Town. Over the past few years, the state, Town, County have contributed over $400,000 towards the development of the park. The 2005 LPPRP recommends acquisition of a portion of land to connect Kirkwoods and Widmeyer Parks. Connecting the two-parks will greatly improve the already substantial park network in Town.

The Hancock Middle-High School supports recreational needs with two ball fields, tennis courts, and a football field. The Hancock Community Gym, adjacent to the school, is used by the community for summer and winter recreation programs. Other recreation areas include Gerber Field (the Town’s Little League baseball park, east of Pennsylvania Avenue), and a variety of neighborhood parks located across the town. These neighborhood parks include Joseph Hancock Primitive Park, Hancock Community Center Park, and James Breathed Park.

The C&O Canal National Historic Park, as well as the Western Maryland Rail Trail (WMRT), provide Hancock access to a regional recreation network stretching to east Washington, D.C. and west to Cumberland. Other than the trails for use of hiking or biking (either the paved-WMRT, or C&O Canal towpath), facilities in the Town include picnic areas, a boat ramp, and passive recreation land.

Nearby recreation facilities also include Fort Tonoloway State Park, Tuscarora Trail, and State-owned wildlife management areas. See Chapter 7: Community Facilities for further detail.

State guidelines recommend municipalities provide 30 acres of park and open space land per 1,000 residents, of which 15 acres should be active recreation uses. Kirkwood Park alone provides approximately 89 acres of recreation land per 1,000 existing residents, far exceeding the State’s goals. When considering future recreation land, and the amenities provided by nearby state and county parks, neighborhood parks (e.g. Joseph Hancock Primitive Park and James Breathed Park), and the C&O Canal National Historic Park, the Town will meet the State’s recommended acreage goal for future population.
Financing of Infrastructure Expansions Needed

The future growth of Hancock will require a variety of infrastructure enhancements and public services. The major improvements are:

- Extension of sewerage service beyond Tonoloway Creek to the East End annexation area;
- A new well and water storage tank north of I-70 to improve water supply (particularly fire flow) for the East End and provide system redundancy;
- Hancock WWTP system rehabilitation and improvements:

The financing responsibilities for infrastructure expansions are shared by property owners, developers, and service users in recommended growth areas. Program Open Space (POS) funds from the Maryland Department of Natural Resources can also be used for acquisition of and improvement to parks, open space, and recreation facilities.

Development Agreements

Contracts between local jurisdictions and property owners/developers of areas to be annexed and/or developed detail the terms and conditions for all parties involved. In Maryland, contract law and legislative statute authorizes two such measures: an Annexation Agreement and Development Rights and Responsibilities Agreement (DRRA).

Provisions for Annexation Agreements and DRRA are typically similar. A DRRA applies to any entity with a legal or equitable interest in real estate, including lienholders, located within the municipal limits. In common practice, these agreements commit all parties involved in the development of a parcel to specific timelines, densities, intensities and uses, and on-site or off-site improvements. Agreements typically reduce uncertainty among property owners and public and private development interests. A DRRA typically provides more specific terms, and essentially “freezes” the project’s zoning requirements at the time of agreement.

The Town should work with the property owners of the East End Annexation Area, under the advice of legal counsel, to negotiate, draft and execute conditions of a development agreement to phase the development of the properties. An amendment to the zoning code is required to authorize a DRRA. However, code amendments are not needed for Annexation Agreements.

State and Federal Aid

The Town of Hancock has utilized grants administered through by the Appalachian Regional Commission (through the Tri-County Council) for public projects, and will continue to do so. The ARC’s strategic plan identifies funding priorities to create new jobs, improve water and sewer systems and strengthen the Appalachian economy.

Hancock’s Buffers and Transition Areas

Topographic and natural features create an established rural buffer and transition area surrounding the Town of Hancock. As shown on the Zoning map (Map 2-1) some of the Town’s most sensitive environmental areas are designated as Rural Development, the Town’s most restrictive zoning district. This zoning district, the County’s restrictive Environmental Conservation zoning district, and the C&O Canal National Historic Park form Hancock’s rural buffer.

Some land outside of the Comprehensive Plan’s recommended growth boundaries (Map 2-2), but within the Town Growth Area identified in the 2002 County Comprehensive Plan are presently zoned
Agricultural or Rural Residential (see Map 2-1). This current County zoning is quite permissive and not in keeping with the Town’s interest in maintaining rural buffers and transition areas (in order to concentrate development in the Town). Accordingly, these areas should be rezoned as Environmental Conservation by the County, the most appropriate and adjoining zoning district.

**Burdens on Municipally Provided Services and Infrastructure Lying Beyond the Town**

The Town of Hancock currently provides a limited amount of water service to some residences and businesses outside of the Town’s current limits. These include areas to the east of downtown: Tollgate Ridge Road between I-70 and McKinley Drive; and East Main Street (MD 144) from Center Street to I-70. Sewer service is provided in the same vicinity towards the Tonoloway Creek. In addition, Town police and fire services are often the first responders to some nearby unincorporated portions of Washington County. Similarly, the Town relies on County and State Police to supplement Town police. Given the economic and public health benefits of water and sewer extensions, the Town’s intent to annex much of the area receiving water and sewer service, and the cooperative nature of police and fire protection (e.g., the Town, County, and state police work together to provide consistent coverage), these extensions of public infrastructure and services do not constitute an undue burden on the Town’s resources.

**Fort Tonoloway State Park**

Seventy-six (76) acres of undeveloped state-owned land is located immediately south and east of Hancock Middle/Senior High School with access from Western Pike/Main Street (MD 144). This site is the location of Fort Tonoloway, a French & Indian War fort. In the event that the state were to develop park and recreation facilities at Fort Tonoloway, the Town and state may wish to consider extension of public utilities to this property. The Town should continue to work with the State in the planning study for Fort Tonoloway to ensure burdens for municipal services are not created.

**Protection of Sensitive Areas in and Near the Town**

The protection of sensitive areas (steep slopes, wetlands, floodplains, and streams) is regulated by the Town zoning and subdivision ordinances. Regulations are generally consistent with laws adopted by Washington County that govern unincorporated areas. Third-party agency reviews are conducted by the Army Corp of Engineers, US Department of Agriculture Soil Conservation Office, and the County engineer for stormwater management.

The Sensitive Areas Element of this plan (Chapter 5) catalogues and describes the streams, wetlands (and associated buffers), floodplains, sensitive species habitat, and areas of steep slope in and around the Town. Policies to protect those resources are primarily described in the Land Use, Water Resources, and Sensitive Areas Elements of this plan. These policies emphasize the concentration of development in environmentally suitable areas to minimize adverse impacts to sensitive areas in and around the Town.

**The Relationship of Long-Term Development Policy to a Vision of Municipal Corporation’s Future Character**

Environmental, topographical and jurisdictional limits have constrained Hancock’s development pattern and will continue to do so in the foreseeable future. Hancock envisions maintaining its small-town character while seizing appropriate economic opportunities that the adjacent interstate freeways and tourist amenities offer. The areas considered for future development in this plan, are currently lightly developed, or are enclaves surrounded entirely by town limits. Unincorporated enclaves are not in conformance with Maryland annexation law.
Future development of the East End area is a primary priority. The area offers an ideal opportunity for a gateway to motorists traveling on I-70 to visit, shop, and experience the offerings of Hancock. Development should be architecturally compatible with the Main Street corridor, and should avoid the kind of “franchise” architecture associated with typical highway development. New residential development is envisioned as containing a variety of housing types that support Hancock’s goal of providing housing opportunities for a wide range of incomes.

**Policies and Implementation Actions**

1. Submit an updated Priority Funding Area boundary to the State immediately following adoption of this Plan.

2. Coordinate with Washington County to rezone areas that are outside of the 2010 growth area but inside of 2002 (County-designated) growth area to Environmental Conservation.

3. Amend the Zoning Ordinance to define and enable the use of Developer Rights and Responsibilities Agreements (DRRAs).

4. Focus near-term annexation efforts on the East End growth area and the Alexander Property and Sensel Road properties, using Annexation Agreements or preferably DRRAs as the basis for annexation. Other areas identified in Map 2-2 should be annexed as opportunities arise through 2030 or beyond.
Chapter 3: Land Use Element

Hancock represents a traditional pattern of settlement, typical of many small towns in Maryland. It has a clearly defined downtown between Little Tonoloway Creek and Church Street, with a modified grid pattern of streets and neighborhoods. Due to topographic constraints, the rest of Hancock’s development pattern radiates from the downtown in a linear form. Land use activity in the periphery is dictated by early and modern roadways that follow ridgelines and valleys.

The land use pattern detailed in this plan is the basis for revisions to the Town’s zoning ordinance and map, and other regulatory tools to protect the health, safety, welfare of the citizens and enhance land values in areas that promote the community’s vision for the future.

Zoning and Existing Land Use

Table 3-1 and Map 3-1 show existing land uses in the Town of Hancock. The developed portions of the Town are predominantly medium-density residential in character, with a distinctive mixed-use commercial district centered on Main Street and Pennsylvania Avenue, and clusters of industrial and other employment-related uses. Map 2-1 (Chapter 2 Municipal Growth Element) shows the existing zoning for the Town of Hancock.

Since 1975, Hancock has enforced subdivision standards with the last major revision in 1995. Hancock adopted zoning its first zoning ordinance in 2005, with 6 zoning districts and one floating overlay zone. Previous land use decisions were guided by the comprehensive plan and a set of local ordinances. Building code and inspection authority, as well as some portions of development review standards, is delegated to the County, a relationship that will continue for the foreseeable future, as long as the relationship is fiscally beneficial to the Town. The remainder of this section describes the Town’s zoning districts and the land uses they contain.

Table 3-1: Existing Land Uses

<table>
<thead>
<tr>
<th>Land Use</th>
<th>Acres</th>
<th>Share of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Density Residential</td>
<td>22</td>
<td>1%</td>
</tr>
<tr>
<td>Medium Density Residential</td>
<td>231</td>
<td>13%</td>
</tr>
<tr>
<td>High Density Residential</td>
<td>14</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Commercial</td>
<td>69</td>
<td>4%</td>
</tr>
<tr>
<td>Industrial</td>
<td>53</td>
<td>3%</td>
</tr>
<tr>
<td>Institutional</td>
<td>64</td>
<td>4%</td>
</tr>
<tr>
<td>Recreation/Open Space</td>
<td>67</td>
<td>4%</td>
</tr>
<tr>
<td>Forest/Agriculture</td>
<td>1154</td>
<td>66%</td>
</tr>
<tr>
<td>Transportation (I-70 Right of Way)</td>
<td>65</td>
<td>4%</td>
</tr>
<tr>
<td>Open Water (WWTP)</td>
<td>15</td>
<td>&lt;1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1754</td>
<td>100%</td>
</tr>
</tbody>
</table>

The land use designations in Table 3-1 and Map 3-1 match the Land Use/Land Cover categories used by the Maryland Department of Planning, except for “Recreation/Open Space,” which identifies the Town’s largest parks.
Town Center

Hancock’s central business district along Main Street and Pennsylvania Avenue is included in the 170-acre Town Center (TC) zoning district. The TC district permits by right a variety of mixed uses, such as commercial, multi-family apartments, medical offices, banks and lodging. Single- and twin-family residential uses require a special exception. Although many of the uses in the Town Center were established prior to zoning regulations, the Town Center district is a well-established blend of residential and non-residential uses, with relatively few land use conflicts.

Main Street

Main Street, which runs east-west through Hancock, is the center of the Town’s economic and social activity. A mix of residential and commercial uses lines Main Street. Attached buildings and detached buildings mostly of masonry construction are in the immediate town center, with some housing units above ground floor commercial uses. Established residential neighborhoods surround Main Street to the north. A few larger buildings such as banks and churches serve as visual landmarks along Main Street.

The downtown core has seen small changes in recent years. The most substantial infrastructure change was the completion of the extensive streetscape renovation project portion along Main Street between Virginia Avenue and Tollgate Ridge Road. Funded by the Maryland State Highway Administration (SHA), these renovations included the installation of sidewalks, street lights, and some street trees on both sides of Main Street, as well as on-street parking in the central business district.

The Western Maryland Rail Trail, C&O Canal, and other tourist-related economic activity have contributed to the establishment of new commercial uses, and have contributed to the Town’s efforts to build a critical mass of economic activity in the Town Center. Other notable physical changes along the Town center portion of Main Street include the reconstruction of the Monterey House, a 25-unit senior housing project, at the corner of Main and Church Streets, and the renovation of the Rescue Squad building. One block north of Main Street on Fulton Street, the Hancock Fire Company completed renovations to its station in 2004.

West of Virginia Avenue, Main Street’s traditional downtown urban form ends, and is replaced by highway-oriented uses, including a gas station and strip shopping center. These uses, along with the MD 522 bridge over the Potomac River provide a defining visual edge to the downtown. West of the bridge, Main Street passes Widmeyer Park, detached residences, and the Town’s schools, gradually becoming very rural as the roadway (now Western Pike/MD 144) enters former orchards at the edge of town.

East of Church Street, Main Street also takes on a more suburban character. Modern commercial uses are dispersed within older detached residences, a pattern that reflects the Town’s past lack of zoning controls. Commercial activity gradually intensifies toward the present eastern municipal limits at the Tonoloway Creek. Unincorporated areas to the east, bounded by I-70 to the north, are dominated by highway
commercial uses, including a truck stop, a former State Highway Administration office, the former National Park Service (NPS) C&O Canal Visitor Center, and a large produce store (Hepburn’s).

**Pennsylvania Avenue**

Pennsylvania Avenue is the Town’s only north-south corridor. It stretches from Canal Street (one block south of Main Street) through the Town Square to the Pennsylvania State Line and beyond. Commercial buildings line Pennsylvania Avenue with shallow setbacks for two blocks north of Main Street towards the Town Hall and Community Center. North of Wabash Street, single-family detached structures are common along the corridor until the north of Grove Circle. North of this point is a large antique mall (formerly the Londontowne manufacturing facility on the east side of the road) and the Hancock Square shopping center, which contains Pittman’s Grocery Store. The road gradually becomes more agricultural as it approaches the State line.

**Town Residential**

The Town Residential (TR) zoning district is intended primarily residential uses, close to Hancock’s Town Center. This district includes more than 400 acres, consisting primarily of single-family detached dwellings. Lands to the west of US 522 (including Hancock Middle/High School), and subdivisions that flank Pennsylvania Avenue are zoned as TR, as is Tollgate Ridge Road and the adjoining residential lots on the eastern periphery of Town. Zoning of the Tollgate Ridge Road area as TR reflects former land use patterns of a mobile home park as well as the Town’s desire for a range of affordable housing choices, in particular detached housing.

**Suburban Residential**

The Suburban Residential (SR) district provides for single-family detached homes and twin dwellings, with a minimum lot size of 15,000 square feet for single-family homes. Land zoned SR are generally the peripheral neighborhoods of Hancock to the north, steep slopes south of I-70, and Hancock’s large parks—Kirkwoods and Widmeyer.

**Rural Residential**

The Rural Development (RD) District accommodates single-family detached homes at a density of up to 1 dwelling units per an acre that are “compatible with an agricultural environment.” This zoning district covers 472 acres of land north of I-70 and west of the wastewater treatment plant.

**General Commercial**

General Commercial (GC) zoning accommodates “traditional retail uses and the kinds of highway-oriented commercial enterprises that function better outside typical downtown Main Street locations.” The district accommodates uses such as retail stores, offices, gasoline stations, and personal or professional services. Common conditional uses include child care centers, schools, restaurants and churches. The GC district covers 62 acres primarily along the US 522 corridor.
Employment Centers

Employment Center (EC) is a district “designed to attract environmentally responsible industry and other forms of economic development will create jobs and enhance local property tax revenues.” The 83-acre EC district is found in two locations: the former Rayloc facility (along Tonoloway Creek just north of I-70) and the Stanley Fulton Manufacturing Center (formerly the Fleetwood factory), southeast of the Middle/High School. Permitted uses include wholesale business and storage, contracting offices, printing, and light industrial uses subject to compliance with nuisance criteria.

The Stanley Fulton Manufacturing Center (south of West Main Street), Rayloc facility, and Ford dealership (on East Main Street, just west of Tonoloway Creek) all reduced operations in the late 2000s. The former Ford dealership is part of long standing development plans for highway-oriented uses surrounding the I-70 exit as discussed in detail in this plan. The Rayloc facility remains mostly vacant, while a small portion of the Stanley Fulton Manufacturing Center (now owned by the Town) is occupied by one tenant.

Traditional Neighborhood Design Overlay

The Traditional Neighborhood Design (TND) Overlay District was created to implement the 2002 Comprehensive Plan’s recommendation to use neighborhood design standards that create an attractive living environment. Permitted uses include residential; commercial retail, business and office; and civic uses, all subject to performance criteria. A minimum density of 4 units per an acre is recommended. As of 2010, the TND Overlay had not been applied to any portion of the Town.

Future Land Use

The Future Land Use Map (Map 3-2) establishes the Town’s desired land use and growth patterns. The land use recommendations in this plan shall serve as a guide to future land use decisions, including amendments to the Town’s Zoning Map, ordinances and other land development regulations. The Board of Zoning Appeals should also consider the recommendations of this element and the remainder of the Comprehensive Plan when reviewing any application for a special exception use. The definitions as shown in Table 3-2 provide a more detailed description of the future land uses as shown on the Future Land Use Map.

Table 3-2: Future Land Uses

<table>
<thead>
<tr>
<th>Mixed Use – Town Center (TC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>This designation is intended for commercial, retail, and services, with supporting office, residential, institutional and public spaces in a concentrated area. Residential uses are characterized by medium to high residential densities (generally four or more units per acre). The Town Center is a pedestrian-oriented environment, and is vertically mixed where possible, with commercial on the lower levels and office or residential in the upper levels in some cases. The TC area follows Main Street from Tollgate Ridge Road to US 522, and north along Pennsylvania Avenue to Sensel Road.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Town Residential (TR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>This designation is intended for single-family detached homes, two-unit dwellings, and apartments. Approximate existing residential densities range from two to eight units per acre. The Town Residential area is intended for residential development only, in close proximity to the Town Center. New development in the TR areas should be compatible in massing, setbacks, scale, and density to adjacent established neighborhoods.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Suburban Residential (SR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>This designation is intended for single-family detached homes and two-unit dwellings in a suburban setting, with maximum densities of approximately three units per acre, a density that is intended to incorporate open space into future development. This land use designation also provides land for larger homes and allows flexibility in the placement of homes on lots.</td>
</tr>
</tbody>
</table>
In addition to traditional manufacturing and industrial jobs—similar to those that were present at the Rayloc facility and Stanley Fulton Manufacturing Center, the Town is particularly interested in recruiting high-technology and “green” technology businesses. Such businesses could take advantage of the Town’s transportation accessibility, its proximity to the Baltimore-Washington area and emerging Appalachian cities such as Martinsburg and Winchester, experienced labor pools, and relatively inexpensive land costs.

**High-Priority**

*Rayloc facility.* The former Rayloc Facility was built in 1972 on more than 50 acres. An access road funded by the state and the Appalachian Regional Commission in 2006 connected MD 144 to Ford Drive to allow easier access to Rayloc for larger trucks. With good visibility and access from I-70, the 147,000 square-foot facility has been mostly vacant since 2008. This property is identified by Washington County as a targeted economic development area.\(^{12}\)

*Stanley Fulton Manufacturing Center.* The Stanley Fulton Manufacturing Center is located at the western end of Town immediately behind the Middle-High School. Previously utilized by Fleetwood Travel Trailers Corporation for the assembly and storage of recreational vehicles, the property includes a 102,000 square foot building on about 15 acres. The facility was acquired by the Town with a private donation in 2008. Hoffman Joinery, a local business on Main Street, recently expanded to the site.

Although somewhat distant from major transportation routes, the Stanley Fulton Manufacturing Center could serve multiple small industrial users, or a large light industry user at a relatively very low-price point. The Town has been working with residential property owners on South Street to pursue acquisition in order to improve access to the facility.

*Antique Mall vicinity.* Across from the Hancock Antique Mall on Pennsylvania Avenue is a 14.8-acre site owned by MEL LLC. This site was identified for development by the Hancock Community Legacy Plan in 2003. It is located south of the 32-acre Hancock Shopping Center.

*Hancock Gas & Go.* Adjacent to the Hancock Primitive Park, a former gas station has been in significant disrepair for years. The southwest corner of Virginia Avenue and Main Street, owned by Hancock Gas & Go, should be targeted for redevelopment.

**Long-Term**

*WMRT Parking Lot.* The Western Maryland Rail Trail parking lot is located at the corner of Church and Main Streets, near the heart of downtown. It is the largest publicly owned site on Main Street, and creates a substantial “hole” in the Main Street’s otherwise continuous façade. The Town should pursue transfer of the property to the Town from the State of Maryland. Once acquisition has been completed, Hancock should solicit proposals for development of the site. Such proposals should include parking (to replace at least part of the WMRT lot), as well as mixed use construction that is consistent with the rest of Main Street. Due to the sloping topography southward from Main Street, the site could potentially be developed with a covered public parking deck and the upper floors as mixed use.

*G&N Realty Shopping Center.* This strip shopping center on Main Street (between Virginia Ave and Limestone Rd) was built in 1965 and has 23,000 square feet of commercial space. Typical of many post-war strip malls, the center is home to commercial and retail uses in a linear pattern with parking adjacent to the street. This center is the first view that visitors have of Hancock when exiting US Route 522 and I-68, but its condition does not necessarily contribute to a positive impression. The Town should target this shopping center for visual and aesthetic improvements (such as façade and canopy improvements),

similar to those achieved in partnership with the adjacent Sheetz Gas Station. Landscaping and streetscape enhancements could also be incorporated along Main Street.

**Orchard Business Park/Saputo Cheese.** This parcel is located between I-70 and Warfordsburg Road. The Saputo Cheese facility is one of the largest employers near Hancock. The Orchard Business Park property is undeveloped, but may be attractive for future development due to its location adjacent to I-70.

**Town of Hancock Industrial Park.** The Hancock Industrial Park property is located north of I-70 near the Town WWTP. The site is not currently developed, and is only accessible from Pennsylvania Avenue and Sensel Road. Although development of this site is not an immediate priority, the property is part of the Hagerstown-Washington County Foreign Trade Zone, and should be reserved for long-term economic development opportunities. Alternatively, the Industrial Park site may be appropriate for industrial activities that need to be buffered from the Town’s other uses.

**Sideling Hill Geological Center on Main Street**

In 2009, the State ordered the closure of the Sideling Hill Geological Center (which serves 95,000 visitors annually) on I-68 due to budgetary constraints. The Washington County Board of County Commissioners considered acquiring the Center at no cost and maintaining it as a County facility. However, that acquisition did not occur. Exhibits formerly housed at the Center have been placed on permanent loan to the Town of Hancock and have been moved to a museum on Main Street.

**Historic Sites**

As noted in the Town History section of Chapter 1, Hancock is rich in history, and its development pattern is characteristic of many small Western Maryland towns. The C&O Canal, as well as mile markers on the Western Maryland Rail Trail and National Road (now MD 144) are listed on the National Register of Historic Places. The Maryland Historical Trust’s (MHT) Inventory of Historic Properties also includes approximately 350 sites in Hancock—primarily homes or commercial establishments in the Town Center. Properties included on the Inventory are eligible for inclusion on the National Register.

**Historic Designations**

The Town of Hancock does not have historic district zoning authority, and there is no formal historic district in the Town. Given Hancock’s historic resources and the existing tourist activity associated with the WMRT and C&O Canal, establishment of such a district, or other concerted efforts to highlight the Town’s historic resources could further enhance the Town’s economic development activities. That opportunity notwithstanding, establishment of a historic district does raise concerns about architectural and other requirements that might be placed on owners of historically-designated properties. The Town should work with MHT to thoroughly understand the potential advantages and disadvantages of various approaches to historic preservation, and to choose the strategy that best fits the Town’s aspirations and limitations.

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13 A Foreign Trade Zone is a location where businesses are eligible for be deferred, reduced, or eliminated customs duties, incentives intended to improve a international competitiveness.
Civil War Heritage Area

The Town of Hancock played a role in Civil War skirmishes in the region, and was cited in the Maryland Heritage Areas Heart of the Civil War Management Plan (2006). This management plan was adopted by Hancock and other jurisdictions in Washington Carroll, and Frederick Counties. Unfortunately, the state did not deem Hancock’s role to be substantial enough to substantiate listing as an approved or programmed Targeted Investment Zone (TIZ). An approved TIZ would be a potential funding source for Civil War-related activities and programs managed by the Town or non-profit organizations. As the Civil War Heritage Area program successfully expands throughout Washington County (Hagerstown, Boonsboro, and Williamsport specifically), Hancock should continue to work with the Maryland Heritage Areas Authority to seek TIZ status.

Residential development is primarily limited to infill and redevelopment.

The small size of Hancock’s growth area, relatively severe topography, and floodplain constrain the supply of future residential activity. A majority of the agricultural lands in and around Hancock are not candidates for sewerage extension or redevelopment. The following areas, shown on Map 3-4, are zoned for residential development and have available developable land:14

- Northwest of the intersection of Washington Street and Virginia Avenue (8 acres)
- North of Resley Street and west of Maryland Avenue. (12 acres) already platted as Clopper Avenue.
- West of the terminus of Fleming Drive (6 acres)
- South Street between Main Street and US 522 (9 acres)
- Tollgate Ridge Road Area (16 acres):
  - Former mobile home park at terminus of McKinley Drive
  - Ridgeview Properties parcel to the south of former trailer park at terminus of Terrace View Drive and Terrace Heights Drive.
  - Alexander Property Site (unincorporated)

These areas should be developed consistent with the existing zoning, with consideration given to the scale, massing, and design of neighboring uses.

Development to the west of Hancock could impact the Town

Immediately to the west of Hancock is a large privately-owned former orchard, now operated as a private hunting reserve. Over the long term—perhaps by 2030—this property may be developed as “second homes” or vacation homes. The Town does not wish to annex or provide water and sewer service to this property, but it is clear that development on the former orchard would have considerable impact on Hancock, which would be the nearest commercial and service destination.

The Town’s land use and economic development decisions can help to make those impacts positive. The Town should remain engaged with the property owner, to ensure that future development plans are coordinated with Hancock’s land use decisions and economic development efforts.

14 Based on a general review of topographic, environmental constraints, and existing sewerage service areas on the site.
Map 3-4: Undeveloped Residential Areas
Policies and Implementation Actions

1. Future land uses in the Town of Hancock will be consistent with the designations in Table 3-2 and the locations shown in Map 3-2.

2. The Town shall amend its Zoning Ordinance and map and should adopt or amend other land development ordinances as appropriate to incorporate the recommendations of this Comprehensive Plan. Specific recommendations include:

   • Amend the Zoning Ordinance and map to create of a Highway Commercial zoning district similar to the County’s HI-1 (Highway Interchange) district. The district would apply to the East End area (as shown on Map 3-2). The zoning ordinance should specify architectural guidelines for new development and redevelopment in this district.
   
   • Amend the Zoning Ordinance to define and enable the use of Developer Rights and Responsibilities Agreements (DRRAs).
   
   • Develop a new ordinance or amend the Zoning Ordinance to define roles and responsibilities for the maintenance of street trees, shrubs and plantings in the planting strips along Main Street.
   
   • Adopt a property maintenance code, such as the International Property Maintenance Code, to regulate the condition of buildings.
   
   • Review the existing zoning code in regard to on-premise signage in the Town Center district to ensure future signs will be erected in proper scale and harmony to the surrounding environment.

3. Annexation Agreements or preferably DRRAs should be a precondition for new development or redevelopment in the East End, to ensure that this area is developed in a way that is consistent with the recommendations of this Comprehensive Plan.

4. New employment and industrial development should be directed to the Priority Commercial and Industrial Sites shown on Map 3-3. The Town should work with the Chamber of Commerce, Hagerstown-Washington County Economic Development Commission, and Appalachian Regional Commission to recruit and retain businesses.

5. Future development should be concentrated in areas served by public water and sewer systems, and on the Alexander property. Preference should be given to sites zoned Town Residential (shown on Map 3-4). New development should meet the minimum density requirements of the state Priority Funding Areas Act.

6. Work with the owners of the former orchard to the west of Town, to ensure that the Town’s land use decisions and economic development efforts are coordinated with future development plans.
Chapter 4: Water Resources Element

The purpose of the Water Resources Element, as defined in Maryland House Bill 1141 (2006 legislative session), is to establish a clear relationship between existing and proposed future development, the drinking water sources and waste water facilities that will be necessary to serve that development, and measures to limit or control water pollution from stormwater and other non-point sources.

This chapter identifies drinking water sources and wastewater treatment facilities needed to support existing and future development described in the Municipal Growth Element (Chapter 2) and Land Use Element (Chapter 3), as well as the non-point source impacts of that development. The Future Land Use Plan described in Chapter 3 is the only future scenario evaluated in this Element. Numerical data are presented in terms of actual volume, as well as Equivalent Dwelling Units (EDU). One EDU (which the Town estimates as 250 gallons per day) is the estimated amount of water used (or wastewater discharged) by one household. Using EDU allows comparisons of residential and non-residential water and wastewater use.

Interjurisdictional Coordination

At the time of publication of the Draft 2010 Hancock Comprehensive Plan, Washington County was evaluating options to complete the countywide Water Resources Element requirements. The Town anticipates working closely with the County to achieve common Water Resources goals.

Future Land Use Scenarios

To gauge the impacts of alternative land use and water resources policies, this Water Resources Element evaluates two scenarios for the distribution of future growth. Each scenario assumes the same total amount of growth (e.g., new housing units and nonresidential development), distributed differently as described below.

- **A. Comprehensive Plan Policies.** This scenario reflects development through 2030 using the Future Land Use Plan (shown in Map 3-2), along with planned annexations shown in Map 2-2. New development is directed to infill locations, to the East End, or to areas where public water and sewer service would likely exist by 2030. In this scenario, new residential development would occur at densities of 3.5 units per acre.

- **B. Alternative Policies.** This scenario tests what would happen by 2030 if the Town did not proceed with the annexations described in Chapter 2, and if new development occurred outside of existing or planned water and sewer service areas. In this scenario, new development would instead use individual wells and septic systems, and would occur in the Rural Development area along Sensel and Robinson Roads. Residential development would occur at a density of one unit per two acres, reflecting the combination of Town and Washington County zoning in that area.

In addition, this Comprehensive Plan evaluates the water resources impact of full “buildout” of the Town and its annexation areas—the maximum amount of development that could occur based on existing or likely Town zoning, and taking into account physical and environmental limits such as steep slopes and floodplains. This scenario is not necessarily a representation of the Town’s long-term development policies or projections. Buildout could take decades to occur, if it occurs at all. Evaluations of the water resources impact of buildout are included in the Appendix.
as described in Chapter 5, the town and relevant state and federal agencies are working to update the map. 2. other property commercial and industrial sites (excluding the east end properties discussed above).

Map 2-3 shows property commercial and industrial sites (excluding the east end properties discussed above).

The hoodloop, pursuant to specific code requirements (see the discussion of Hoodloop in Chapter 5), is described in Chapter 5, the town and relevant state and federal agencies are working to update the map. 2. other property commercial and industrial sites (excluding the east end properties discussed above).
The 2002 Comprehensive Plan recommended five key projects in the Town Center, two of which have been completed:

- Rehabilitation of the Town House on the C&O Canal
- The Main Street Streetscape Improvements by the State Highway Administration

Specific priority commercial areas in the urbanized western section of Main Street are discussed in detail and serve as the focus of recent capital improvements, such as at the Homeland Shopping Park and the Westmore Plaza. This westmore area is the gateway to Homeland from the business and residential centers. This area should become the center of economic activity.

The Town Center should remain the center of public, small commercial and institutional uses and opportunities.

<table>
<thead>
<tr>
<th>Land Use and Opportunities</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Historic Park</td>
</tr>
<tr>
<td>Historic Commercial districts</td>
</tr>
<tr>
<td>Parks and open space</td>
</tr>
<tr>
<td>Institutional use</td>
</tr>
<tr>
<td>Commercial (CM)</td>
</tr>
<tr>
<td>Highways (HC)</td>
</tr>
<tr>
<td>Commercial (CM)</td>
</tr>
<tr>
<td>Recreation (R)</td>
</tr>
</tbody>
</table>

Table 3-2: Future Land Uses (Continued)
MAP 3.2: Future Land Use

Legend
- General Commercial
- Employment Center
- Industrial
- Downtown
- Business Park
- Suburban Residential
- Rural Development
- Park/Open Space
- Future Municipal Limits
- County Boundary
- Roads

Town Center
Suburban Residential
Rural Development

2010 Harris County Comprehensive Plan - Planning Commission Recommended Draft
Drinking Water Analysis

Most residences, businesses, and institutional uses in the Town of Hancock receive drinking water from the Town’s drinking water system. Water service is also provided to some areas outside of the municipal boundaries, including the East End area (near the intersection of I-70 and East Main Street). As of 2010, there were 707 public water accounts in the Town and 18 accounts outside of the municipal limits, serving approximately 1,900 people and most of the businesses in the Town. The water system’s existing and planned service area, well, water storage locations, and water treatment facilities are shown on Map 4-1.

Planned service areas fall into two categories: Near Term and Long Term. Near term planned service areas cover two areas where development is anticipated and encouraged by the policies in the Land Use Element: the former mobile home park on McKinley Drive and the SHA Western Laboratory site, part of the East End gateway. Long term planned service areas cover two potential annexation areas: the Alexander property and the Saputo Cheese/Orchard Business Park property.

The Town’s water drawn from two wells in the Oriskany aquifer, each of which is approximately 450 feet deep. Water from these wells is pumped to the Town’s Water Treatment and Softener Facility (completed in 2001), where it is softened and treated with fluoride and chlorine to prevent microbial contamination. The wells and water facility are located on Graves Drive, just north of I-70. Three storage tanks provide a total storage capacity of 1.15 million gallons:

- The “Main Reservoir” on Resley Street (approximate capacity: 550,000 gallons);
- The Blue Hill tank, above Taliaferro Street (approximate capacity: 350,000 gallons);
- The Rayloc tank, at the end of Rayloc Drive (approximate capacity: 250,000 gallons).

There are no water quality concerns related to the Town’s drinking water.\(^{15}\)

Water System Capacity

The permitted withdrawal for the Hancock water system is 300,000 gallons per day (gpd). In 2009, Hancock produced an average of approximately 225,000 gpd.\(^{16}\) Table 4-1 summarizes public water supply and demand in Hancock. This analysis shows that the Town has adequate permitted water capacity to support projected growth through 2030 in either scenario. There is also adequate reserve supply to accommodate unexpectedly rapid residential growth, or a specialized economic development activity. For example, the Town and Saputo Cheese have discussed extension of water and sewer service.

Additional Drinking Water Resources

Based on withdrawal capacity alone, the Town is unlikely to need additional drinking water sources. However, should other factors—such as unexpected growth or economic development opportunities, or the need for additional system water pressure—create a need for additional water, the Town has a few options.


\(^{16}\) Source: Town of Hancock. In 2008, the Town produced 256,545 gpd. Repairs to leaking water lines resulted in lower water production in 2009 and early 2010. See “System Water Loss” discussion below.
Map 4-1: Hancock Water Service Area and Facilities
Table 4-1: Current and Projected Public Water Supply and Demand

<table>
<thead>
<tr>
<th></th>
<th>Scenario A</th>
<th>Scenario B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water System Permitted Capacity</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Water Demand, 2008</td>
<td>225,000</td>
<td>225,000</td>
</tr>
<tr>
<td>Available Water Capacity, 2008</td>
<td>75,000</td>
<td>75,000</td>
</tr>
<tr>
<td>Projected new residential demand, 2010-2030</td>
<td>7,750</td>
<td>0</td>
</tr>
<tr>
<td>New residential demand from system extensions through 2030</td>
<td>8,750</td>
<td>0</td>
</tr>
<tr>
<td>Projected new non-residential demand, 2010-2030</td>
<td>5,500</td>
<td>0</td>
</tr>
<tr>
<td>Subtotal: Projected new demand, 2010-2030</td>
<td>22,000</td>
<td>0</td>
</tr>
<tr>
<td>Total Projected Water Demand, 2030</td>
<td>237,000</td>
<td>225,000</td>
</tr>
<tr>
<td>Available system capacity (deficit), 2030</td>
<td>63,000</td>
<td>75,000</td>
</tr>
</tbody>
</table>

Notes:
1: Source: Town of Hancock
2: See the Municipal Growth Element, Chapter 2. Scenario B assumes that all new residential and non-residential development would utilize individual wells rather than the public water system.
3: Estimated based on likely annexations and using Maryland Property View 2008.
4: The Town estimates that future non-residential demand (commercial, industrial, etc.) would be approximately 25 percent of future residential development, based on existing demand and economic development goals.

Groundwater

All of Hancock’s drinking water is drawn from groundwater wells. While the Town’s MDE-issued groundwater appropriation permit limits the Town to 300,000 gpd, the water system is capable of producing up to 806,000 gpd of water. Should the Town’s water demand exceed its current permitted capacity, the Town would simply need a new or expanded MDE groundwater appropriation permit (assuming no use of surface water), rather than new wells.

However, permitted withdrawals are tied to the land available for groundwater recharge. Thus, the Town’s ability to withdraw additional water is tied to its geographic size and hydrologic recharge rates. To expand groundwater withdrawals beyond its permitted maximum, Hancock would therefore need to expand its groundwater recharge areas. Annexation could provide additional groundwater recharge area, particularly the sparsely-developed land to the north and east. The Town could also negotiate with MDE to count the 28-acre Fort Tonoloway State Park property toward the Town’s recharge area. If necessary, the Town could also consider purchasing and preserving (but not necessarily annexing) nearby property—preferably with forest cover—as a municipal water recharge area.

Surface Water

Surface water is not currently a source of drinking water for Hancock, and is not a recommended future water source. However, the Town does maintain a withdrawal permit on the Potomac River as an emergency backup water source. Any permanent Potomac River withdrawal (perhaps for development beyond 2030) would likely require additional water treatment facilities, and would involve extensive coordination with the Maryland Department of the Environment (MDE) and other state agencies responsible for managing the Potomac.

Other Drinking Water Considerations

Wellhead Protection

A wellhead is considered the surface and subsurface area surrounding a water well. The wellhead provides direct access to the groundwater aquifer from which water is drawn. The Town’s wellhead area generally covers the area between Cove Ridge, the unnamed ridge to the east of Pennsylvania Avenue, the
Potomac River, and the Pennsylvania State Line). The purpose of the protection of wellhead protection strategies is to ensure a future supply of safe and healthy drinking water. In many limestone areas of Washington County (such as the area around Hancock), there is a concern that pollution could permeate the geology and pollute water sources.

The Town’s wells and water treatment plant are located on a 9-acre parcel owned by the Town. This public ownership and parcel size provide an important protective barrier. A 2004 Source Water Assessment document prepared by MDE indicated that the Town’s wellhead area is potentially susceptible to contamination by volatile organic compounds from underground storage tanks (particularly gasoline tanks). Recommendations of the Source Water Assessment include:

- Formation of a local planning team to implement wellhead protection strategies.
- Ensure public awareness of wellhead protection issues, focusing particularly on facilities that possess potential sources of contamination, such as gasoline stations. Signage to indicate the boundaries of the wellhead protection area can also raise public awareness.
- Continue to monitor wells and potential sources of contamination, particularly underground storage tanks.
- Where feasible, purchase land or easements (using state funding, where available) around the wellhead, in order to reduce the potential for contamination.

**System Pressurization and Redundancy**

The Town is considering the construction of a third groundwater well, and a fourth water storage tank in the area north of I-70. A new well and storage tank would not increase the Town’s permitted withdrawal, but would provide additional system pressurization, redundancy, and fire flow for the eastern portion of Town, as well as the East End and other annexation areas.

**Water Conservation**

Water conservation in Hancock is achieved by adherence to existing state laws and codes. The Maryland Water Conserving Plumbing Fixtures Act requires that all new plumbing fixtures and appliances sold in Maryland meet reduced flow standards. The County’s plumbing code also requires low-flow plumbing fixtures in new construction. The Town has no other water conservation regulations or requirements.

**System Water Loss**

Hancock’s water system produces significantly more water than its account-holders consume. For example, while average daily water production in 2009 was approximately 225,000 gpd, metered water use was only approximately 120,000 gpd. The gap between produced and consumed water is explained by two primary factors. The first is unmetered flows; approximately 25,000 gpd is lost during the water softening process. More significant is “system water loss,” water that escapes through broken or cracked water lines. The Town has made great strides to correct this issue. As recently as 2000, water production was well over 300,000 gpd. Based on recently-observed conditions, town staff estimate that “true” water demand in the Town is approximately 150,000 gpd.

**Private Wells**

A small number of properties—fewer than ten, although exact locations were not available—use private wells for water supply. These properties are located within the Town boundaries, but outside of the public water service area. The water quality status of these wells is unknown, and there are no plans to extend public water service to these properties at this time.
Wastewater Analysis

Most residences, businesses, and institutional uses in the Town of Hancock discharge wastewater to the Town’s wastewater treatment plant (WWTP). Sewer service is also provided to some areas outside of the municipal boundaries, including a portion of the East End area (near the intersection of I-70 and East Main Street). As of 2010, there were 707 public sewer accounts in the Town and 19 accounts outside of the municipal limits, serving approximately 1,900 people and most of the businesses in the Town. The sewer system’s existing and planned service area and WWTP are shown on Map 4-2.

As with the water system, planned sewer service is categorized as either Near Term or Long Term. Near term planned sewer service areas cover locations where development and/or annexation is anticipated and encouraged by the policies in the Land Use Element: the former mobile home park on McKinley Drive, the East End gateway area, and the Saputo Cheese/Orchard Business Park property. Long term planned service areas cover potential annexation areas such as the Alexander property, as well as other areas where existing septic systems may eventually need to be replaced.

WWTP Characteristics

Hancock’s WWTP uses an aerated lagoon treatment system with a permitted capacity of 380,000 gpd. Average daily flows to the WWTP in 2007 were approximately 240,000 gpd. Treated wastewater is discharged to Tonoloway Creek, near its confluence with the Potomac River.

Demand and Capacity

Table 4-2 shows the relationship between projected sewer demand through 2030 and the capacity of an upgraded WWTP to serve that capacity. Average daily flows (ADF) to the existing WWTP during the two-year period between 2006 and 2008 were approximately 240,000 gpd.

The analysis in Table 4-2 shows that the Town has adequate wastewater treatment capacity to support projected growth through 2030, as well as for specialized commercial or industrial purposes or to accommodate unexpectedly rapid residential growth.

Table 4-2: Current and Projected Public Sewer Capacity and Flows

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Scenario A</th>
<th>Scenario B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>gpd</td>
<td>EDU</td>
</tr>
<tr>
<td>Sewer System Permitted Capacity</td>
<td>380,000</td>
<td>1,520</td>
</tr>
<tr>
<td>Average Daily Flow, 2008</td>
<td>240,000</td>
<td>960</td>
</tr>
<tr>
<td>Available Sewer Capacity, 2008</td>
<td>140,000</td>
<td>560</td>
</tr>
<tr>
<td>Projected new residential flows, 2010-2030 2</td>
<td>7,750</td>
<td>31</td>
</tr>
<tr>
<td>New residential flows from system extensions through 2030 3</td>
<td>8,750</td>
<td>35</td>
</tr>
<tr>
<td>Projected new non-residential flows, 2010-2030 4</td>
<td>5,500</td>
<td>22</td>
</tr>
<tr>
<td>Subtotal: Projected new flows, 2010-2030</td>
<td>22,000</td>
<td>88</td>
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<tr>
<td>Total Projected Sewer Flows, 2030</td>
<td>262,000</td>
<td>1,048</td>
</tr>
<tr>
<td>Available system capacity (deficit), 2030</td>
<td>118,000</td>
<td>472</td>
</tr>
</tbody>
</table>

Notes:
1: Source: Town of Hancock
2: See the Municipal Growth Element, Chapter 2
3: Estimated based on likely annexations and using Maryland Property View 2008. Scenario B assumes that most new residential and non-residential development would utilize individual septic systems rather than the public sewer system.
4: The Town estimates that future non-residential demand (commercial, industrial, etc.) would be approximately 25 percent of future residential development, based on existing demand and economic development goals. In Scenario B, it is assumed that public sewer would be extended to the remainder of the West End—accounting for half of projected non-residential demand in Scenario A—but that sewer would not be extended to other non-residential properties.
Map 4-2: Hancock Sewer Service Area and Facilities
Point Source Nutrient Caps

Nitrogen and phosphorus (more generally referred to as “nutrients”) from WWTPs and from stormwater and other “non-point sources” are the primary contributors to degraded water quality in the Chesapeake Bay and its tributaries. To help improve water quality in these tributaries, including Tonoloway Creek and the Potomac River, Maryland has established Chesapeake Bay Tributary Strategy point source caps for all WWTPs. These caps are numerical limits on the amount of nitrogen and phosphorus that WWTPs can discharge to the Bay and its tributaries (expressed as pounds per year of nitrogen and phosphorus).

While the Hancock WWTP has enough volume capacity to accommodate future growth, it is likely that the WWTP will become subject to nutrient caps (limits on the amount of nitrogen and phosphorus that the WWTP may discharge) by 2030. This is particularly true if the Town pursues upgrades of the facility.

To meet future nutrient caps, the WWTP likely need to be upgraded to implement Enhanced Nutrient Removal (ENR) technology. ENR is the best available technology, and would substantially reduce the mass of nitrogen and phosphorus discharged from the WWTP into Tonoloway Creek and the Potomac River. The current lagoon system likely discharges effluent with approximately 18 mg of nitrogen per liter of discharge, and 6 mg/L phosphorus. After upgrade to ENR, the WWTP would regularly attain treatment levels of 3 mg of nitrogen and 0.3 mg of phosphorus per liter of discharged effluent.

Funding this upgrade will be a substantial challenge for the Town, because no state revenues have been made available. That challenge notwithstanding, this Plan assumes that the upgrade will be complete by 2030. Absent specific plans for an upgraded facility, this Water Resources Element assumes that the WWTP’s permitted capacity would remain at 380,000 gpd, and that its nutrient caps will be 4,636 lbs/year of total nitrogen (TN) and 347 lbs/year of total phosphorus (TP).\(^\text{17}\)

Table 4-3 shows the Hancock WWTP’s likely nutrient discharges by 2030, compared to its likely nutrient caps. Using the assumptions detailed in this section, the Hancock WWTP would meet its nitrogen and phosphorus caps after upgrade (in both scenarios), and would be able to serve all existing development and projected growth in Hancock through 2030, with additional capacity remaining for economic development or unanticipated residential growth.

<table>
<thead>
<tr>
<th>Nutrient Load (lbs/year)</th>
<th>Discharge</th>
<th>Cap (2030)</th>
<th>Surplus (Overage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discharges (2009)(^1)</td>
<td>Nitrogen</td>
<td>13,141</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>2,190</td>
<td>n/a</td>
</tr>
<tr>
<td>Scenario A Discharges (2030)(^2)</td>
<td>Nitrogen</td>
<td>2,391</td>
<td>4,636</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>239</td>
<td>347</td>
</tr>
<tr>
<td>Scenario B Discharges (2030)(^3)</td>
<td>Nitrogen</td>
<td>2,215</td>
<td>4,636</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>222</td>
<td>347</td>
</tr>
</tbody>
</table>

1: Assumes discharge concentrations of 18 mg/L nitrogen, 6 mg/L phosphorus.
2: Assumes ENR technology, with discharge concentrations of 3 mg/L nitrogen, 0.3 mg/L phosphorus.

Sewer System Considerations

The upgraded Hancock WWTP will be able to serve development through 2030. This section lists some other considerations that may influence the Town’s long-range policies related to sewer service.

\(^{17}\) Please see the Water Resources Element Appendix for methodology.
**Water Conservation**

Water conservation can help to reduce sewer demand, as well as water demand, and should be a primary element of any effort to maximize the WWTP’s capacity. By encouraging citizens to use less water, the Town can reduce wastewater flows, thus preserving capacity in the WWTP and delaying (or avoiding) the need to find offsets for future demand.

**Inflow and Infiltration**

Inflow is water from storm events entering the system through roof drains, sump pumps, and similar direct attachments to the sanitary sewer (although illegal, such connections are present in almost every public sewer system). Infiltration is groundwater entering the system through broken pipes, manholes, and other elements of the collection system. Inflow and Infiltration (I/I) takes up sewer capacity that should be reserved only for wastewater, effectively limiting the system’s overall capacity.

The Hancock WWTP experiences significant levels of I/I from a number of sources. While 240,000 gpd of effluent is treated by the WWTP, the Town estimates that only 125,000 gpd is generated by account holders. The remainder of the effluent volume is I/I or rainfall into the lagoons. Upgrade of the WWTP will remove much of the lagoon-based I/I. The Town should also take steps to identify and correct other sources of I/I, an effort that typically involves camera-based inspection of sewer lines. MDP has suggested a goal of reducing I/I to no more than 10 percent of total flows.

**Nutrient Trading**

MDE has established official guidance for participation in point-to-point nutrient trading, which would allow Hancock (if it were to need additional wastewater capacity) to purchase excess WWTP capacity from another WWTP in the Potomac Trading Region, which stretches from Garrett County to St. Mary’s County. Under the policy, Hancock could also sell some of its excess capacity to another system in need of capacity. After ENR upgrade, the Hancock WWTP could also receive nutrient credits for extending sewer service to existing septic systems (see Water Resources Element appendix). Washington County has considered the possibility of creating a separate Countywide trading policy.

MDE is also in the process of establishing guidance for nonpoint-to-point trading, as well. Nonpoint-to-point trades would enable Hancock to gain wastewater treatment credits for removing or reducing nutrient loads from nonpoint sources such as farms.

**ENR Funding**

Upgrade to ENR can be a costly process. Grants from state and federal agencies such as MDE, the Environmental Protection Agency (EPA), National Oceanic and Atmospheric Administration (NOAA), the US Department of Agriculture’s Rural Development (USDA-RD) program can be one source of funding.

Beyond grants, ENR upgrades would likely be financed through loans from MDE or other agencies. These loans could be repaid with funds from several sources, including fees for annexation or new development (which would be defined in an annexation agreement or DRRA) or higher charges for existing water and sewer customers (although the Town strongly wishes to avoid such charges).

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18 Nutrient trading regulations can be found at [http://www.mde.state.md.us/Water/nutrientcap.asp](http://www.mde.state.md.us/Water/nutrientcap.asp)
Nonpoint Source Analysis

As its name implies, nonpoint source pollution refers to degradation of water quality (in this case, due to nitrogen and phosphorus) from sources other than wastewater treatment plants or similar “point” sources. Nonpoint sources of nutrients typically include stormwater runoff from urban and agricultural areas. This section characterizes the Town’s policies related to stormwater management and nonpoint source pollution.

Maryland Stormwater Design Manual

The 2000 Maryland Stormwater Design Manual, Volumes I & II is incorporated by reference into the Town’s Stormwater Management Ordinance, and serves as the official guide for stormwater principles, methods, and practices.

In 2007, the General Assembly passed the Maryland Stormwater Management Act, which mandates substantial revision of the Stormwater Design Manual. The most notable provision of the Stormwater Management Act of 2007 is the requirement that new development use Environmental Site Design (ESD) techniques, which are intended to “maintain predevelopment runoff characteristics” on the site. 19

The Town should revise its development ordinances to incorporate the revised Maryland Stormwater Design Manual and other enhanced stormwater management policies recommended by MDE, pursuant to the Stormwater Management Act of 2007 to ensure that new development generates as little nonpoint source pollution as possible. Revisions to the Town’s ordinances are due to MDE by May 4, 2010.

Other Stormwater Management Considerations

Many Town streets have curbs and gutters, feeding into the drainage systems along Main Street (which were upgraded as part of the SHA Streetscape project). That system discharges stormwater to nearby bodies of water. In other areas outside of the central portion of Town, roadside ditches channel stormwater runoff. These stormwater facilities reflect the stormwater regulations in place at the time of construction—which, in almost every case, precede the 2000 Stormwater Design Manual.

Stormwater retrofits can significantly decrease nonpoint source pollution. However, these retrofits can be quite expensive and difficult to implement in already developed areas. No such retrofits are planned, and any future retrofits should be targeted to protect the most environmentally sensitive areas in and around the Town. Requiring ESD for new development and pursuing stormwater retrofits where feasible can help to protect the Potomac River, Tonoloway and Little Tonoloway Creeks, and are consistent with the state’s Tributary Strategies for urban nonpoint source pollution.20

Existing Septic Systems

There are approximately 65 residential units in Hancock’s growth area (see Chapter 2, the Municipal Growth Element) and two units within municipal limits that dispose of wastewater via individual septic systems. These properties are almost entirely located in the growth area north of I-70. A few businesses in the East End area also use septic systems. The calculations for Table 4-4 assume that approximately half of these houses (those near Sensel Road) and the East End businesses would be connected to the public sewer system.

20 For more information, see http://www.dnr.state.md.us/bay/tribstrat/exec_summary_5_6_2.pdf
Total Nutrient Loads and Assimilative Capacity

This section discusses the implications of the Comprehensive Plan's Future Land Use Plan (Chapter 3) on point source (WWTP) and nonpoint source nutrient loads and impervious surface. The Town of Hancock (and its growth area) occupies portions of four major or "eight-digit" watersheds (see Map 4-3), all of which are part of the Chesapeake Bay basin: the Potomac River ( Allegany County); the Potomac River (Washington County); Little Tonoloway Creek, and Tonoloway Creek. The information provided in this section is intended to contribute to Washington County's analysis of Countywide nutrient loading in these watersheds.

Map 4-3: Watersheds

Combined Loading

Nonpoint source nutrient loads were evaluated using a Nonpoint Source (NPS) model developed by MDE. Table 4-4 shows the current and estimated future nonpoint source (including septic systems), point source, and total nutrient loadings that the Town's land use pattern and WWTP would contribute to each of these watersheds. Existing and future nutrient loads reflect the Town's existing municipal boundaries as well as the Town's growth areas.

Overall loading rates are expected to drop significantly by 2030, due to two factors. The first is the anticipated upgrade of the Town's WWTP. In addition, nonpoint source nutrient loads would decrease, due to ESD requirements for new development and redevelopment, as well as the possibility that some stormwater retrofits might be implemented in Hancock by 2030. These assumptions about reduced

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21 This refers to the numeric classification system used by the Maryland Department of the Environment.

22 The Town applied MDE's standard model, with no changes to methodology or loading rates. A digital version of the model (in the form of a spreadsheet) is available from the Town Manager upon request. The spreadsheets themselves are difficult to reproduce in print form.

4-11
nonpoint source nutrient loading are built into the state-generated nonpoint source model used in this analysis. In this analysis, Scenario A would produce less total nitrogen and slightly less total phosphorus than Scenario B. This is largely due to the assumed conversion of forest land for development (e.g., the avoidance of infill) under Scenario B.

### Table 4-4: Total Nutrient Loads, Existing and Projected

<table>
<thead>
<tr>
<th></th>
<th>Potomac River ( Allegany Co.)</th>
<th>Potomac River (Washington Co.)</th>
<th>Little Tonaquint Creek</th>
<th>Tonaquint Creek</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Existing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>(2009)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint TN</td>
<td>715</td>
<td>3,893</td>
<td>2,217</td>
<td>1,682</td>
<td>8,508</td>
</tr>
<tr>
<td>Nonpoint TP</td>
<td>75</td>
<td>384</td>
<td>327</td>
<td>252</td>
<td>1,037</td>
</tr>
<tr>
<td>Point TN</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>13,141</td>
<td>13,141</td>
</tr>
<tr>
<td>Point TP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2,190</td>
<td>2,190</td>
</tr>
<tr>
<td>Total TN</td>
<td>715</td>
<td>3,893</td>
<td>2,217</td>
<td>14,823</td>
<td>21,648</td>
</tr>
<tr>
<td>Total TP</td>
<td>75</td>
<td>384</td>
<td>327</td>
<td>2,442</td>
<td>3,227</td>
</tr>
<tr>
<td><strong>Scenario A</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2030)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint TN</td>
<td>532</td>
<td>2,993</td>
<td>1,482</td>
<td>1,418</td>
<td>6,424</td>
</tr>
<tr>
<td>Nonpoint TP</td>
<td>42</td>
<td>211</td>
<td>114</td>
<td>88</td>
<td>454</td>
</tr>
<tr>
<td>Point TN</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2,391</td>
<td>2,391</td>
</tr>
<tr>
<td>Point TP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>239</td>
<td>239</td>
</tr>
<tr>
<td>Total TN</td>
<td>532</td>
<td>2,722</td>
<td>1,482</td>
<td>3,809</td>
<td>8,545</td>
</tr>
<tr>
<td>Total TP</td>
<td>42</td>
<td>211</td>
<td>114</td>
<td>327</td>
<td>694</td>
</tr>
<tr>
<td><strong>Scenario B</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2030)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint TN</td>
<td>532</td>
<td>2,963</td>
<td>1,482</td>
<td>1,825</td>
<td>6,801</td>
</tr>
<tr>
<td>Nonpoint TP</td>
<td>42</td>
<td>210</td>
<td>114</td>
<td>108</td>
<td>474</td>
</tr>
<tr>
<td>Point TN</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2,215</td>
<td>2,215</td>
</tr>
<tr>
<td>Point TP</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>222</td>
<td>222</td>
</tr>
<tr>
<td>Total TN</td>
<td>532</td>
<td>2,887</td>
<td>1,482</td>
<td>4,040</td>
<td>8,941</td>
</tr>
<tr>
<td>Total TP</td>
<td>42</td>
<td>210</td>
<td>114</td>
<td>330</td>
<td>696</td>
</tr>
</tbody>
</table>

### Impervious Surface Coverage

Impervious surfaces are primarily human-made surfaces, such as roads, rooftops, and sidewalks, which do not allow rainwater to enter the ground. The amount of impervious surface in a watershed is a key indicator of water quality. Water quality in streams tends to decline as impervious surface increases.

Table 4-5 shows the existing and projected future impervious surface in the Town of Hancock. It also shows the portion of the 8-digit watershed that the Town (including growth areas) occupies. As might be expected in a developed area, the Town has moderately high impervious surface percentage. However, it is also important to emphasize that the Town occupies an extremely small proportion of three of its watersheds—and only half of the fourth.

Based on MDE’s nonpoint source model, projected annexation and development in Hancock through 2030 would add less than 2 acres of impervious surface in Scenario A (equivalent to slightly less than half of one percent of the 81,000 acres in the Town’s four watersheds). This negligible amount of new impervious surface reflects the Comprehensive Plan’s emphasis on infill development and redevelopment, and the relatively small amount of new development expected in Hancock through 2030. Under Scenario B, development would add approximately 9 acres of impervious surface, a larger but still relatively insignificant amount of acreage.
Table 4-5: Impervious Surface, By Watershed

<table>
<thead>
<tr>
<th>Percent of Watershed in the Town</th>
<th>Potomac River (Allegheny Co.)</th>
<th>Potomac River (Washington Co.)</th>
<th>Little Tonoloway Creek</th>
<th>Tonoloway Creek</th>
<th>Total, All Watersheds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing (2009)</td>
<td>1.9%</td>
<td>1.7%</td>
<td>5.7%</td>
<td>52.2%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Acres</td>
<td>30.5</td>
<td>166.5</td>
<td>82.4</td>
<td>59.8</td>
<td>339.1</td>
</tr>
<tr>
<td>Percent</td>
<td>13.4%</td>
<td>16.9%</td>
<td>14.6%</td>
<td>8.6%</td>
<td>13.7%</td>
</tr>
<tr>
<td>2030</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scenario A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acres</td>
<td>30.5</td>
<td>167.7</td>
<td>82.4</td>
<td>61.0</td>
<td>341.6</td>
</tr>
<tr>
<td>Percent</td>
<td>13.4%</td>
<td>17.0%</td>
<td>14.6%</td>
<td>8.7%</td>
<td>13.8%</td>
</tr>
<tr>
<td>Net</td>
<td>0</td>
<td>1.2</td>
<td>0</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Percent</td>
<td>0%</td>
<td>0.1%</td>
<td>0%</td>
<td>0.1%</td>
<td>0.1%</td>
</tr>
<tr>
<td>2030</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scenario B</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acres</td>
<td>30.5</td>
<td>167.6</td>
<td>82.4</td>
<td>67.4</td>
<td>347.9</td>
</tr>
<tr>
<td>Percent</td>
<td>13.4%</td>
<td>17.0%</td>
<td>14.6%</td>
<td>9.7%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Net</td>
<td>0</td>
<td>1.1</td>
<td>0</td>
<td>7.7</td>
<td>8.80</td>
</tr>
<tr>
<td>Percent</td>
<td>0%</td>
<td>0.1%</td>
<td>0%</td>
<td>1.0%</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

Relationship of Future Land Use to Assimilative Capacity

Land use and water quality are closely linked, and a key result of the loading analysis summarized in Table 4-4 is the way in which current and future nutrient loads relate to the assimilative capacity of the bodies of water that receive the Town’s point and nonpoint source nutrients. Assimilative capacity refers to the amount of nutrients that a stream can receive while still maintaining acceptable water quality.

One measure of assimilative capacity is a Total Maximum Daily Load (TMDL), which is set when a body of water is determined to be impaired by one or more pollutants. A TMDL is the maximum amount of pollutant (in this case, nutrients) that a water body can receive without causing a water quality impairment. In essence it quantifies an upper threshold on pollutants. The TMDL accounts for all point and nonpoint sources of the given pollutant, and typically establishes separate caps for point source and nonpoint source discharges of the impairing pollutant.

The Potomac River (Washington County) watershed is impaired by nutrients, but a TMDL addressing nutrients has not yet been prepared by MDE. Although Hancock does contribute to nutrient loads to this watershed, the Town occupies less than two percent of the watershed. The Town’s WWTP discharges to the Tonoloway Creek watershed, which eventually discharges to the Potomac. Upgrading this facility will improve water quality in the impaired watershed.

Another important consideration is antidegradation. Maryland’s antidegradation policy significantly limits new or expanded discharge permits that would degrade water quality. New or revised nutrient discharges can be permitted, as long as they do not degrade existing water quality. The focus of the antidegradation policy is on Tier II (high quality) waters, as defined by the US Environmental Protection Agency (EPA). None of the streams near Hancock are designated as Tier II.
Choice of Land Use Plan

A key aspect of the Comprehensive Plan is the Town’s desire to annex land for the purposes of economic development, the capture of land for groundwater recharge, and to ensure control of development in areas outside of water and sewer service areas. Scenarios A and B, respectively, test the water resources impacts of these annexations (and the concentration of development in areas already served by public systems) against the water resources impacts of allowing development to occur without Town regulations.

As described above, future nutrient loads from Hancock will be significantly decreased in both scenarios due to WWTP upgrade and improved stormwater management practices associated with new development and redevelopment. However, Scenario A would result in marginally lower overall nutrient discharges. More important, in selecting its future land use pattern, the Town wishes to encourage infill development and other compatible policies in order to promote economic development and to capitalize on the Town’s growing tourist economy.

Even if model assumptions about reduced nonpoint source flows prove to be unfounded, upgrades of the WWTP will result in a marked decrease in nutrient discharges from the Town. As a result, the Town believes that the development envisioned in the Future Land Use Plan would not threaten assimilative capacity in surrounding streams. Based on these findings, the Town’s future land use plan embodies the assumptions in Scenario A.

Relationship to State and Local Land Use Goals

In 2009, Senate Bill 276 was signed into law. The new law amends Article 66B, requiring the establishment of a statewide goal for increasing the amount of development within PFAs and decreasing development outside of PFAs. As part of this law, jurisdictions must also establish (beginning in 2011) local land use goals for the amount of development inside of PFAs. To the degree that its recommendations with regard to land use are followed, the Comprehensive Plan will result in progress toward the statewide (and eventually the local) land use goals by directing development to an existing PFA.

Policies and Implementation Actions

1. Revise the Town’s development ordinances to:
   a. Limit the provision of new public water and sewer service to areas within Town boundaries, except to address health and safety concerns (e.g., failing septic systems).
   b. Permit extension of public water and sewer service to growth areas only upon execution of an annexation agreement or DRRA, except to address health and safety concerns.
   c. Restrict potential new contaminant sources (as defined in the Source Water Assessment) in the Town’s wellhead protection area (see Chapter 5).

2. Continue to work with state and federal agencies to identify, receive credit for, acquire, and/or annex (as appropriate) land for groundwater recharge areas for the Town, focusing on land in the Growth Areas, state owned land, and the C&O canal property.

3. Educate the general public about water use and conservation.

4. Actively pursue opportunities to participate in point-to-point or nonpoint-to-point nutrient trading, or “bubble” systems to secure additional wastewater capacity for the Town. Work with MDE to ensure that the Town receives nutrient credits for any such connections outside of municipal limits.
5. Construct a third groundwater well and a fourth water storage tank north of I-70 to serve the eastern portion of the Town and its annexation areas.

6. Continue to fund and conduct water leakage and I/I testing, and correct problems that are identified by these tests, with the goal of reducing I/I to no more than ten percent of total sewer flows.

7. Identify unmetered water users, such as the water softening process at the Water Treatment Plant, and install meters on these uses.

8. Amend the Town’s Stormwater Management Ordinance to adopt the Maryland Stormwater Design Manual, as revised by MDE to reflect provisions of the Stormwater Management Act of 2007, as the Town’s governing stormwater regulations for new development.

9. As part of future Comprehensive Plans, work with Washington County to update the nonpoint source loading analyses.
Chapter 5: Natural Features and Sensitive Areas

Situated amid the western slopes of the Blue Ridge Range of the Appalachian Mountains, the Town of Hancock is directly northwest of the confluence of Tonoloway Creek with the Potomac River. The region is characterized by rolling, productive agricultural lands that are flanked by forested mountains. This chapter describes the sensitive areas in and around Hancock, and, in conjunction with the Water Resources and Land Use chapters of this Plan, further strengthens policies to protect sensitive areas. To protect and enhance the Town’s natural and recreational assets, manmade disturbances will be restricted in sensitive areas such as steep slopes, streams, floodplains, wetlands, habitat of important species and mineral resources.

This chapter also satisfies the Planning Act’s requirement that each Comprehensive Plan include a Mineral Resources Element, to identify land to be kept undeveloped until minerals are extracted and to describe measures to prevent preemption of mineral extraction by other uses.

Natural Features

Climate

Temperatures in Hancock average 53 degrees in the spring; 73 degrees in the summer, 55 degrees in the fall and 33 degrees in the winter. The climate is typical of the Mid-Atlantic States, with four distinct seasons and precipitation throughout the year. Average annual precipitation is 38.1 inches, with the heaviest precipitation in early summer.

Soils

Within the present Town boundaries, alluvial soils are typically found along the Potomac River, Tonoloway Creek, and Little Tonoloway Creek. These soils are noteworthy because they were deposited in the past flooding that plays an important role in the Town’s history (see Chapter 1). Thus they are a reliable indicator of potential future flooding in the future.

The alluvial soil areas within the Town should remain undeveloped where possible, and all permanent structures or filling of land should be closely monitored in these flood-prone areas. Although potential flood hazards severely limit the development potential of these alluvial soils, they are naturally well drained and provide good sites for parks, playgrounds, and other recreational areas. Joseph Hancock Primitive Park, Widmeyer Park, and Kirkwoods Park are all located in alluvial areas.

Geology

Hancock is underlain by six different geologic formations. Each formation trends diagonally through the town in a general northeast-southwest direction. Much of the land is underlain by shale and sandstone, with some thin limestone areas. Rock outcropping (e.g., areas with no topsoil) is extensive on the resistant mountain crests and dominates many limestone areas. Geological formations in and around the Town (and the relative ease of construction in those formations) are described below and shown in Figure 5-1.

The famous I-68 cut through Sideling Hill displays some of the complex geology underlying Hancock.
Figure 5-1: Hancock’s Geology

- **Woodmont Formation** occurs in a comparatively wide (almost ¼ mile) band in the eastern section of Hancock. This formation is over 4,000 feet thick and consists of alternating beds of shale and sandstone. The strata area commonly inclined and fractured and bedding planes are numerous, especially where thick sandstone beds are encountered.

- **Romney Shale** occurs in a band approximately ½ mile wide, with a western limit immediate east of and parallel to Pennsylvania Avenue. This formation is more than 1,600 feet thick and composed chiefly of dark, sandy shale. This type of rock is relatively soft, and excavation should be comparatively easy.

- **Oriskany Sandstone** joins the Romney Shale directly east of Pennsylvania Avenue, and occupies a narrow band which includes the dissected ridge directly east of this street. The formation is an average of 200 feet thick and is composed of coarse-grained quartz sandstone, a very hard weather- and erosion-resistant rock. Grading and excavation for foundations or utility lines within this formation is difficult and expensive.

- **Helderberg Limestone** extends westward from the Oriskany sandstone in a narrow (approximately 1/8 mile) linear band. The formation is approximately 300 feet thick. Its lower portion contains massive, pure limestone; the upper part contains shaley, less pure limestone. Because it forms rugged, forested ridges, development above this formation will be severely limited.

- **Tonoloway Limestone** occupies a very narrow belt west of the Helderberg Limestone, where outcroppings can be seen along Cove Ridge. The formation consists of finely laminated, fine grained
limestone. Because this formation is found on ridges, development is both undesirable and infeasible. In addition, where soils are shallow excavation will be difficult and expensive.

- **Wills Creek Shale** occurs in much of the area west of U.S. 522 and outcrops in a wide belt between Cove and Tonoloway Ridges. It is composed of calcareous shale, calcareous mudstone, and argillaceous limestone and some sandstone beds. Excavation in this formation is relatively easy.

**Sensitive Areas**

Article 66B of the Annotated Code of Maryland requires municipalities to establish goals and policies to protect the following types of sensitive areas:

- Steep slopes;
- Streams, wetlands and their buffers;
- 100-year floodplains;
- Habitats of rare, threatened and endangered species; and
- Other areas in need of special protection.

Named streams, wetlands, 100-year floodplains, and the potential habitats of rare, threatened, and endangered species are shown in Map 5-1.

**Steep Slopes**

The Potomac River to the south, and the wooded mountainous topography to the north, east and west, form a scenic background for the Town. Terrain in the vicinity of the Town is rugged, with comparatively steep slopes, rocky streambeds, and narrow floodplains. Elevations range from 700 feet above sea level on the high ground in the eastern edge of Town to 432 feet along the C&O Canal and the Town Center. Much of the land in and around the Town has slopes that exceed 15 percent, with areas in the northeast sector of town characterized by substantial topographic limitations. Steeply sloping areas can be found along Cove Ridge, and in the vicinity of the Meyersdale and Blue Hill areas. Smaller areas of steep slopes are found throughout the town, notably along the numerous drainage channels.

Steep slopes have been determined sensitive areas because of their potential for soil erosion and instability. Historically in Hancock, careful development in slopes of 15 percent or more (generally considered as steep) has been acceptable if it is connected to a sewerage system and construction is properly engineered. Areas where the slopes of a property are greater than 30% require a special exception approval by the Board of Zoning Appeals prior to development approval.

**Streams, Wetlands and their Buffers**

The Potomac River, Tonoloway Creek, and Little Tonoloway Creek are the only named bodies of water in and around Hancock. Stream beds and nearby areas generally coincide with the deposits of alluvial soils as discussed above. There are approximately 19 acres of non-tidal wetlands within the current municipal boundaries. These wetlands are generally located along the Town’s major water bodies.
The Town’s development regulations prohibit new development within 50 feet of the top of the primary bank of the Potomac River or C&O Canal Towpath outside of the Town Center districts or within 25 feet of the top of the primary bank of any perennial waterway.

Proper stabilization and restrictions on development along stream buffers protect the stream from impairment and pollution. Development on steep slopes surrounding stream beds is limited to recreational and passive uses.

**Floodplains**

Approximately 227 acres of land within the existing municipal boundaries is in the 100-year floodplain of the Potomac River, Tonoloway Creek, or Little Tonoloway Creek. Based on historic information, the Potomac River is the primary source of flooding problems. However, the size of the aqueduct on the C&O Canal and Western Maryland Rail Trail creates back-flow in Hancock from the Little Tonoloway Creek. Flooding is not typically associated with high water velocities, but is typically characterized by gradually increasing of water levels north from the Potomac River toward Main Street and beyond.

The largest recorded flood on the Potomac River occurred in 1936. It produced an elevation of 431 feet at the Hancock gauging station which is located on Church Street (extended) near the former Potomac River bridge. The river elevation at the river gauge is 383 feet; while the elevation of the C&O Canal Towpath is 422 feet. Thus, the 1936 flood level was approximately 47 feet above normal river flow. The most recent serious flood occurred in 1996 when the flood level was recorded at 419 feet, or 36 feet above normal.

In September 1991, the Town adopted a floodplain management ordinance that granted authority to Washington County for monitoring of all building permits issued in the floodplain. This ordinance established floodplain zones that had been identified by the Federal Emergency Management Agency (FEMA). Per the ordinance, new development and redevelopment must avoid the floodplain where possible. In cases where such avoidance is not possible, the ordinance follows the Washington County floodplain ordinance in setting forth requirements of new development or redevelopment; for example:

- Elevation of the lowest floor of occupied areas above the 100-year flood level. Enclosed areas below this are strictly limited in use and are must be vented. Basements are prohibited.
- Only a limited amount of fill material may be used.
- The orientation of new buildings, and the materials used to construct those buildings must conform to specific standards.

Since the adoption of the Town’s ordinance, the completion of the Jennings Randolph Dam on the North Branch of the Potomac River in Garrett County has resulted in some reduction of flood levels. No flood control structures exist or are planned in Hancock. The Town is working with FEMA and other agencies to update the existing floodplain maps.

Utilizing FEMA funding and with the assistance of MDE, the Town purchased six properties between Pennsylvania Avenue and Virginia Avenue on the south side of Main Street. The Town now manages this land as the Hancock Primitive Park, a passive recreation area that serves in part as a floodplain management tool.

**Habitats of Threatened and Endangered Species**

The federal and state governments maintain separate lists and maps of the habitats of rare, threatened, and endangered (RTE) species, including plants and animals. There are 50 state-listed RTE animal species
(one of which is also a federally-listed endangered species), and 88 state-listed RTE plant species (two of which are federally-listed endangered species) in Washington County. Based on sensitive species habitat mapping from DNR (as shown on Map 3-2), at least one of those species may have habitat along the Potomac River and Tonoloway Creek in Hancock. DNR mapping does not specify which species may inhabit these areas, or where the species specifically reside.

The Town’s regulations regarding avoidance of development in floodplains, streams, wetlands, buffers, along these bodies of water can help to preserve potential habitat of sensitive species.

Wellheads
As described in the Water Resources Element (Chapter 4), this plan recommends the adoption of source water protection regulations around each of the Town’s wellheads. These regulations should specifically prohibit development that is likely to create and discharge pollutants that could contaminate public drinking water supplies.

Mineral Resources
The Planning Act also requires that a plan must include a mineral resources area to identify land to be kept undeveloped until minerals are extracted. The Hancock area resides over a complex network of geology. Although the underlying limestone and shale deposits may have some value, the lack of substantial mining history in and around Hancock indicates that these resources may not be substantial enough for large-scale extraction and sale.

There are no extractive activities within the municipal limits. Outside of Town, there is a small stone quarry along Creek Road. In addition, US Silica owns substantial amounts of land to the west of the Town that is being considered for future sand extraction.

Policies and Implementation Actions
1. Continue to identify and pursue opportunities to preserve sensitive areas—particularly floodplains and areas of alluvial soils—or to utilize these areas for recreation purposes, in order to minimize the impact of periodic flooding.

2. Work with Washington County and appropriate state and federal agencies to update floodplain mapping for Hancock and its surrounding area.

3. Amend the Town’s development ordinances to restrict the type of new development allowed in the Town’s wellhead protection area (see Chapter 4), focusing particularly on gas stations and other uses that could discharge pollutants to water supply sources.

4. Pursue stream restoration programs for Little Tonoloway and Great Tonoloway Creeks.
Chapter 6: Transportation Element

Transportation has played a major role in the history of Hancock’s growth and development pattern, from the Town’s beginnings as a stagecoach town on the National Pike to its current location at juncture of two major interstates. This chapter describes the road system in and around Hancock, along with other modes of transportation. Map 6-1 shows the Town’s roads, major pedestrian/bicycle facilities, and other transportation features.

Roads

Table 6-1 shows the average annual daily traffic (AADT) volumes of the major roads in and around Hancock.

Table 6-1: AADT for Hancock’s Major Roads

<table>
<thead>
<tr>
<th>Road</th>
<th>Traffic Count Location</th>
<th>2000 AADT</th>
<th>2008 AADT</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>I-68</td>
<td>0.5 miles west of I-70</td>
<td>19,675</td>
<td>19,262</td>
<td>-2%</td>
</tr>
<tr>
<td>I-70</td>
<td>0.2 miles south of PA State Line</td>
<td>19,175</td>
<td>19,222</td>
<td>0%</td>
</tr>
<tr>
<td>I-70</td>
<td>0.1 miles west of US 522</td>
<td>43,875</td>
<td>45,142</td>
<td>3%</td>
</tr>
<tr>
<td>I-70</td>
<td>1 mile west of MD 144</td>
<td>39,875</td>
<td>38,892</td>
<td>-2%</td>
</tr>
<tr>
<td>US 522</td>
<td>0.1 miles south of MD 144</td>
<td>12,525</td>
<td>10,890</td>
<td>-13%</td>
</tr>
<tr>
<td>US 522</td>
<td>0.1 miles north of MD 144</td>
<td>10,625</td>
<td>7,740</td>
<td>-27%</td>
</tr>
<tr>
<td>MD 144</td>
<td>0.1 miles west of US 522</td>
<td>4,425</td>
<td>3,970</td>
<td>-10%</td>
</tr>
<tr>
<td>MD 144</td>
<td>0.1 miles east of US 522</td>
<td>10,525</td>
<td>8,040</td>
<td>-24%</td>
</tr>
</tbody>
</table>

Source: Maryland Department of Transportation, State Highway Administration

Interstates

Interstates 70 and 68 converge in Hancock, carrying more than 40,000 vehicles per day. Hancock’s downtown and the East End area are readily accessible from these interstates.

Interstate 70 is a major east-west interstate carrying traffic from Baltimore and Washington, D.C. (via I-270) to points west. At Hancock, I-70 turns northwest toward Breezewood PA, Pittsburgh, the Ohio Valley en route to its westernmost terminus in Utah. The Hancock segment of I-70 was completed, generally along the former US 40 alignment west of Baltimore, in 1961, and bisected Pennsylvania Avenue south of Resley Street. Exit 3 at MD 144 (Main Street) is located at the east end of Hancock. Exit 1 provides connection with Interstate 68 and local access to Creek Road and High Street in Hancock via the US 522 ramp.

Interstate 68 (the National Freeway) is a four-lane rural interstate that begins at its junction with I-70 in Hancock, and continues through western Maryland to Morgantown WV, where it terminates at I-79. Construction of the I-68 occurred from 1963 to 1991. I-68 is advertised as a toll-free alternative to I-70 and the Pennsylvania turnpike. Also known as Appalachian Corridor “E”, the interstate was approved by the Appalachian Regional Development Act in 1965. Leaving Hancock, the interstate is dual-signed as US 40 until reaching Keyser’s Ridge in Garrett County. Exit 77 of I-68 serves MD 144 about 2.5 miles west of the present municipal limits.
State Highways

Two major state-maintained highways intersect in Hancock: US 522 and MD 144. These routes carry a significant share of local and regional traffic.

U.S. 522 is a two-lane arterial highway, carrying north-south traffic between I-70/I-68 and West Virginia. The entire length of US 522 (less than 2 miles) in Maryland is within the Town. An exit from northbound US 522 provides access to Creek Road/High Street, while the southbound exit from US 522 provides access to Limestone Road and Main Street. To the north of Hancock, U.S. 522 is signed with I-70. To the south of I-70, the roadway carries nearly to 10,000 vehicles per day. U.S. 522 is the direct route to West Virginia, crossing the Potomac River by a large span steel bridge, beginning north of Main Street.

MD 144 (Main Street) is classified as a rural major collector. It has two lanes and a typical curb-to-curb width of 36 feet in Town Center. The segment of Main Street from Virginia Avenue to Tollgate Ridge Road received extensive streetscape improvements, funded by SHA. Improvements included street trees, bicycle racks, lighting, curbs, sidewalks and other features that dramatically improved the look and function of Main Street. SHA maintains the roadway from curb-to-curb only. In some specific instances, the Town has performed maintenance of the landscaping (street trees, planting strip) when property owners have been unwilling to do so.

Town Roads

Pennsylvania Avenue is a two-lane collector maintained by the Town. The construction of I-70 truncated Virginia and Maryland Avenues and Baptist Road, making Pennsylvania Avenue the only north-south local route between the Town Center and the state line.

Tollgate Ridge Road is a two-lane collector that intersects with Main Street near the Town’s eastern boundary. The roadway provides access to some of Hancock’s planned and recent residential development, as well as the former Rayloc facility. Ford Drive, built with state and federal funds in 2006, connects Main Street with Tollgate Ridge Road near Tonoloway Creek, providing easier truck access to Rayloc.

All other Town roads are classified as local.

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Terms such as “arterial” and “minor collector” refer to the County’s roadway functional classification system. In the instance of Town-maintained roads, the Town has used the term “collector” to define only two roadway segments as such. This system describes the purpose and typical categories of traffic volumes on various roads, as well as how those roads are maintained. A brief description of the functional classification for roads in Hancock is included in the Appendix.
Pedestrian and Bicycle Transportation

Sidewalks exist along Main Street, High Street, Pennsylvania Avenue, and many other streets in the Town Center. Some of the more recent subdivisions on the periphery of the Town Center, such as those along Fairview Drive or Virginia Avenue do not include sidewalks. Low vehicular traffic in these areas makes the lack of sidewalks less of a perceived concern, and has led to the approval of subdivisions without sidewalk facilities or curbs—a common practice in unincorporated areas of Washington County. In new residential developments in the Traditional Neighborhood Design overlay district and for manufactured home parks, the Town’s zoning ordinance requires sidewalk construction.

No marked on-road bicycle lanes or off-road bicycle paths are provided in town. However, the Western Maryland Rail Trail and the C&O Canal towpath are off-road bicycle facilities of regional (if not national) significance for both recreation and transportation. Dedicated bicycle parking is primarily concentrated around the WMRT. The Town’s zoning ordinance requires any new development requiring 10 or more off-street vehicular parking spaces to also include a suitable bicycle parking area.

A 25-mile bicycle tour, the Woodmont – Rail Trail Bicycle Tour was recently designated by the County. The recreational tour heads west from Hancock through orchard country, then south through Woodmont Rod & Gun Club to an intersection with the WMRT.

Hiking trails of significance (also discussed in Chapter 7, the Community Facilities Element) include the Tuscarora Trail (a western leg to the Appalachian Trail) as well as the C&O Canal towpath.

Other Transportation Facilities

Parking

On-street parking is available on several streets in the Town Center, particularly along Main Street (which has metered spaces) and portions of High Street. Off-street parking is provided in public lots to the south of Main Street at Church Street and William Street. These large lots are screened from view of Main Street and provide adequate parking to serve nearby commercial uses, as well as the WMRT and C&O Canal. A parking lot for the C&O Canal is located south of the Canal, accessible via Pennsylvania Avenue. Other private off-street private parking lots serve businesses and establishments along Main Street. Many of these lots, such those on the northwest corner of Fulton Street, the southeast corner of Pennsylvania Avenue, and the shopping center parking lot at Virginia Avenue, are not visually buffered from the street, interrupting the visual character of Main Street.
A park-and-ride facility is located along westbound East Main Street near Center Street and the American Legion. In 2006, the facility was expanded to 100 parking spaces. This facility is at or near capacity on business days.

**Railroads**

The mainline of the Baltimore and Ohio (B&O) Railroad follows the Potomac River on the West Virginia side. Operated by CSX, the B&O is an active freight corridor for coal and other commodities. It also carries Amtrak’s Capital Limited, which provides daily passenger service from Washington, D.C. to Pittsburgh via Cumberland.

A 2002 analysis of the MARC Brunswick Line extension from Martinsburg (via the B&O line) proposed a terminus located about one-half mile east of U.S. 522 near Hancock. The study found that this extension would be economically feasible with the support of CSX. However, since completion of this study, MARC extension to Hancock has not been advanced, due largely to concerns about CSX cooperation and operational costs.

**Public Transportation**

Public transportation is not available in Hancock, although private taxi service is available. Given the Town Center’s relatively compact layout the establishment transit service is not a high priority.

**Airports**

The closest commercial airport is Hagerstown Regional Airport, which offers scheduled service to Baltimore Washington International Thurgood Marshall Airport (BWI), as well as Orlando (Florida) International Airport. BWI, Washington Dulles International Airport, and Ronald Reagan Washington National airports are the closest major commercial airports. Potomac Airpark, across the Potomac River from Hancock, is owned and operated by the U.S. Silica Glass Sand Corporation. Its 5,000 foot paved runway is available to the public for medical and rescue operations, and private aircraft.

**Scenic Byways**

Two scenic byways pass through Hancock: the Historic National Road and the C&O Canal. The federally-designated Historic National Road Scenic Byway follows portions of I-70, I-68, US 40, US 40 Alt., and MD 144 as it traces the route of the first federally-funded highway in the United States. The state-designated C&O Canal Scenic Byway follows many of the same roads, paralleling the Canal itself. In Hancock, the two byways trace Main Street from the Town’s eastern boundary to US 522. The C&O Canal byway then diverts south into West Virginia, while the National Road byway continues to follow West Main Street and Western Pike (MD 144).

Investment in these byways (and in the towns that they connect) is governed by Comprehensive Management Plans (CMPs). The 2001 “Corridor Partnership Program” (the CMP for the National Road), prepared by SHA, includes very few specific recommendations and projects for Hancock, although it does highlight the importance of coordination with the C&O Canal Visitor Center.
Subsequent to the CMP, SHA prepared a guidebook for "Context Sensitive Solutions" (CSS) for the National Road. The National Road CSS guidebook builds on a similar statewide CSS guidebook, laying out recommendations to ensure that the function and appearance of the National Road byway are in keeping with the historic and scenic character of the communities that it passes through.

**Transportation Issues and Opportunities**

**Traffic Congestion**

The 2002 Hancock Comprehensive Plan noted concerns about traffic congestion during peak times (typically morning and afternoon commute times) on the local streets, particularly on Main Street. Much of this concern was related to traffic generated by the Rayloc facility and Stanley Fulton Manufacturing Center. Although the traffic burdens from these facilities are now substantially lower, the Town’s ability to manage traffic through road construction is constrained by the barriers created by topography and the interstate highways.

**Parking and Commercial Unloading**

The overall supply of parking in the Town Center (where the vast majority of tourist-related parking demand is concentrated) appears to be adequate. However, the Town should ensure that its parking facilities are used as efficiently as possible, and that parking facilities contribute to, rather than detract from, the Town’s character. To achieve these goals, the Town should develop a comprehensive Parking Plan for the Town Center. The Parking Plan should confirm the adequacy of parking supply, and should address the need (if any) to designate separate parking areas for visitors, and for occupants and employees of Town Center businesses and residences. If there is a need for separate facilities, the Parking Plan should consider the best location for such facilities, as well as the potential for implementing a permit system to ensure that public parking supplies remain available for the Town’s businesses.

Another ongoing concern (first raised by the 2002 Comprehensive Plan and 2003 Legacy Plan) is the unloading of commercial vehicles along Main Street. Businesses are encouraged to reserve metered parking spaces during the hours when deliveries are expected. However, this is not always possible, and double parking sometimes blocks travel lanes. The Parking Plan should evaluate options to accommodate deliveries—perhaps by designating loading zones, or restricting deliveries to particular hours.

**Transportation Access to Growth Areas**

The growth areas identified by this plan are accessible from the existing street network. No major new roads necessary. Development in the East End may require some comparatively minor upgrades, such as reconfiguration of the Tollgate Ridge Road/Main Street intersection to accommodate increased traffic from residential development. Upgrades to South Street (or the establishment of another entry road) would also improve access to the Town-owned Stanley Fulton Manufacturing Center.

In the long term, consideration should be given for the connection of Rayloc Drive to Hess Road, upon future development of the Hancock Industrial Park.
Policies and Implementation Actions

1. Working with landowners and SHA as necessary, pursue the following upgrades to the Town’s road network:

   - Upgrade and reconfigure (as necessary) the intersection of Tollgate Ridge Road and Main Street to serve future residential development in the East End.
   - Upgrade South Street or establish an appropriate entry road to serve the Town-owned Stanley Fulton Manufacturing Center.
   - Evaluate the feasibility of connecting Rayloc Drive to Hess Road, as part of plans to develop the Hancock Industrial Park.

2. Identify gaps in the Town Center’s sidewalk network, and work with landowners to eliminate these gaps.

3. Amend the Town’s development ordinances to require sidewalks and connectivity to existing adjacent sidewalks for new construction in all zoning districts except Rural Development.

4. Improve pedestrian connections between the C&O Canal Towpath and the Town Center.

5. Work to create an attractive gateway for motorists entering the Town from U.S. Route 522.

6. Continue to work with SHA and nearby communities to identify projects to enhance the portion of the Historic National Road and C&O Canal scenic byways within Hancock.

7. Develop a comprehensive Parking Plan for the Town Center. The Parking Plan should address:

   - The supply and location of public parking in the downtown;
   - Specific parking needs for visitors, residents, tenants, and employees—including off-site parking requirements;
   - The aesthetic relationship of public and private parking lots to Main Street’s overall visual character; and
   - Commercial deliveries.
Chapter 7: Community Facilities Element

Hancock has a number of community facilities that include government buildings, parks, community centers, a library, and a medical clinic. Hancock has two schools, an elementary and combined Middle/High School. Other public services, including solid waste removal, fire and rescue and police are provided by the Town or volunteer organizations. Map 7-1 shows the Town’s community facilities.

Recreation

Hancock has a nicely developed system of parks that serves residents as well as the surrounding region. These parks include: Widmeyer Park, Kirkwood Park, Joseph Hancock Primitive Park, and Breathed Park. The C&O Canal National Historic Park and the Western Maryland Rail Trail are also located in Town providing recreational opportunities to the surrounding region.

Community Parks

Located west of Little Tonoloway Creek along Main Street, the 150-acre Widmeyer Park is Hancock’s main public park. Facilities include a swimming pool, ball fields, picnic pavilions, restrooms, a bandstand and volleyball, basketball and tennis courts. The Hancock War Memorial Library (part of the Washington County Free Library system) and a Veteran’s Memorial (maintained by the Veterans of Foreign Wars) are also located in the park. Widmeyer serves as a focal point for many community functions, including carnivals, Canal Apple days, Winterfest, and the starting point of the Hancock Halloween Parade.

Improvements to the park in the past few years include construction of a new bandstand and maintenance of the swimming pool and ballfields. In addition, the 2005 Washington County Land Preservation, Parks and Recreation Plan (LPPRP) recommended other improvements, including: entrance signs, planter boxes, new stone walls, parking lot resurfacing, and landscaping changes. The construction of a skateboard park is also a potential new recreation opportunity.

Kirkwood Park, located to the northwest of Widmeyer Park on Creek Road, covers 155 acres, and includes five baseball/softball fields, and a multi-use field to be added for soccer and football. Much of Kirkwood Park is undeveloped, and the property also lacks public restrooms and other public facilities. The 2005 LPPRP recommends acquisition of a connector strip between Kirkwood and Widmeyer Parks. Town, County, and state government have spent approximately $400,000 in improvements since 2005.
Map 7-1: Community Facilities
The Town has asked the Board of County Commissioners to accept the facility into the County parks system. The County Recreation and Parks Board endorsed the Town's request in 2004.24 To date the County has not accepted the facility.

Other public community parks in Hancock include Gerber Field (Little League Baseball), and the recreation facilities at Hancock Middle-High School. The school facilities are used by Hancock citizens, and include two ball fields, tennis courts, and a football field. Adjacent to the Middle-High School, the Hancock Community Gym is used by the community and as a supplemental gym by the Board of Education. The facility was financed in part by the Board of Education and Program Open Space Funds. Summer and winter recreation programs are held here.

**Neighborhood Parks**

Occupying six adjacent flood-prone properties between the WMRT and Main Street, Joseph Hancock Primitive Park was developed by the town to buffer the downtown from the Potomac River's periodic floods. Intended to be primarily a passive recreational facility, the Primitive Park has picnic tables and space for vehicular parking, and also hosts weekly farmer's markets (seasonally). A restroom facility was erected in 2009. The Town has also considered allowing overnight tent camping in the Primitive Park for bicycle groups traveling along the C&O Canal and WMRT.

Hancock's Community Center Park is located adjacent to the Community Center and Town Hall. The park's playground primarily serves small children. James Breathed Park connects the WMRT to Main Street. Dedicated in 2003, Breathed Park was acquired by the Town following a fire that destroyed the property's previous structures. The park provides pedestrian and bicycle access to the Town Center, and also includes park benches and a gazebo.

**C&O Canal National Historical Park**

The C&O Canal National Historical Park (NHP) stretches for 185 miles from Georgetown to Cumberland. Originally the canal transported commercial goods such as coal, lumber and other agricultural products. Today, picnic areas, a boat ramp, camping as well as hiking and biking are available along the canal. A portion of the canal in the town center has been re-watered and is used for an annual Barge Bash celebration.

In 2010, the National Park Service (NPS) relocated the C&O Canal Visitor Center from East Main Street to the Bowles House, a restored house (portions of which date from the late 18th century) adjacent to Lock #52 on NPS property.

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24 Minutes of the Board of County Commissioners of Washington County, April 24, 2004.
Hancock would like to work with NPS to increase the extent of re-watering (improvements that allow the canal to hold water again), and to explore options to create a re-enactment site with a working canal boat and other historical demonstrations of life on the Canal. The Town has been working with NPS to remove trees and vegetation between the Canal and the Potomac River to improve views of the river.

**Fort Tonoloway State Park**

This 28-acre park marks the location of a fort erected in 1755 during the French & Indian War and then abandoned in 1756 after the completion of Fort Frederick (also a State Park). It is situated on a parcel of land owned by the State and adjacent to the Town and the C&O Canal National Historic Park. While the grounds of Fort Tonoloway are maintained by State personnel based at Fort Frederick, park facilities do not exist on site. Once archeological studies have been completed the Town should be involved in future planning for the use of this land given its proximity to other recreational and tourist resources in the downtown. The Legacy Plan supports such involvement.

**Western Maryland Rail Trail**

The Western Maryland Rail Trail was built on the abandoned Western Maryland Railway beginning in 1998. The once active railroad was converted into a recreational attraction. Paralleling the C&O Canal and Potomac River, the trail provides an excellent opportunity for bicyclists, walkers and other recreational enthusiasts. Twenty-three miles of asphalt pavement extend west to Pearre Station and east to Big Pool near Fort Frederick. Funding has been provided by the State for a fourth phase, extending the western leg to Little Orleans in fiscal year 2010.

Hancock has benefited greatly from its location at the halfway mark of the trail. New businesses activity has resulted from the trail’s presence. Since the trail’s eastern phase opened, bicycle shops, small lodging accommodations, restaurants and small stores have recognized the tourism value that the trail creates. Because of the C&O Canal’s waterings, the connection of the WMRT with downtown Hancock creates an attractive recreation setting. An estimated 95,000 persons use the trail in Hancock annually, with nearly 11 percent of them as overnight visitors. Potential for future expansion exists as the abandoned railroad line extends eastward to Hagerstown. The Old Tie Yard on South Street, owned by the Town, could be another potential entrance to the WMRT.

**Tuscarora Trail**

The Tuscarora Trail is a 250-mile western branch of the Appalachian Trail extending from Harrisburg PA to Luray VA. Hancock is located in the approximate halfway point of the route. The Washington County
Other Recreation Facilities

A variety of other recreational attractions are located close to Hancock. These include: Green Ridge State Forest, Indian Springs Wildlife Management Area, Sideling Hill Wildlife Management Area, and other attractions. Green Ridge State Forest is Maryland's second largest forest located in eastern Allegany County. The Indian Springs and Sideling Hill Wildlife Management Areas (WMAs) are located to the east and west of Hancock, respectively. Green Ridge State Forest offers more amenities than the WMAs, including camping sites, mountain biking and hiking trails, shooting ranges, and fishing/boating areas. Nearly 56,000 acres are available for outdoor enthusiasts and hunters alike in these three facilities.

To the west of Hancock, the Woodmont Rod and Gun Club was once the hunting destination for US Presidents and other celebrities. Now owned by State of Maryland and leased to the Izaak Walton League of America, the property is used as an education and recreation area for small groups. Two annual open houses show off the historic rooms of the Club's lodge building, as well as its lakes and game farm.

Hancock is also located close to Western Maryland's Rocky Gap State Park and Fort Frederick State Park, two of the areas largest recreation and historical attractions. Rocky Gap was developed in 1998 by the State offering year-round recreation, including a man-made lake, resort and lodge, and golf course. Fort Frederick is the site of Maryland's frontier defense during the French and Indian War. It is located close to the present eastern terminus of the Western Maryland Rail Trail.

More than 10 miles west of Hancock and one-mile north of the WMRT is Happy Hills Campground. Happy Hills has sites for trailers, many of which are used year-round as weekend getaways, as well as a large recreation center, an outdoor pool and small camp store. Located further west near Big Pool, Camp Harding Park is a County-maintained community park named for President Harding who vacationed at the park in the 1920s with Harvey Firestone, Henry Ford and Thomas Edison. The facility includes picnic pavilions, a softball field, volleyball, basketball, and tennis courts, and a boat ramp.

Schools

Washington County Public Schools (WCPS) operates two schools in Hancock (grades K-12), both named for the Town and located on the west end of the present municipal limits. These schools are part of both the physical and social fabric of the Town and region, serving students in the Town, as well as the surrounding area (the school district is generally consistent with the 21750 zip code).
As of 2008, Hancock Elementary is at 84 percent of its capacity (see Table 7-1). WCPS projects that Hancock Elementary will continue at this capacity level for the foreseeable future. Hancock Middle/Senior High School is dual facility serving grades 6-12, the only such type in Washington County. It is currently at 61 percent of its capacity. As described in Chapter 2, enrollment trends indicate that the Hancock schools will remain below state-rated capacity. A substantial number of High School juniors and seniors from Hancock attend the County’s Technical High School in Hagerstown. These students are not counted in the enrollment numbers shown in Table 7-1.

**Table 7-1: School Enrollment and Capacity in Hancock**

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<tbody>
<tr>
<td></td>
<td>Enrollment</td>
<td>Percent of Capacity</td>
<td>Enrollment</td>
</tr>
<tr>
<td>Hancock ES</td>
<td>298</td>
<td>250</td>
<td>251</td>
</tr>
<tr>
<td>Hancock MS</td>
<td>584</td>
<td>154</td>
<td>141</td>
</tr>
<tr>
<td>Hancock HS</td>
<td>202</td>
<td></td>
<td>154</td>
</tr>
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</table>

*Source: Washington County Board of Education. Hancock MS/HS is a dual facility.*

In order to make the best use of available school capacity, Hancock Middle/Senior High School also serves a limited number of students from the Flintstone area in eastern Allegany County. In addition, the County is evaluating redistricting options that would send students from the Big Pool area to the Hancock schools, approximately 10 miles away. These students currently attend schools in Clear Spring, which are at or above state-rated capacity. The County is also considering the expansion of Clear Spring schools, or the construction of a central-western Middle/Senior High School to serve both Hancock and Clear Spring Students. Funding for such new or expanded schools is unlikely in the near future; the County has committed to construct an East Hagerstown High School within the next ten years—the first new County high school in some 50 years.

In addition to the two public schools, Head Start programs, a privately-operated day care and preschool, and numerous home-based childcare facilities exist in Hancock.

**Higher Education**

The closest institutions of higher education are Hagerstown Community College and the University of Maryland at Hagerstown (30 miles away), Shepherd University, Shepherdstown, WV (35 miles), and Frostburg University (50 miles).

**Emergency Services**

**Police**

Police protection for the Town of Hancock is provided by the Hancock Police Department. The police department is centrally located in the town at the town hall/community center. The police department is staffed by 5 officers (three full-time, two part-time) that each work 30 hours per week on average. This equates to a full-time equivalent of approximately 3 officers.

**Table 7-2: Calls for Police Service in Hancock**

<table>
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<th>Type</th>
<th>Number (or $ Collected)</th>
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<tbody>
<tr>
<td>Calls for Service</td>
<td>2,658</td>
</tr>
<tr>
<td>Arrests</td>
<td>131</td>
</tr>
<tr>
<td>Traffic Stops</td>
<td>571</td>
</tr>
<tr>
<td>Parking Citations</td>
<td>574</td>
</tr>
<tr>
<td>Impound Fees</td>
<td>$2,270.00</td>
</tr>
</tbody>
</table>

*Source: 2009 Police Department Year End Report*
Fire Protection

The Hancock Volunteer Fire Company provides fire protection for the Town and the surrounding area. The Fire Company has two paid officers. Apparatus include three engines and two utility/special duty trucks. The Fire Company has occupied its Fulton Street station for nearly its entire history. Extensively modernization and expansion of the station was completed in 2004. Its funding sources include federal, state, and local aid, as well as local fundraising efforts.

Emergency Medical Services

The Hancock Volunteer Rescue Squad provides ambulance and emergency rescue services for the Town and the surrounding area, responding to approximately 950 calls for service in 2008. The Rescue Squad has approximately 30 active volunteers, supported by approximately 20 additional volunteers trained in Advanced Life Support. The Rescue Squad operates two ambulances, a Rescue Squad vehicle, and a chase vehicle. It moved into its renovated building at the corner of Main and Church Streets in 2008. Funding sources are similar to those for the Fire Company: government aid and local fundraisers.

Health Services

The closest full-service hospitals for Hancock residents are Morgan County War Memorial Hospital in Berkeley Springs, WV, Fulton County Medical Center in McConnelsburg, PA and Meritus Regional Medical Center (formerly Washington County Regional Medical Center) east of Hagerstown. For services not available in Hancock, the new Washington County Regional Medical Center (and the adjacent Robinwood Medical Center) is the location of choice for most Hancock residents. As of 2010, there are three doctor’s offices (all of which are general practitioners) and one dentist in Hancock, along with one chiropractor.

The distance to these facilities, combined with an overall shortage of primary care health professionals in western Maryland was the impetus for the establishment of the Tri-State Health Center in 1987. This non-profit, federally-supported, multi-jurisdictional medical facility is located on High Street adjacent to the Town Hall and Community Center. Services include primary treatment, education, health screening, pediatrics (including immunizations), laboratory services, and on-site medical services for mental health and obstetrics/gynecology. A significant share of the patients are Medicare or Medicaid patients, while and the remainder have private insurance or pay on a sliding scale.

Other Civic Facilities and Services

Town Administration

The Town Hall and Community Center houses administrative offices, the police department as well as a community center and museum. It is located in a former school facility on High Street, one block from Main Street and the Town Square. Along with public use for town services, volunteer groups work to host dance, drama and musical events in the space.

26 As of the preparation of this draft, the Washington County Hospital on Antietam Street in Hagerstown was still operational. Its replacement, the new Meritus Regional Medical Center, was scheduled to open in 2010.
Library
Hancock War Memorial Library, a branch of the Washington County Free Library is located in Widmeyer Park.

Solid Waste
Hancock contracts with a private company to haul solid waste to landfills in the Hagerstown area. The former Town landfill at the end of Hess Road is new a transfer station with a recycling drop off location. The 2005 County LPPRP recommends studying this site for possible recreational reuse, however, this has not been explored by the Town. Materials such as mixed paper and commingled materials are accepted at the drop off facility. The Town is interested in increasing recycling participation by residents and businesses. Such recycling initiatives could include public education and outreach, or expanding the hours of the drop off facility (currently 7:00 AM to 3:30 P.M. daily).

Chamber of Commerce
The Hancock Chamber of Commerce, Inc. was started in 2002 for the purpose of promoting businesses and tourism in the Town and its immediate environs; to foster the development of existing businesses and attract new businesses to the Town of Hancock; to strengthen the ties between Hancock area businesses and the community; and to serve as a liaison between Hancock area businesses and various federal, state, and local government organizations.

Like similar organizations around the nation, the Chamber is a private organization. As of 2009 there were 67 business members and 7 Friends of the Chamber. The Chamber’s website (www.hancockmd.com) provides information about businesses and attractions in and near the Town, but also provides Town government information. The Chamber has contributed significantly to the promotion of the Western Maryland Rail Trail through the printing and distribution of the WMRT map, development of the WMRT website (www.westernmarylandrailtrail.com and .org), and donation and installation of welcome banners along the WMRT and Main Street. In 2010, kiosks with business directories were installed at the Pennsylvania and Church Street intersections of the WMRT.

Arts Council
The Hancock Arts Council, first recommended in the 2002 plan, has been established. This organization coordinates a wide variety of artistic programs for Hancock residents, with the additional goal of to attracting more visitors to Hancock. Community involvement in the arts through festivals and displays were a key recommendation of the 2002 plan. The Arts Council holds monthly meetings to plan such events, including the annual “Winter Festival” and talent shows.

Elder Care
The Monterey House is a senior-housing facility operated by the County. There is also a private in-home elder care service in Hancock. The County also supports senior programs and activities in the Hancock Community Center, and Hospice of Washington County also provides in-home care in Hancock. There are no nursing homes in Hancock.
Chapter 8: Housing Element

The Housing Element addresses the housing characteristics, needs and issues of the Town of Hancock. The purpose of this chapter is to provide a broad overview of the Town’s housing inventory and to recommend policies and actions that will enable the Town to provide safe and properly maintained housing for its residents.

House Bill 1160 Workforce Housing Grant Program

This chapter is also intended to meet the eligibility requirements under House Bill 1160 (2006), which established the Workforce Housing Grant Program. That bill requires the Town to have a comprehensive plan with a workforce housing element that assesses workforce housing needs and contains goals, objectives and policies that preserve or develop workforce housing.

Background

Of the 813 housing units in Hancock in 2000, the majority (473 units or 68 percent) were single family detached homes, as shown in Table 8-1.27 The second largest type of housing in the Town was composed of apartments or townhouses with up to nine units per structure (189 units or 23 percent). Slightly more than half of the Town’s occupied housing units in 2000 were renter-occupied (376 units). By comparison, approximately 66 percent of occupied units in Washington County were owner-occupied.

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 unit detached</td>
<td>473</td>
<td>58%</td>
</tr>
<tr>
<td>1 unit attached</td>
<td>15</td>
<td>2%</td>
</tr>
<tr>
<td>2 units</td>
<td>72</td>
<td>9%</td>
</tr>
<tr>
<td>Multi-family</td>
<td>189</td>
<td>23%</td>
</tr>
<tr>
<td>Mobile Home</td>
<td>64</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>813</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tenure</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupied</td>
<td>359</td>
<td>49%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>376</td>
<td>51%</td>
</tr>
<tr>
<td>Total Occupied Units</td>
<td>735</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: 2000 US Census

Approximately eight percent of the housing units in Town were vacant. This vacancy rate was comparable to Washington County (six percent) and the state (eight percent) in 2000.

Issues and Opportunities

Affordable, quality housing, including “Workforce Housing” is a priority.

The need for affordable, quality workforce housing is an important housing issue facing jurisdictions throughout the country, including Hancock. In HB 1160, “Workforce housing” is defined as rental housing affordable to households who make between 50% and 100% of the area median income (AMI), and homeownership housing affordable to households that make between 60% and 120% of AMI, or 60% to 150% of AMI in areas targeted by the Secretary of Housing and Community Development for the Maryland Mortgage Program. “Affordable housing” is defined as housing that costs 30% or less of household income.

27 Detailed housing data for Hancock are only collected as part of the decennial census. Thus, Year 2000 data (1999 in the case of income) are the most recent available. While not a precise snapshot of 2010 conditions, the information provided by 2000 data are generally consistent with 2010 conditions.
The median household income in the Town of Hancock in 1999 was $28,750, substantially lower than the median income for Washington County ($40,617) and the state ($52,868). More important is the relationship between income and housing costs, shown in Table 8.2. In 2000, 34 percent of Hancock’s owner-occupied households and 28 percent of renter-occupied households spent more than 30 percent of their household income on housing, while approximately 28 percent of owner-occupied households and 22 percent of renter-occupied households spent over 35 percent of household income on housing.

Table 8.2: Monthly Housing Costs as a Percentage of Household Income, 2000

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Owner Households</th>
<th>Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30% or more</td>
<td>35% or more</td>
</tr>
<tr>
<td>Hancock</td>
<td>34%</td>
<td>28%</td>
</tr>
<tr>
<td>Boonsboro</td>
<td>27%</td>
<td>18%</td>
</tr>
<tr>
<td>Smithsburg</td>
<td>30%</td>
<td>16%</td>
</tr>
<tr>
<td>Williamsport</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>Washington County</td>
<td>25%</td>
<td>17%</td>
</tr>
<tr>
<td>Maryland</td>
<td>23%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Source: 2000 US Census

These data indicate that, while rental prices in Hancock (relative to income) were comparable to those in the County and state, mortgage costs were substantially higher. More important, the housing cost data confirm the need for affordable housing in Hancock. Such units would cater to the needs of the working population as well as the elderly population on fixed incomes. There is one subsidized housing development in Town, the Quaker Creek apartment complex on Pennsylvania Avenue.

More senior housing is needed.

Housing demand varies with age, income, and household size and composition. The age of the Town’s population is a good indicator of the type of housing needed to meet demand. As described in Chapter 1, a substantial proportion of Hancock’s population is age 65 or older, and many of the Town’s residents will be approaching or entering retirement-age by 2030. The housing needs for the elderly population are quite different from those of the rest of the population. Senior citizens are frequently interested in residential unit types with lower maintenance requirements (including landscaping) and easier accessibility. Because many senior citizens are also on fixed incomes, affordability is a concern. Thus the preferred units for senior citizens tend to be single-story houses, condominiums, and apartments.

To address the needs of residents who wish to “age in place” (remaining in Hancock as they grow older), the Town may need to encourage the development of (or retrofit of existing units) more senior-friendly housing units. The Monterey House is a senior-housing facility operated by the County. The County also supports senior programs and activities in the Hancock Community Center. There are no nursing homes in Hancock.
Retention of existing housing should be a priority.

Much of Hancock’s housing stock is compatible with affordable and “workforce” housing needs. Houses in Hancock tend to be moderately-sized and priced (compared to other jurisdictions), while most neighborhoods are close to the Town’s services and commercial establishments, reducing transportation costs for basic services.

Those characteristics notwithstanding, much of the Town’s housing inventory is more than a half-century old. To address affordable housing needs, the Town’s housing policies should therefore focus on the retention and, where necessary, rehabilitation of existing residential units (in extreme cases, demolition and redevelopment of vacant or underutilized buildings may be the best option). A particular focus should be older residences whose modest size and location make them valuable as affordable housing. Beyond identifying necessary structural and aesthetic improvements, the Town should also emphasize energy efficiency improvements such as new windows, insulation, and appliances. Such improvements can reduce energy costs, making housing more affordable.

Condition of Rental Housing

The maintenance and safety of housing is of particular concern to the Town. Ensuring active maintenance by property owners (especially owners who do not live in or near Hancock) and responsible overall property management can maintain or improve housing conditions. In addition to the adoption of a property maintenance code (see Chapter 3), one particularly effective technique to ensure proper maintenance is the and the registration of rental residential properties through licensing and property inspection. For example, a rental registration ordinance could require a property owner to obtain a rental facility license prior to the occupancy of any rental property. Such a license would only be granted after a property inspection confirms compliance with property maintenance codes. The City of Hagerstown has adopted a similar rental registration requirement, with excellent results.

Policies and Implementation Actions

1. The Town’s workforce housing policy should focus on the retention and renovation of existing housing stock.

2. Identify opportunities to retrofit existing homes to be more senior-friendly, so that more Hancock residents can “age in place,” if they wish.

3. Assist property owners in making energy efficiency upgrades, such as new windows, insulation, and appliances. Work with Washington County, the Maryland Department of Housing and Community Development, the Maryland Energy Administration, and other state agencies to obtain funding for such upgrades.

4. Adopt a property maintenance code, such as the International Property Maintenance Code, to regulate the condition of buildings (see Chapter 3, Policy 2).

5. Establish registration requirements, plus applicable licensing and inspection ordinances for all residential rental properties.
Town of Hancock, Maryland

2010 COMPREHENSIVE PLAN

Appendix
Appendix

Detailed Market Segmentation for Hancock

The most common system to analyze market segmentation was developed by Nielsen Claritas. This system describes the types of consumers present (or likely to be present) in a given geography, helping private- and public-sector decision-makers develop economic solutions that are tailored to their local markets. The segments listed below describe the market segments present in and around Hancock. The segment names and descriptions were developed by Nielsen Claritas, and are commonly used across the nation.

Back Country Folks
Strewn among remote farm communities across the nation, Back Country Folks are a long way away from economic paradise. The residents tend to be poor, over 55 years old, and living in older, modest-sized homes and manufactured housing. Typically, life in this segment is a throwback to an earlier era when farming dominated the American landscape.

Big Sky Families
Scattered in placid towns across the American heartland, Big Sky Families is a segment of younger rural families who have turned high school educations and blue-collar jobs into busy, upper-middle-class lifestyles. Residents enjoy baseball, basketball, and volleyball, as well as fishing, hunting, and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.

Crossroad Villagers
With a population of middle-aged, white-collar couples and families, Crossroads Villagers is a classic rural lifestyle. Residents are high school-educated, with downscale incomes and modest housing; one-quarter live in mobile homes. And there's an air of self-reliance in these households as Crossroads Villagers help put food on the table through fishing, gardening, and hunting.

Mayberry-ville
Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, upper-middle-class couples like to fish and hunt during the day, and stay home and watch TV at night. With lucrative blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles, and pickup trucks.

Young & Rustic
Young & Rustic is composed of middle age, restless singles. These folks tend to be lower-middle-income, high school-educated, and live in tiny apartments in the nation's exurban towns. With their service industry jobs and modest incomes, these folks still try to fashion fast-paced lifestyles centered on sports, cars, and dating.
Water Resources Element Appendix

Methodology for Estimating Future Nutrient Cap

MDE limits the nutrient caps for a minor WWTP (a WWTP with an initial design capacity of 500,000 gpd or less) to 6,100 lbs/yr in nitrogen and 457 lbs/yr in phosphorus. This is the load discharged by a 500,000 gpd WWTP with Enhanced Nutrient Removal (ENR) technology, discharging 4 mg of nitrogen and 0.3 mg of phosphorus per liter of treated effluent. ENR is the best available technology for wastewater treatment, and can frequently achieve nutrient discharges 3 mg/L for nitrogen and less than 0.3 mg/L for phosphorus.

The future nutrient caps for the Hancock WWTP were estimated using a ratio of these maximum caps. Hancock’s assumed treatment capacity in 2030 is 380,000 gpd, 76 percent of the largest-possible minor facility (500,000 gpd). Thus, 76 percent of the nutrient caps of the largest-possible minor facility are:

\[ 0.76 \times 6,100 \text{ lbs/year} = 4,636 \text{ lbs/year TN} \]

\[ 0.76 \times 457 \text{ lbs/year} = 347 \text{ lbs/year TP} \]

It is understood that the actual nutrient caps and discharge volumes may be substantially different from the information in the WRE. However, more precise data were not available. The Town requested, but never received, MDE’s estimated future nutrient caps for the Hancock WWTP.

Nutrient Credits for Retirement of Septic Systems

Under Maryland’s Policy for Nutrient Cap Management and Trading, a WWTP with ENR can receive nitrogen load credits for extending sewer service to, and retiring existing septic systems at homes and businesses outside of the current service area. The Policy provides for the following nitrogen credits:

- Septic systems in the Chesapeake Bay Critical Area
  (not relevant for Hancock—provided for reference) 12.2 lbs/year
- Septic systems within 1,000 feet of perennial surface waters 7.5 lbs/year
- All other septic systems 4.6 lbs/year

For “all other” septic systems, these credits are equivalent to approximately 2 EDU of nitrogen capacity for every 1 EDU retired.

The Policy states that septic systems are not considered a significant source of phosphorus. As a result, there is no phosphorus credit for septic retirement.

Calculation of Nutrient Loads at Buildout

This section summarizes the water resources impact of full buildout of the Town of Hancock and its annexation areas. It should be emphasized that, whereas the development scenarios described in Chapter 4 are based on projected growth (the amount of growth that the Comprehensive Plan envisions through 2030), this section of the Appendix characterizes buildout—the theoretical maximum amount of growth that could occur based on zoning and development constraints. Such growth is highly unlikely to occur by 2030, and may never occur at all, due to market forces and other considerations that are beyond the scope of this document.

Table 2-4 summarizes the number of dwelling units and the amount of developable non-residential land that could be built in residentially-zoned areas. Tables A-1 through A-5 repeat the results of the Water Resources Element, adding the Buildout Analysis for comparison.
Please note that the findings for Scenarios A and B on one hand, and the Buildout analysis on the other hand, are based on completely different numbers of dwelling units and acreages of non-residential land. The Buildout analysis is included primarily to indicate whether the Town’s water and sewer facilities and the assimilative capacity of nearby bodies of water might be able to support growth over the very long term (i.e., decades beyond 2030).

### Table A-1: Current and Projected Public Water Supply and Demand

<table>
<thead>
<tr>
<th></th>
<th>Scenario A</th>
<th>Scenario B</th>
<th>Buildout</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>gpd</td>
<td>EDU</td>
<td>gpd</td>
</tr>
<tr>
<td>Water System Permitted Capacity</td>
<td>300,000</td>
<td>1,200</td>
<td>300,000</td>
</tr>
<tr>
<td>Water Demand, 2008¹</td>
<td>225,000</td>
<td>900</td>
<td>225,000</td>
</tr>
<tr>
<td>Available Water Capacity, 2008</td>
<td>75,000</td>
<td>300</td>
<td>75,000</td>
</tr>
<tr>
<td>Projected new residential demand²</td>
<td>7,750</td>
<td>31</td>
<td>0</td>
</tr>
<tr>
<td>New residential demand from system extensions³</td>
<td>8,750</td>
<td>35</td>
<td>0</td>
</tr>
<tr>
<td>Projected new non-residential demand</td>
<td>5,500</td>
<td>22</td>
<td>0</td>
</tr>
<tr>
<td>Subtotal: Projected new demand</td>
<td>22,000</td>
<td>88</td>
<td>0</td>
</tr>
<tr>
<td>Total Projected Water Demand</td>
<td>237,000</td>
<td>948</td>
<td>225,000</td>
</tr>
<tr>
<td>Available system capacity (deficit), 2030 or Buildout</td>
<td>63,000</td>
<td>252</td>
<td>75,000</td>
</tr>
</tbody>
</table>

Notes:
1: Source: Town of Hancock
2: See the Municipal Growth Element, Chapter 2. Scenario B assumes that all new residential and non-residential development would utilize individual wells rather than the public water system.
3: Estimated based on likely annexations and using Maryland Property View 2008.

### Table A-2: Current and Projected Public Sewer Capacity and Flows

<table>
<thead>
<tr>
<th></th>
<th>Scenario A</th>
<th>Scenario B</th>
<th>Buildout</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>gpd</td>
<td>EDU</td>
<td>gpd</td>
</tr>
<tr>
<td>Sewer System Permitted Capacity</td>
<td>380,000</td>
<td>1,520</td>
<td>380,000</td>
</tr>
<tr>
<td>Average Daily Flow, 2008¹</td>
<td>240,000</td>
<td>960</td>
<td>240,000</td>
</tr>
<tr>
<td>Available Sewer Capacity, 2008</td>
<td>140,000</td>
<td>560</td>
<td>140,000</td>
</tr>
<tr>
<td>Projected new residential flows, 2010-2030²</td>
<td>7,750</td>
<td>31</td>
<td>0</td>
</tr>
<tr>
<td>New residential flows from system extensions through 2030²</td>
<td>8,750</td>
<td>35</td>
<td>0</td>
</tr>
<tr>
<td>Projected new non-residential flows, 2010-2030³</td>
<td>5,500</td>
<td>22</td>
<td>2,750</td>
</tr>
<tr>
<td>Subtotal: Projected new flows, 2010-2030</td>
<td>22,000</td>
<td>88</td>
<td>2,750</td>
</tr>
<tr>
<td>Total Projected Sewer Flows, 2030</td>
<td>262,000</td>
<td>1,048</td>
<td>242,750</td>
</tr>
<tr>
<td>Available system capacity (deficit), 2030</td>
<td>118,000</td>
<td>472</td>
<td>137,250</td>
</tr>
</tbody>
</table>

Notes:
1: Source: Town of Hancock
2: See the Municipal Growth Element, Chapter 2
3: Estimated based on likely annexations and using Maryland Property View 2008. Scenario B assumes that most new residential and non-residential development would utilize individual septic systems rather than the public sewer system.
4: The Town estimates that future non-residential demand (commercial, industrial, etc.) would be approximately 25 percent of future residential development, based on existing demand and economic development goals. In Scenario B, it is assumed that public sewer would be extended to the remainder of the West End—accounting for half of projected non-residential demand in Scenario A—but that sewer would not be extended to other non-residential properties.
### Table A-3: Point Source Nutrient Loads

<table>
<thead>
<tr>
<th>Nutrient Load (lbs/year)</th>
<th>Nitrogen</th>
<th>Discharge</th>
<th>Cap (2030)</th>
<th>Surplus (Overage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discharges (2009)&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Nitrogen</td>
<td>13,141</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>2,190</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>Scenario A Discharges (2030)&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Nitrogen</td>
<td>2,391</td>
<td>4,636</td>
<td>2,245</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>239</td>
<td>347</td>
<td>108</td>
</tr>
<tr>
<td>Scenario B Discharges (2030)&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Nitrogen</td>
<td>2,215</td>
<td>4,636</td>
<td>2,421</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>222</td>
<td>347</td>
<td>126</td>
</tr>
<tr>
<td>Buildout Discharges&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Nitrogen</td>
<td>3,022</td>
<td>4,636</td>
<td>1,614</td>
</tr>
<tr>
<td></td>
<td>Phosphorus</td>
<td>302</td>
<td>347</td>
<td>45</td>
</tr>
</tbody>
</table>

<sup>1</sup>: Assumes discharge concentrations of 18 mg/l. nitrogen, 6 mg/l. phosphorus.

<sup>2</sup>: Assumes ENR technology, with discharge concentrations of 3 mg/l. nitrogen, 0.3 mg/l. phosphorus.

### Table A-4: Total Nutrient Loads, Existing and Projected

<table>
<thead>
<tr>
<th>(all data in lbs/year)</th>
<th>Potomac River (Allegheny Co.)</th>
<th>Potomac River (Washington Co.)</th>
<th>Little Tomolway Creek</th>
<th>Tomolway Creek</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Existing (2009)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint</td>
<td>TN 715</td>
<td>3,572</td>
<td>1,945</td>
<td>1,457</td>
<td>7,689</td>
</tr>
<tr>
<td></td>
<td>TP 75</td>
<td>384</td>
<td>327</td>
<td>252</td>
<td>1,037</td>
</tr>
<tr>
<td>Point</td>
<td>TN 0</td>
<td>0</td>
<td>0</td>
<td>13,141</td>
<td>13,141</td>
</tr>
<tr>
<td></td>
<td>TP 0</td>
<td>0</td>
<td>0</td>
<td>2,190</td>
<td>2,190</td>
</tr>
<tr>
<td>Total</td>
<td>TN 715</td>
<td>3,572</td>
<td>1,945</td>
<td>14,598</td>
<td>20,830</td>
</tr>
<tr>
<td></td>
<td>TP 75</td>
<td>384</td>
<td>327</td>
<td>2,442</td>
<td>3,227</td>
</tr>
<tr>
<td><strong>Scenario A (2030)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint</td>
<td>TN 532</td>
<td>2,722</td>
<td>1,482</td>
<td>1,191</td>
<td>5,926</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>211</td>
<td>114</td>
<td>88</td>
<td>454</td>
</tr>
<tr>
<td>Point</td>
<td>TN 0</td>
<td>0</td>
<td>0</td>
<td>2,391</td>
<td>2,391</td>
</tr>
<tr>
<td></td>
<td>TP 0</td>
<td>0</td>
<td>0</td>
<td>239</td>
<td>239</td>
</tr>
<tr>
<td>Total</td>
<td>TN 532</td>
<td>2,722</td>
<td>1,482</td>
<td>3,582</td>
<td>8,317</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>211</td>
<td>114</td>
<td>327</td>
<td>693</td>
</tr>
<tr>
<td><strong>Scenario B (2030)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint</td>
<td>TN 532</td>
<td>2,887</td>
<td>1,482</td>
<td>1,878</td>
<td>6,777</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>218</td>
<td>114</td>
<td>108</td>
<td>482</td>
</tr>
<tr>
<td>Point</td>
<td>TN 0</td>
<td>0</td>
<td>0</td>
<td>2,215</td>
<td>2,215</td>
</tr>
<tr>
<td></td>
<td>TP 0</td>
<td>0</td>
<td>0</td>
<td>222</td>
<td>222</td>
</tr>
<tr>
<td>Total</td>
<td>TN 532</td>
<td>2,887</td>
<td>1,482</td>
<td>4,093</td>
<td>8,992</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>218</td>
<td>114</td>
<td>330</td>
<td>704</td>
</tr>
<tr>
<td><strong>Buildout</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonpoint</td>
<td>TN 532</td>
<td>3,295</td>
<td>2,814</td>
<td>2,164</td>
<td>8,804</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>241</td>
<td>186</td>
<td>130</td>
<td>599</td>
</tr>
<tr>
<td>Point</td>
<td>TN 0</td>
<td>0</td>
<td>0</td>
<td>3,022</td>
<td>3,022</td>
</tr>
<tr>
<td></td>
<td>TP 0</td>
<td>0</td>
<td>0</td>
<td>302</td>
<td>302</td>
</tr>
<tr>
<td>Total</td>
<td>TN 532</td>
<td>3,295</td>
<td>2,814</td>
<td>4,614</td>
<td>11,826</td>
</tr>
<tr>
<td></td>
<td>TP 42</td>
<td>241</td>
<td>186</td>
<td>375</td>
<td>901</td>
</tr>
</tbody>
</table>
Table A-5: Impervious Surface, By Watershed

<table>
<thead>
<tr>
<th>Percent of Watershed in the Town</th>
<th>2010 Hancock Comprehensive Plan – Planning Commission Recommended Draft</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poconos River (Allegheny Co.)</td>
<td>Potomac River (Washington Co.)</td>
</tr>
<tr>
<td>1.9%</td>
<td>30.5</td>
</tr>
<tr>
<td>Scenario A</td>
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<tr>
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A-5
Transportation Element Appendix

Functional Classification System
In the 1960s, the Federal Highway Administration ( FHWA) developed a system to classify the nation’s roadways according to function. This “Functional Classification System” is the nationwide standard for categorizing roadways, and is used to plan, budget, program, and fiscally manage highway infrastructure improvements.

Functional classification groups roadways into a hierarchy based upon the type of service they are intended to provide to a community. Roads work together as a system to provide for travel in a region, striving to simultaneously provide access to property and travel mobility. Local roads primarily provide land access, arterials primarily provide mobility for through traffic, and collectors bridge the gap between the functions of land access and mobility. Although local variations may exist, generalized descriptions of functional classifications (except for freeways) are as follows:

Arterials
Arterial highways carry large volumes of regional and interstate traffic and link heavily populated urban nodes. In the Hancock area, US 522 the only arterial.

Collectors
Major collector streets are designed to carry relatively high traffic volumes to the arterials. Such collectors often provide access to major uses such as industrial, commercial and residential within a town or county. Major collectors in Hancock are MD 144 (Main Street) and Pennsylvania Avenue.

Minor collectors carry traffic within communities, distributing it from local streets to major collectors and arterials. Tollgate Ridge Road is the only minor collector in Hancock.

Local Streets
These roads lie entirely within the Town and consist of local residential streets that connect individual properties to larger thoroughfares.