

# Town of Thurmont

## Master Plan: 2040 Envisioned



Approved by the Thurmont Planning and Zoning Commission on January 27, 2022

Adopted by the Town of Thurmont Board of Town Commissioners on April 26, 2022



# THE COMMISSIONERS OF THURMONT

The Commissioners of Thurmont

Resolution 2022-02

## Town of Thurmont Board of Commissioners Approving the Thurmont Master Plan

**WHEREAS:** the Annotated Code of Maryland provides that the Planning and Zoning Commission shall make and approve a comprehensive plan which the Planning Commission shall recommend to the local legislative body, the Thurmont Board of Commissioners, for adoption; and

**WHEREAS:** the Thurmont Planning and Zoning Commission certified to the Board of Commissioners of Thurmont, Maryland pursuant to the Annotated Code of Maryland, as amended, the approved and recommended Thurmont Master Plan and recommended Zoning Map; and

**WHEREAS:** the Board of Commissioners having held a public work session with the Planning and Zoning Commission on March 8, 2022 and on April 19, 2022 to review the plan and its supporting findings and recommendations as set forth in text, maps, charts and figures in the report entitled: Town of Thurmont Master Plan 2020-21 Update: 2040 Envisioned as well as the recommended Zoning Map; and

**WHEREAS:** the Board of Commissioners, after providing the required public notice, conducted a public hearing on March 29, 2022 and on April 26, 2022, to consider all recommendations of the Planning and Zoning Commission, the Town Planner, public comments, and correspondence concerning the Master Plan by adjoining planning jurisdictions, municipalities, state and local agencies; and

**WHEREAS:** the Board of Commissioners made certain limited changes in the Town of Thurmont Master Plan: 2020-21 Update: 2040 Envisioned after careful consideration of the public workshop, public hearing, recommendations, correspondence and comments; and

**WHEREAS:** the Board of Commissioner also comprehensively reviewed the Town's Official Zoning Map that was updated by the Thurmont Planning and Zoning Commission where they considered rezoning petitions, and held public hearing on the proposed new Zoning Map;

**WHEREAS:** the Board of Commissioners finds the updated Thurmont Master Plan has been made in accordance with the Annotated Code of Maryland with the general purpose of guiding and achieving coordinated and harmonious future development of the Town of Thurmont, while accommodating present and future needs, promote the health, safety, order, convenience, prosperity and general welfare of the Town and its citizens; and

**NOW, THEREFORE, BE IT HEREBY RESOLVED** the Board of Commissioners on this day, April 26, 2022, hereby adopts the Town of Thurmont Master Plan: 2020-21 Update: 2040 Envisioned; and

**BE IT FURTHER RESOLVED** the Town of Thurmont Master Plan: 2020-21 Update: 2040 Envisioned, replaces the 2010 Thurmont Master Plan: Thurmont Master Plan: A Vision for 2010 and Beyond.

**BE IT FURTHER RESOLVED** this resolution shall take effect on April 26, 2022. The undersigned hereby certifies that this Resolution was approved and adopted on the 26<sup>th</sup> day of April 2022.

**ATTEST: BOARD OF COMMISSIONERS OF THURMONT, MARYLAND**

By: John Kinnaird, Mayor

Attest: James C. Humerick, Chief Administrative Officer



## THE COMMISSIONERS OF THURMONT

### Resolution 2022-01

of the

Town of Thurmont Planning and Zoning Commission  
Approving the Thurmont Master Plan and a Recommended Zoning Map

**WHEREAS:** it is the duty of the Planning and Zoning Commission, pursuant to the Land Use Article of the Annotated Code of Maryland, to make and approve a comprehensive plan to guide the physical development of the Town; and

**WHEREAS:** the Planning and Zoning Commission has now prepared a new comprehensive plan to update the current plan, which was adopted by the Mayor and Board of Town Commissioners December 20, 2010; and

**WHEREAS:** the work of the Planning and Zoning Commission in preparing the new plan has included:

1. The collection and analyses of information on demographics, land use, infrastructure, environment, water resources, and other aspects of the Town and its surroundings,
2. A forecast of growth and change,
3. The formulation of planning objectives and desired characteristics for future development,
4. The design of recommendations and policies to guide development, conservation, and the provision of public facilities, and
5. The design of recommendations to guide implementation; and

**WHEREAS:** the Planning Commission conducted a public hearing on the draft Plan on December 2, 2021, and over the course of subsequent meetings considered the comments received thereon, and deliberated on revisions to the draft Plan in response to those comments; and

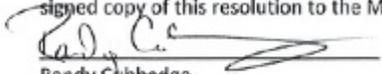
**WHEREAS:** the plan and its supporting findings and recommendations are set forth in text, maps, charts, and figures in a report entitled Town of Thurmont Master Plan, 2020-21 Update: 2040 Envisioned; and

**WHEREAS:** the Planning and Zoning Commission considers the plan to be a necessary guide to the future development of the Town of Thurmont.

**WHEREAS:** the Planning and Zoning Commission also comprehensively reviewed the Town's Official Zoning Map, considered rezoning petitions, and held a public hearing on a proposed new Zoning Map on January 20, 2022;

**NOW, THEREFORE, BE IT HEREBY RESOLVED,** that the Planning and Zoning Commission on this day, January 27, 2022, hereby adopts the Town of Thurmont Master Plan: 2020-21 Update: 2040 Envisioned which includes a recommended new Zoning Map (set forth in Appendix A of the Master Plan), and recommends both the Master Plan and the Zoning Map to the Mayor and Board of Town Commissioners for adoption; and

**BE IT FURTHER RESOLVED** that the Clerk to the Planning and Zoning Commission hereby transmits a signed copy of this resolution to the Mayor and Town Board of Commissioners.

  
Randy Cribbage  
Chair, Planning and Zoning Commission

## Mayor and Board of Town Commissioners

John A. Kinnard, Mayor

Bill Blakeslee

Bill Buehrer

Wes Hamrick

Wayne Hooper

## Planning and Zoning Commission

Randy Cubbedge, Chairman

Bryant Despeaux

Viktor Kraenbring

Randy Waesche

James Wilkins

Melanie Burden, Alternate

James Humerick, Chief Administrative Officer

Kelly Duty, Planning and Zoning Manager

Becky Long, Clerk to the Planning and Zoning Commission

Christopher N. Jakubiak, AICP, Town Planner, Jakubiak & Associates, Inc.

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# 1. Introduction

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## 1.1 Purpose of the Plan Update

This is the 2020 Update of the Thurmont Master Plan, the Town’s official comprehensive plan and guide to growth and development. It has been prepared by the Thurmont Planning and Zoning Commission (hereafter, the Planning Commission) as required by Maryland law and in service to the people of Thurmont. The purpose of comprehensive planning in general is to bring about the careful development of a community and the conservation of what residents find exceptional. That has been the essential purpose of Thurmont’s Master Plan since it was first adopted, and it remains so today.

### Specific Purposes

This new Plan does not depart significantly from the 2010 Master Plan. Instead, it provides more detailed guidance, while addressing the needs of today and aiming to create the best conditions for the Town’s future. Each of the four ideas below represents some refinement to the policy guidance and goals in the current Master Plan. Four specific purposes of this 2020 Master Plan Update emerged from the Planning Commission deliberations and its evaluations of public input:

#### 1. Develop the local economy, the commercial tax base, and ensure the strong and resilient fiscal health of our local government.

Thurmont has always been a center of business and industry, even before its incorporation in 1832. When the Western Maryland Railroad connected the Town to the broader region in 1871, a second stage of industrial growth began. Today, the Town’s industrial base is still clustered in the railway corridor, but the supply of industrial land is mostly occupied. Some intensification of existing areas may be feasible but additional space for modern light industrial and office employment is necessary to capitalize again on regional economic development.

## 2. Revitalize Downtown Thurmont and foster conditions that will help preserve the historic buildings and create demand for downtown businesses.

Downtown Thurmont is a unique setting: a blend of scenic beauty and history with a backdrop of the Catoctin Mountains. At the turn of the 19th century, what would become Thurmont was laid out at Main, Church, and Water Streets, creating the pattern of streets and lots that endure today. The character defining buildings date from the early 19th century and have long housed Main Street businesses and institutions. But business and economic changes that have been underway for decades now, have undercut Downtown's vitality. A new focus and an ambitious strategy are called for to encourage the private sector investment needed to preserve this center of Thurmont's heritage.

## 3. Interconnect existing and future neighborhoods with outstanding open spaces and streets that will impart a character of good health, small town vitality, and scenic beauty.

The Town is planned to expand, mostly to the north and east. It could grow as fragmented and separated places or in a way that brings about interconnected parks, walkways and bikeways, and the conservation of natural resources. Thurmont's municipal parks alone provide roughly 1,600 square feet of open space per resident - an enviable amount - which sets a high standard for future development.

## 4. Guide the location, layout, and character of future neighborhoods.

Open lands in and around the Town could be developed as conventional single-use residential subdivisions or in ways that distinguish them as excellent neighborhoods unique to Thurmont. Left to chance, land development seldom organizes itself into coherent extensions of existing or historic patterns. This Master Plan sets expectations and provides guidance.

## Comprehensive Rezoning

An important component of this update has been the preparation of a new zoning map and amendments to the zoning ordinance. The process of updating the zoning map, known as comprehensive rezoning, has provided the means for property owners, and the Town itself, to initiate changes to zoning classifications. There are many zoning classifications in Thurmont and each one favors one land use type over all the others—such as residential, commercial, industrial, and open space. Every property falls within a zoning classification known as a zone or a district. By comprehensively rezoning the Town, the Planning Commission seeks to ensure consistency between the Master Plan and the zoning map. Thurmont's zoning map and zoning ordinance are the main tools for implementing the Master Plan. The newly recommended Zoning Map is provided here as Appendix A.

## 1.2 Learning from Town Residents

Seeking community input, the Planning Commission conducted multiple open work sessions and outreach. The Commission began its work in the Fall of 2019 and conducted its first workshop on January 16, 2020. The aim of the workshop was to collect advice and opinions on the plan update, and to synthesize them into a renewed guiding vision about the Town's future.

Through Spring 2020, the Planning Commission comprehensively studied existing and potential future land uses and initiated a first phase of a two-phase comprehensive rezoning process. In this first phase, the Planning Commission received and considered petitions from five property owners seeking zoning map reclassifications and sponsored several zoning ordinance text amendments. The Commission held a public hearing on the petitions and text amendments and forwarded recommendations to the Mayor and Board of Commissioners for adoption. The Board conducted its own public hearing and later adopted one of the map amendments and the complete set of text amendments<sup>1</sup>.

Throughout 2020 and most of 2021, the Planning Commission held near-monthly work sessions on the Plan. It conducted a survey of Town residents that ran through the Spring and Summer of 2020 that sought and obtained significant input that would ultimately confirm the findings of the first public workshop and shape the recommendations in this report. A virtual public workshop was held on December 3, 2020.

The Commission conducted a public hearing on the draft Master Plan on December 2, 2021. It conducted another hearing on the comprehensive update to the Official Zoning Map on January 20, 2022. Then, upon deliberating on the comments and questions received at the hearing, it voted unanimously on January 27, 2022 to approve this Master Plan and the recommended Zoning Map (Appendix A). The Commission transmitted both to the Mayor and Board of Town Commissioners with recommendations for adoption.

The Planning Commission's process for seeking input on development issues and planning goals doesn't simply begin and end with its work on the Master Plan update. Rather, it is ongoing and far more extensive. The Commission, which is itself made up of local volunteers, meets in open session nearly every month to deliberate on development plans, to consider amendments to the codes that shape the character of development, and to formulate recommendations at the request of the Mayor and Board of Commissioners, among many other things. While doing this work, the Planning Commission routinely seeks the input and advice of fellow residents and business owners and develops an appreciation for the existing problems our community faces, as well as the goals and aspirations it holds. This new Plan reflects, and has been shaped by, our ongoing communication with the Thurmont community.

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<sup>1</sup> Records of the hearings and deliberation on the map and text amendments is available upon request of the Town Administrator.

## 1.3 Guiding Visions For Town Planning

### Maryland's Planning Visions

The Town's authority to regulate land use and impose conditions on development is derived from Maryland's constitution and statutes<sup>2</sup>. The State's guiding visions for comprehensive plans summarize the minimum criteria by which any comprehensive plan in the State is judged to be valid. It is these criteria that explain why no town, city, or county can shut its doors to growth, allow haphazard development, disregard planning for public infrastructure, or neglect economic development. Local governments that regulate land use development must adopt comprehensive plans aligned with these 12 Visions:

- Vision - 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.
- Vision - 2. Citizens are active partners in planning and implementing community initiatives and are sensitive to their responsibilities in achieving community goals.
- Vision - 3. Growth is concentrated in existing population and business centers, growth areas adjacent to these centers, or strategically selected new centers.
- Vision - 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.
- Vision - 5. Growth areas have the water resources and infrastructure to accommodate population and business expansion in an orderly, efficient, and environmentally sustainable manner.
- Vision - 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.
- Vision - 7. A range of housing densities, types, and sizes provides residential options for citizens of all ages and incomes.
- Vision - 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.

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<sup>2</sup> Maryland planning statutes are set forth in the Land Use Article of the Annotated Code of Maryland.

Vision - 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.

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

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

Vision - 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.

## Thurmont's 2040 Plan Vision Statement

While State law outlines the essential and shared focus for comprehensive planning in Maryland, it is our local vision that gives life and special meaning to this Master Plan. A vision is future oriented. It explains why one town's plan is, at its heart, different than all others. A vision is a marker in time against which each succeeding generation can compare their experience. The vision statement below, that emerged from the public engagement process, was written from the perspective of 20 years in the future.

*In 2040, Thurmont is a vibrant community with an active downtown where both new and historic buildings are occupied with successful businesses and residents. The Town's abundant park system is interconnected with new open spaces and trails, and an abundant number of trees are planted throughout the Town. While growing only in a steady, balanced, and well managed way, Thurmont has conserved and protected its unique natural setting at the foot of the Catoclin Mountains. It remains surrounded by farm fields, orchards, and streams, and it has maintained its small-town cozy feel, where citizens help each other and welcome newcomers. Thurmont has succeeded at encouraging new businesses and clean industry, embraced technological advances in tele-communications, and promoted walking, biking, outdoor recreation, and community wide celebrations.*

## 1.4 Organization of the Plan

Following this introduction, the Master Plan is organized into two main sections. Section 2 presents background information on the Town's population and physical elements such as natural environmental areas, water resources, land use, housing, transportation, and community facilities. The section focuses on existing conditions.

Section 3 of the report is organized into seven interrelated chapters under the heading: "Thurmont Master Plan". Each focuses on a major functional element or policy area: Natural Environment, Water Resources, Municipal Growth, Land Use, Housing, Transportation and Community Facilities. Each chapter contains goals and recommendations. The last chapter focuses on implementation and includes recommendations for amending the zoning ordinance and map.

In conclusion, we understand that the Master Plan described in this report will not be realized in the short term or exactly as outlined. Our aim is to anticipate the needs of the future and encourage growth, development, and conservation toward the greatest good possible. Departures from this Plan may, from time to time, be suggested; future information and a wider knowledge may point to better solutions or unforeseen opportunities. In such cases, it is our intention that such departures be studied and if found justified considering the Plan's long-term goals, they should be accepted by amending this Plan in the same way it was adopted.

Thank you for taking the time to read this report. We welcome your insights, ideas, and suggestions. The Planning Commission meets monthly to put the Master Plan into action and we encourage you to engage with us in this important endeavor.

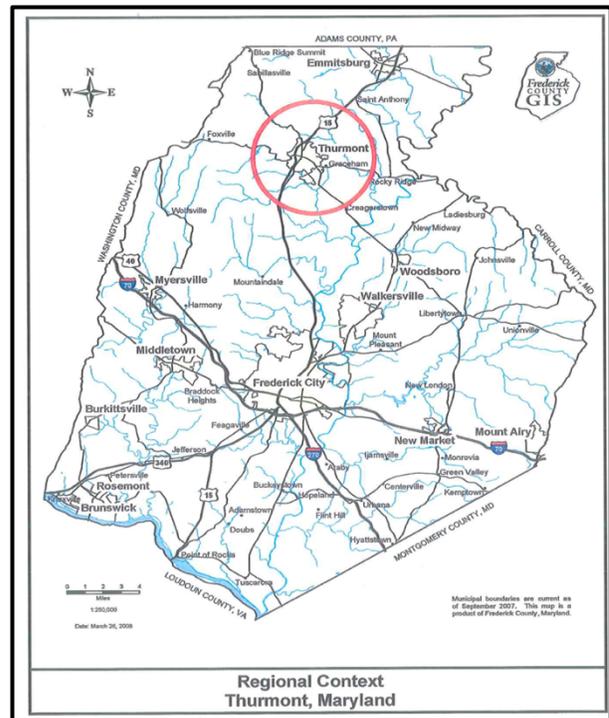
## 2. Existing Conditions

### 2.1 The Population of Thurmont<sup>3</sup>

#### Context

Thurmont is in northern Frederick County, almost 16 miles south of Gettysburg, Pennsylvania, along U.S. Route 15. The Town is within commuting distance of employment centers, including the City of Frederick, Montgomery County, Washington, DC, and Gettysburg. Ninety percent of the labor force drives to work. The Town's housing stock is affordable relative to the region with an enviably low vacancy rate. Its median household income is lower than the State, but so is its poverty rate.

The Town comprises 3.12 square miles and has an estimated 2020 population density of 2,115 persons per square mile. For the past two decades, new household growth has been slow, and the population is aging somewhat, becoming less overwhelmingly young and more like Frederick County and the State. But it remains a younger community, popular with families, where one in four residents is under 18 years of age.

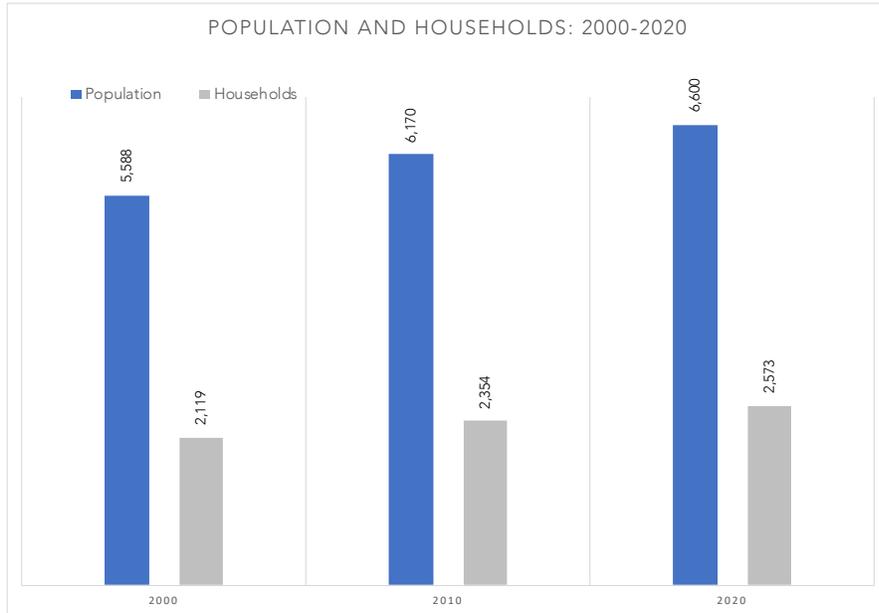


Map 1

<sup>3</sup> As of the printing of the Planning Commission's final approved draft on January 27, 2022, the 2020 U.S. Census data, at the municipal level, had still not been released, except for the number of residents (population) and number of housing units. For context, note the following: the 2020 U.S. Census reports a count of 6,213 residents for Thurmont, the federal 2020 Population and Housing Estimates Program reports 7,070, and the U.S. Census American Community Survey (ACS) 5-year estimate for 2015-19 reports 6,638. Given the significant dispersion in this most basic of Census numbers, the lack of updated complimentary and comparative Census data, and the large measures of error associated with most of the ACS's data at the small town area, the data shown here are satisfactory for the purposes of this Plan. Technical revisions and updates to this chapter may be considered when the 2020 U.S. Census is released in full.

## Population and Households

Over the past 20 years, Thurmont has grown in a steady way, but quite slowly as shown in the exhibit below. Since 2000, the Town has added approximately 1,010 residents and 450 households, growing at average annual rate of 0.8%, which is slower than Frederick County's growth rate of 1.4% per year.



In this chapter and elsewhere, this report references the term “household”. A household is an occupied house, condominium, or apartment unit. The term also refers to the people that live together in a housing unit, such as a “family-household”, a “non-family household”, or a “one-person household”. The design of a public water facility, the sizing of a school, the drawing of a growth area, and even the private economic decision to open a new store are based largely on the number of existing and future households<sup>4</sup>. Also important is the average household size. In 2020, the Town’s average household size is estimated to be 2.56 persons per household, down from 2.62 in 2010.

Table 1 below shows population and household data for both the Town and County. Because the County has grown faster than the Town, Thurmont’s population as a share of the County’s fell from 2.9% in 2000 to 2.5% in 2020. The Town’s share of households fell from 3% to 2.8%. Over the past 20 years, Thurmont has accounted for only 1.6% of the County’s population growth.

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<sup>4</sup>In Thurmont, there are no colleges, assisted living or convalescent centers, or other large residential institutions, where people live outside of “households”. There may be small in-home assisted living situations or group homes that are not captured by the U.S. Census.

**Table 1**

Population and Households: Thurmont and Frederick County

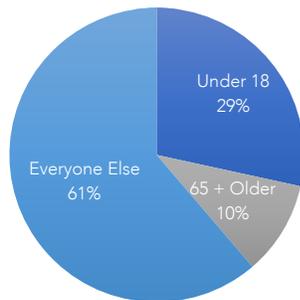
	2000			2020		
	Town	County	Town as a % of County	Town	County	Town as a % of County
Population	5,588	195,277	2.9%	6,600	259,547	2.5%
Households	2,119	70,060	3.0%	2,573	91,405	2.8%

Source is the U.S. Census except that the 2020 estimates for Thurmont were prepared by Jakubiak & Associates, Inc. off the base of the 2017 U.S. Census American Community Survey population estimate.

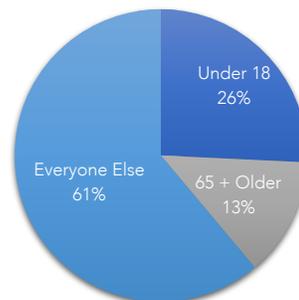
### Age

Between 2000 and 2010, the share of the Town’s population under 18 years of age fell from 29% to 26% while the share of residents 65 years and older rose from 10% to 13%. Thus, the municipal population grew older and in fact the median age rose by five years just in one decade from 34.3 to 39.5 years old. This is a big change that is beginning to bring the Town’s age structure into alignment with the County and State overall. The County’s median age also increased, by three years, from 35.6 in 2000 to 38.6 years old in 2010.

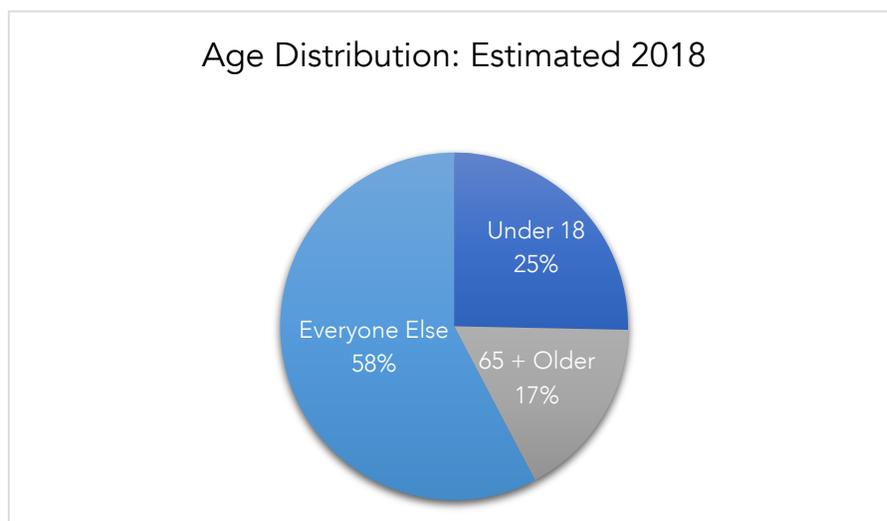
Age Distribution : 2000



Age Distribution: 2010



Because new household formation in Thurmont has been relatively slow since 2010, any growth in the number of younger households could not have offset the longer-term trends toward population aging. Therefore, the 2020 Census will likely show the Town's population has become older over the last decade. Indeed, 2017 U.S. Census estimates, which are arrived at through statistical methods, show those 65 and older growing to 17% of the Town's population<sup>5</sup>. However, the median age is estimated to have held steady at 39.4 years.



### Household Structure and Families

The makeup of households is another important indicator of community character. Solid data on household structure are available for the decennial census years such as 2000 and 2010. Less reliable but more current data are available based on statistical analyses done by the Census since 2010. Both are presented here, and as the 2020 Census data become available the information may be updated as needed.

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<sup>5</sup> The results of the 2020 decennial Census should provide a more reliable data set. When available, it may be incorporated into the report as an appendix.

As shown in the Table 2, in 2010, 1,701 households, or 72% of all households, were families--that is, the occupants were related to the householder by birth, marriage, or adoption. This was the same proportion in Frederick County. About 28% were non-family households, which are households with either unrelated people living together or with persons living alone (one-person households). By comparison, in 2000 (not shown below), there were 1,569 family households, making up 74% of the total.

**Table 2**

**Composition of Housholds: 2010**

Type of Household	#	# with Children	% of Total Households
Family Households			
Married Couple Families	1339	627	56.9%
Male Householder, no wife	97	56	4.1%
Female Householder, no husband	265	167	11.3%
Subtotal	1701	850	72.3%
Non-family Households			
Householder Unrelated to Occupants	128		5.4%
Householder Living Alone	525		22.3%
Subtotal	653		27.7%
Total Households	2354		100.0%

As shown above, there were 525 “householders living alone” (i.e., one-person households), which made up 22% of all households. Stated another way, more than one in every five households in Thurmont is a resident living alone: same percent as Frederick County. Of these, 58% were under 65, and 42% were 65 and older. Nearly one-quarter were 75 years of age or older. A look back to 2000 shows longer term state and national trends may also be at work here: between 2000 and 2010, one-person households increased both in number (+83) and as a share of the total. In 2000, one-person households, made up 20% of all households compared to 22% in 2010.

The most current data confirms the trend. Table 3 below compares 2010 and 2017 data, from the U.S. Census American Community Survey between 2014 and 2017. It would in fact appear that the share of family households in Thurmont continues to fall while the share of one-person households continues to rise. If these data are accurate, today in Thurmont, one in four households are people living alone and families make up 70% of all households. The 2020 Census may shed more light on this when the data become available.

**Table 3**

**Change in the Household Composition between 2010 and 2017**

Type of Household	% of Total Households		
	2010	2017	
<b>Family Households</b>			
Married Couple Families	56.9%	52.5%	↓
Male Householder, no wife	4.1%	3.6%	↑
Female Householder, no husband	11.3%	13.9%	↑
<b>Subtotal</b>	<b>72.3%</b>	<b>70.0%</b>	<b>↓</b>
<b>Non-family Households</b>			
Householder Unrelated to Occupants	5.4%	5.4%	—
Householder Living Alone	22.3%	24.6%	↑
<b>Subtotal</b>	<b>27.7%</b>	<b>30.0%</b>	<b>↑</b>
<b>Total Households</b>	<b>100.0%</b>	<b>100.0%</b>	<b>—</b>

Other relevant findings from the 2010 Census about Thurmont’s households:

- 36% of households had children.
- 18% of households had a person over 65 years of age.
- Of the 525 one-person householders, 221 were 65+ years of age
- Average family size was 3.1 persons per family.
- Average household size was 2.62 persons per household.
- Owner-occupied housing units made up 75% of all units with an average household size of 2.71.
- Renter-occupied units comprised 25% with an average household size of 2.37.
- Vacant units made up 5.8% of all units.

## Economic Character and Indicators

The U.S. Census, American Community Survey (ACS) also provides “current” information on the economic character of Thurmont<sup>6</sup>. The data presented here reflect the ACS’s aggregation of the years 2014 through 2018. It does not reflect 2020 data.

### Labor Force

Of the Town’s population that is 16-years of age and older, 72.5% or 3,644 residents are in the labor force, meaning they are employed or temporarily unemployed. Compared to Maryland (67.2%) and Frederick County (70%), Town residents are more apt to be working productively in the economy. A breakdown of employment by industry is shown in the Table 4 for the Town, County and State.

**Table 4**

Industry Group	%		
	Thurmont	Frederick Co.	Maryland
Educational services, health care, social assistance	28.2	22.0	23.8
Public administration	12.2	9.0	10.9
Professional, scientific, management, administrative	9.7	17.5	15.5
Retail Trade	9.6	9.8	9.6
Construction	7.9	7.9	6.8
Finance, insurance, real estate	7.2	6.4	6.0
Arts, entertainment, recreation, accommodations, food servi	7.0	7.9	8.5
Manufacturing	6.0	5.9	4.4
Transportation, warehousing, utilities	5.3	3.3	4.6
Other services	3.0	4.8	5.5
Agriculture, forestry, fishing, mining	1.6	1.0	0.5
Wholesale Trade	1.5	2.0	1.8
Information	0.8	2.5	2.1

Note the disproportionate weighting (28%) in the Educational Services, Health Care and Social Assistance industry for the Town. The largest occupations within this group are schoolteachers, registered nurses, and postsecondary (college) teachers<sup>7</sup>. This industry group also includes

<sup>6</sup> The U.S. Census, American Community Survey (ACS) had been until just recently an ongoing accounting of certain demographic and economic data. Because the data are arrived at through small sampling and statistical methods rather than just direct counts, the Census publishes a percent margin of error for almost every data point. Obviously, where sample sizes are smaller, such as at the town-level, the probability of error is increased. No data used here have known margins of error greater than 5%. Comparative conclusions made here are made only after considering the margins of error associated with the data points being compared. The advantage of using the ACS is that the data are more current, and the methods used span multiple years of study which can smooth out year to year distortions.

<sup>7</sup> [Data USA](#), compiled by Deloitte and Data wheel.

physicians, social workers, and personal care aides. The Public Administration industry is the Town's second largest, with 12% of the labor force or about one in eight workers. The top two occupations in this industry are police officers and office managers.

The Town's concentration in the Professional, Management and Administrative industry, varies significantly with the County and State. While this industry ranks among the top three for each jurisdiction, at present Thurmont (at only 9.7%) lacks the concentration evident in the County and State. This is a highly compensated industry and includes bioscience and engineering professionals.

Nearly 94% of the Town's labor force is civilian and 6% is employed by the United States military. Of the Town's civilian labor force, 72% percent work in the private sector, 23.5% work in government, and 4.5% are self-employed. About 90% commute by car and 2% by walking. The average commuting time is 34.6 minutes. Three percent work at home, so they don't commute.

### Household Income

In 2018 dollars, the Town's median annual household income is estimated to be \$72,868, which is well below that estimated for the State (\$81,868) and Frederick County (\$91,999). Like these places, the Town's median family income (\$88,902) is considerably higher than its household income. It is estimated that 4.3% of families in Town have incomes which place them below the poverty level, which is about the same as the County (4.4%) and lower than the State overall (6.8%)<sup>8</sup>.

### Home Values

According to Census data, the median value of owner-occupied housing units is estimated to be \$248,000, which is considerably lower than the State (\$305,500) and the County (\$323,600). There are many factors that shape the comparative market value of housing, including proximity to employment centers, age of the housing stock, and size of the house. All things being equal, one would expect a lower home value in a rural municipality whose homes are older and smaller. On balance, Thurmont provides a more affordable housing situation and given its high quality of life, one might rightly conclude, a better value too.

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<sup>8</sup>In 2018 dollars, the federal poverty income level for Maryland was \$25,100 for a family of four.

## 2.2 Natural Environment

Thurmont's geological history and resulting sensitive natural areas have and will always impact development and give the Town its unique character. Steeply sloping terrain, streams, flood zones, wetlands, groundwater, and forests are the foundations for town planning. The natural resources found in Thurmont are discussed in this section and shown on Maps 2 and 3.

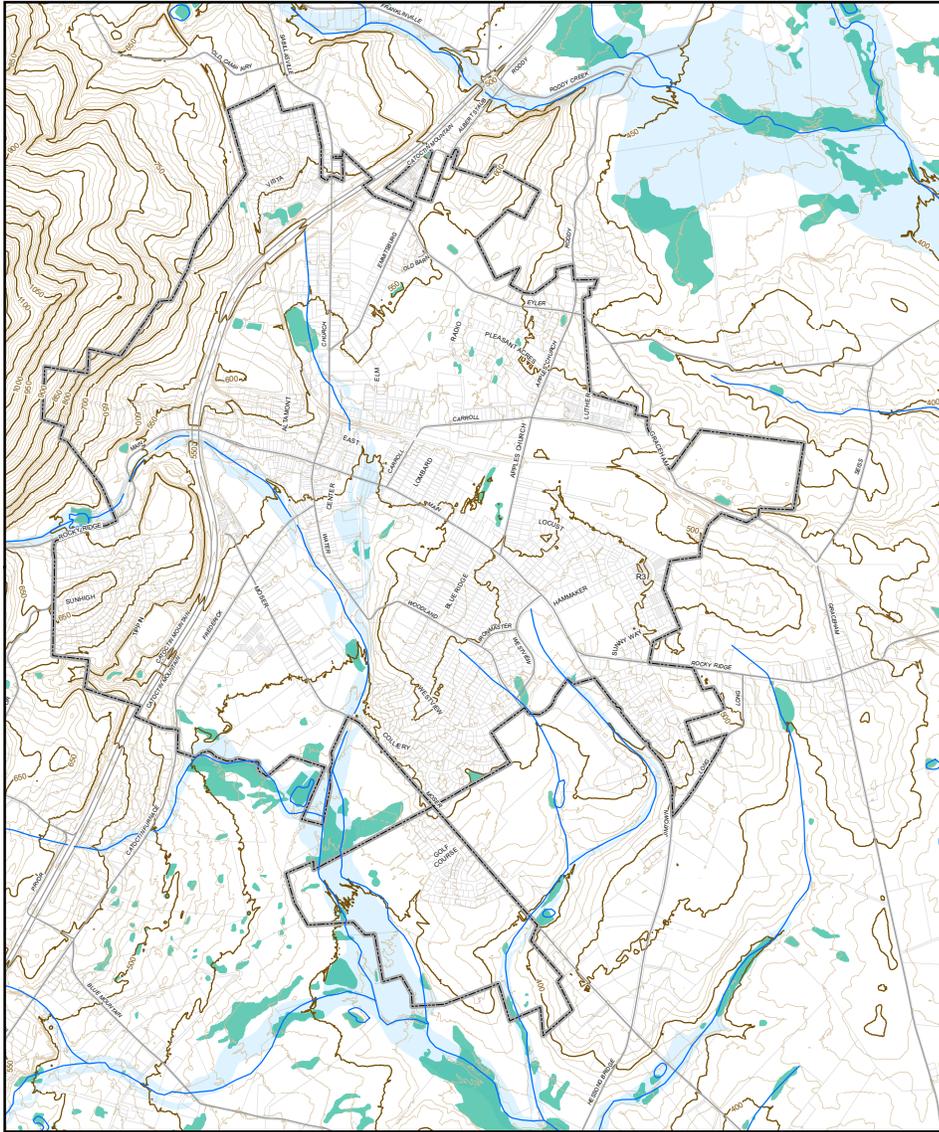
### Geologic Formation<sup>9</sup>

Thurmont lies at the western edge of the Piedmont Plateau at the Triassic Border Fault, the very foot of the Catoctin Mountains. During the geologic era known as the Triassic period, the earth's land mass began to break into separate and colliding continents and in Thurmont, beds of rock broke along a fault line passing near present day U.S. Route 15. West of the fault, the land was driven upward, and then subsequently eroded, to form the Catoctin Mountains. East of the fault, where most of the Town lies, the land slid down to become the Frederick Valley, a distinctly beautiful part of the Piedmont region that is mostly flat and gently rolling.

Thurmont is underlain in parts with alluvial mountain wash; gravels eroded from the Catoctins. Phyllite rocks, that were created when ancient sedimentary deposits were pressurized and heated along the Triassic Border Fault, underly the western part of Town. The Gettysburg shale formation--soft red shale and sandstone--underlies the eastern part. Thurmont was built by forces creating and weathering the Catoctin Mountains.

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<sup>9</sup>The Maryland Geological Survey of the Maryland Department of Natural Resources was the principal information resource and point of departure for further reading and the research reflected here. The National Park Service, Catoctin Mountain Park was helpful also in understanding the geologic forces that shaped the Catoctin Mountains and the location of Thurmont relative to the fault line.



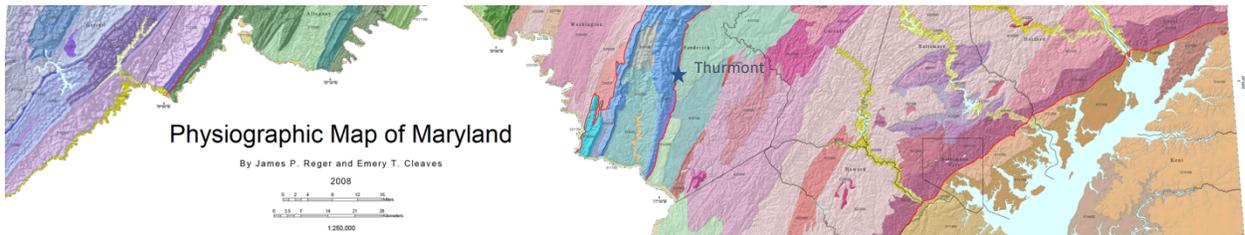
**Environmental Features**

-  Stream
-  Wetland
-  FEMA Floodplain, 1% Annual Probability

Map Created: February 6, 2020  
 Mapping Data Sourced from: Frederick County GIS  
<https://www.frederickcountymd.gov/5969/Download-GIS-Data>  
 and Maryland Department of Information Technology  
<https://data.imap.maryland.gov/>

0 1,500 3,000 Feet  
 Scale: 1 inch = 1,500 Feet

While gravel, limestone, shale, and other resources exist, there is no active mining in the immediate vicinity of Thurmont. However, the Barrick quarry in Woodsboro, seven miles from the center of Thurmont, has mined limestone since 1874 and Redland Brick, Inc. manufactures brick (using shale) just five miles east of the town center on Rocky Ridge Road. Six iron ore mines were once operated near Thurmont, west of U.S. Route 15. All were closed and encompassed within Catoclin Mountain Park<sup>10</sup>.



## Steep Slopes

Map 2 reveals differences in the land's surface elevation using contour lines, which connect points of equal elevation above sea level. Where contour lines are spaced far apart, the land is relatively level with little change in elevation. Where contour lines run closely together, the land is sloping, and the closer they are, the steeper the grade. Steep slopes refer to the sides of hills or mountains where grades exceeds 25%. In Thurmont, steep slopes are located on the west side of U.S. Route 15 and along stream valley walls such as the Hauver Branch of the Big Hunting Creek where Woodland Avenue drops to meet Water Street.

Land disturbances, including clearing trees on steep slopes, can lead to soil erosion, excessive stormwater and pollutant runoff, and slope failures. Development of steep slopes can and does often create ongoing maintenance problems related to building foundations, infrastructure, and land instability especially in areas of mass grading.

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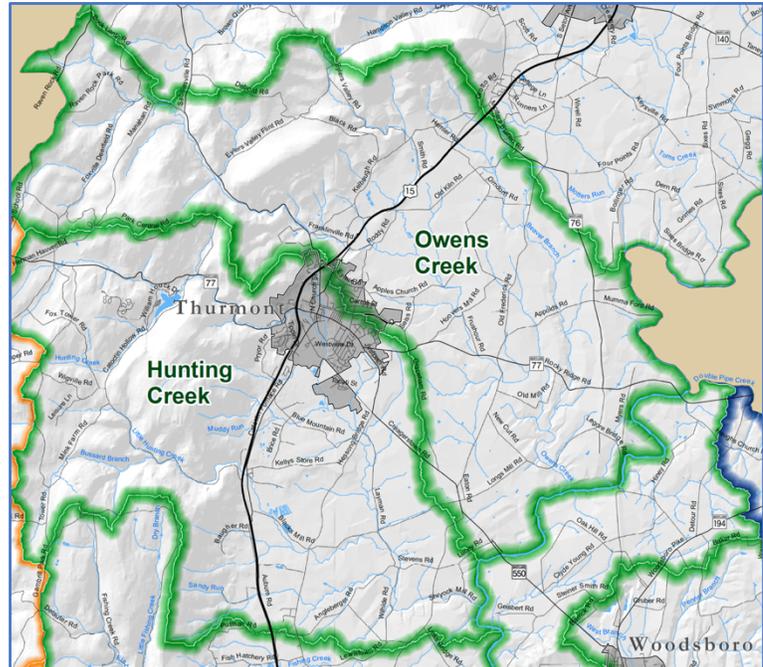
<sup>10</sup> The Diggings (<http://www.thediggings.com>) is a resource for locating existing and historic mining claims.

## Streams and Stream Buffers

Streams flow from the Catoclin Mountains into the Frederick Valley south and eastward to the Monocacy River and onward to the Potomac River. Within this network, Thurmont is situated in the Upper Monocacy River watershed, and more specifically within the Hunting Creek sub-watershed (southern and central parts of Town) and the Owens Creek sub-watershed (northern parts of Town) as shown in the exhibit below.

Thurmont, while 60 miles from the Chesapeake Bay, as the crow flies, relates to the Bay via this natural drainage network. The Town's streams provide high quality trout habitat owing to the cool waters and the forested stream buffers at higher elevations west of Town.

A stream buffer (riparian buffer) is an integral part of this natural resource. It is the area of land extending outward from the top of the stream bank. Wide and naturally vegetated buffers protect the health and vitality of streams, while narrow and urbanized buffers can lead to stream warming and allow excess pollutants and sediments to pass into the water. To achieve the optimum protection of a stream's water quality, buffers would be naturally vegetated, fully encompass their floodplains and, where possible, be at least 100 to 300 feet wide.



Map 2 shows the major streams in and around Thurmont along with their wetlands and floodplains. Map 3, which is shown in a later part of this chapter under the heading "Forests", shows the same streams plus the forests, revealing how the streams match up with the remaining tree cover. Each of the three major local streams originates in the Catoclin Mountains and is a tributary of the Monocacy River. The largest is Big Hunting Creek which flows through Town (as the Hauver Branch) partially within forested buffers including within Thurmont Community Park and near the Trolley Trail between Water Street and Moser Road. It continues southeasterly past Jermae Estates to the Monocacy River. This stream is part of the Hunting Creek sub-watershed which covers an area of 44 square miles with headwaters in the Catoclin Mountain Forest.

The other two major streams are also prominent features of the Thurmont landscape. High Run flows by the southern edge of Thurmont, mostly protected by a forested buffer, before merging with Big Hunting Creek, southeast of Town. This stream is part of the Hunting Creek sub-watershed. Owens Creek (the Roddy Creek branch) flows from the Catoctin Mountains Forest, under U.S. Route 15, and along the northern edge of Town largely within a forested buffer which includes Roddy Creek Park, then eastward through farm fields to the Monocacy River. This stream is part of the Owens Creek sub-watershed.

Other smaller streams spring from points within or near Town limits. Among the most significant is Rouzer Run, which begins near Sandy Spring Lane and flows southeast, crossing under N. Church Street, on the north side of the Ace Hardware, Woodside Avenue, and the railroad, and then to Main Street before entering Memorial Park and flowing to Water Street and beyond to Big Hunting Creek. Two other apparently unnamed small intermittent streams are noteworthy.

- “Lawyer Brook” daylights in East End Park and flows through the Lawyer Farm before bending south into the golf course to merge with Big Hunting Creek<sup>11</sup>.
- “Graceham Forest Stream” has its source within a 75-acre forest tract north of Rocky Ridge Road, between the Town’s border and Graceham Road. It flows largely without a buffer southward through farmland before crossing under Moser Road and joining Big Hunting Creek<sup>12</sup>.

## Floodplains, Wetlands, and Groundwater Flooding

As mentioned above, floodplains and wetlands coexist with the Town’s stream network. The floodplain designation on Map 2 denotes the 1% probability flood—that is, the flood that has a 1% chance of being equaled or exceeded in any given year<sup>13</sup>. The floodplain associated with the Hauver Branch of Hunting Creek is extensive in the southwest part of Town and forms the edge of the Maple Run Golf Course. The land is flat there, mostly wooded and contains wetlands and artificial ponds. On the north side of Town, the largest nearby floodplain is the one associated with Roddy Creek. It is currently mostly cropland.

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<sup>11</sup> It would appear, until this Master Plan, this stream remained unnamed. When streams go unnamed, they can go unprotected. Given its location within the Town’s planned growth area, a name is warranted. Lawyer Brook seems like a suitable name.

<sup>12</sup> It would appear, until this Master Plan, this stream remained unnamed. When streams go unnamed, they can go unprotected. Given its origin within a forest adjoining the village of Graceham, Graceham Forest Stream seems like a suitable name.

<sup>13</sup> Commonly referred to as the 100-year floodplain, which is mapped by the Federal Emergency Management Agency (FEMA). Building and development activities are regulated within floodplains by the Town’s Floodplain Management Ordinance.

Wetlands are low-lying areas saturated by water or even covered by water year-round or during intervals throughout the year. Wetlands can capture and hold stormwater and reduce flooding. Thurmont's wetlands are mostly riparian but there are many isolated depressions where precipitation and runoff saturate soils or groundwater rises to meet the land surface to create depressional wetlands or vernal pools. These isolated wetlands are not isolated at all hydrologically speaking. In most cases, their primary source of water is precipitation and the resulting surface or shallow subsurface flow. However, groundwater can be the primary or secondary source for depressional wetlands<sup>14</sup>.

Groundwater flooding occurs when the water table rises to flood basements or even to interact with the land surface itself. That may be the condition impacting Pleasant Acres Subdivision and the adjoining properties located between Radio Lane and Apples Church Road. Residents there have frequently encountered flooded basements. It is notable that the area, and the subdivision itself, is home to depressional wetlands as shown on Map 2. Experience thus shows that in Thurmont, flooding and standing water is not limited to designated floodplains but can occur where groundwater is near the surface and stormwater flows are frequent, as might be expected on the valley edge of a mountain fault line. Map 2 shows that there is another grouping of depressional wetlands. This one is in a forested area south of Thurmont, east of Catoclin Furnace Road.

## Forests

Intact forests, separate tree stands, and even small collections of trees such as those found in wooded backyards in and around Thurmont are shown on Map 3. In total, 401 acres of the land within town limits are covered by forests, which is equal to 20% of the Town. The main forested areas within town limits are listed below:

- Along the southern boundary, east of Catoclin Furnace Road, south of Moser Road.
- Along the western side of U.S. Route 15, south of Rocky Ridge Road. Thurmont Community Park, which is mostly wooded, is located on the opposite side of the highway.
- Along the south side of Sandy Spring Lane extending to the west side of U.S. Route 15.
- Along the south side of Poplar Avenue, between industrial and residential areas.
- Along both sides of the Trolley Trail roughly between Moser Road and Park Lane

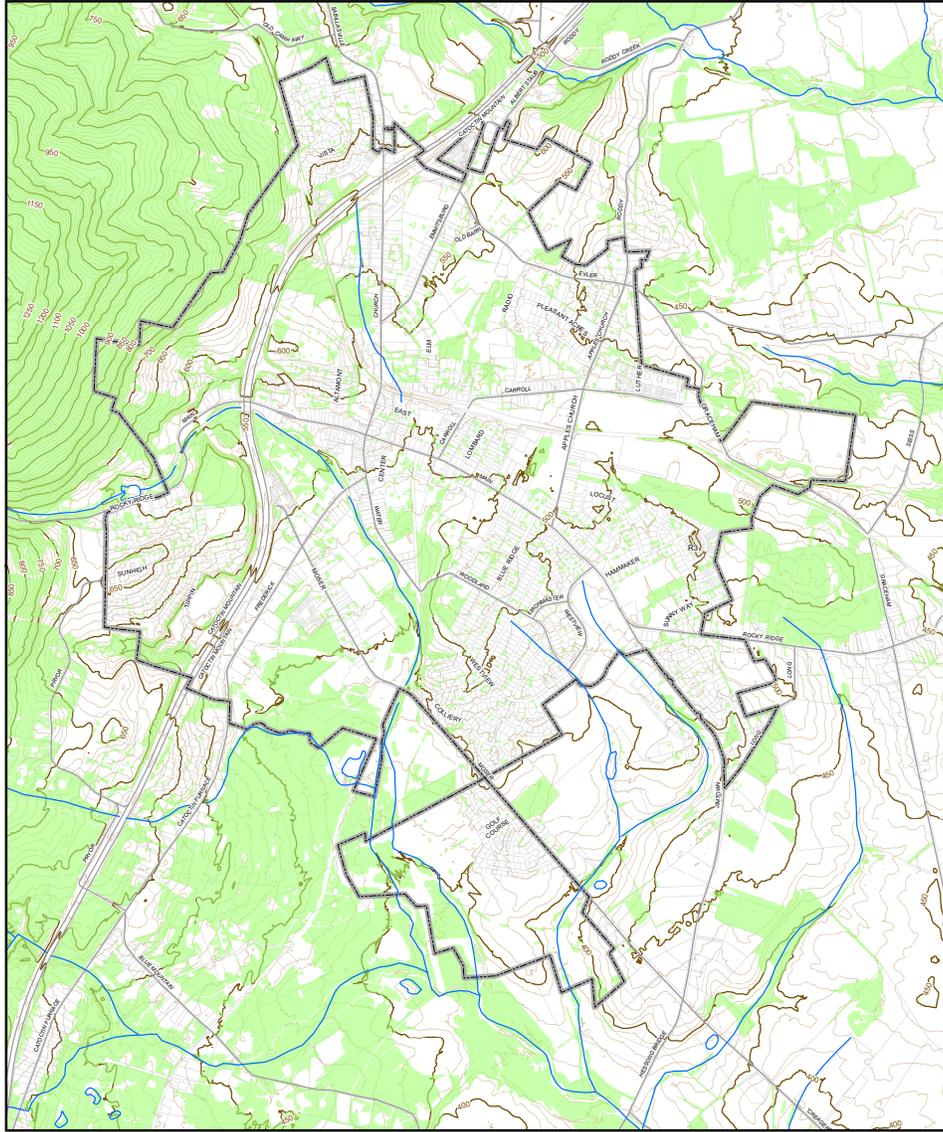
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<sup>14</sup> Dennis F. Whigham and Thomas E. Jordan, Smithsonian Environmental Research Center, Wetlands, Vol. 23, No. 3, September 2003, Society of Wetland Scientists.

There is also a large forest on the southwestern edge of Thurmont that connects with the forest. While it is fragmented by some rural housing development, the part that remains intact covers 1,600 acres (or 2.5 square miles) and extends along U.S. Route 15 south to its intersection with Catoclin Furnace Road. On the east side of Town, a 75-acre forest encompasses almost all the land north of Rocky Ridge Road between the Town's border and Graceham Road.

The most significant forest resource covers the mountainside facing Thurmont, which is protected by the National Park System designation. It has been naturally regenerating since its near complete removal prior to 1940. It is therefore still a young forest, populated chiefly with oaks, hickories, maples, and tulip poplar, but, as a protected forest, it is on its way to becoming, by the end of this century, an old growth forest again.

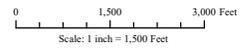
Forests provide many ecological benefits including producing clean air, protecting streams and groundwater quality, moderating temperature, providing habitat for wildlife and birds, capturing carbon dioxide (CO<sub>2</sub>) from the air, and sequestering carbon. In fact, a single tree can remove many tons of carbon from the air over its lifetime.



### Forest Cover

- Stream
- Forest Cover

Map Created: February 7, 2020  
 Mapping Data Sourced from: Frederick County GIS  
<https://www.frederickcountymd.gov/5969/Download-GIS-Data>  
 and Maryland Department of Information Technology  
<https://data.imap.maryland.gov>



## 2.3 Water Resources

This section addresses the quality of the Town's drinking water and the quality of water in local streams. The infrastructure related to the supply, production and distribution of drinking water is discussed in the section titled Community Facilities. Existing streams, stream buffers and wetlands and the roles they play are discussed in the section titled Natural Resources.

### Drinking Water Resources

Thurmont's unique geological conditions have influenced the location and accessibility of its drinking water. Its water supply is drawn from two aquifers set within fractures in the underlying metamorphic and sedimentary rock where water circulation is generally controlled by topography<sup>15</sup>. The Town presently operates five wells: Wells 3, 4 and 9 draw from the Frederick Limestone aquifer and Wells 7 and 8 from the Gettysburg Shale aquifer. Unlike the other wells, Well 3 is directly influenced by surface water. The wells are all open to the aquifers below at depths from 30 feet to 300 feet.

In addition to groundwater withdrawal, the Town once held a permit to draw surface water from High Run, in the amount of 43,000 gallons per day. The Maryland Department of the Environment inactivated the permit in 2013 due to years of no withdrawals and the lack of a treatment facility to filter the surface water. High Run flows by the southern edge of Thurmont, mostly protected by a forested buffer, before merging with Big Hunting Creek. The Town suspended water withdrawal from High Run after 1992 and its supply has since been replaced by groundwater withdrawals.

### Source Water Protection Areas<sup>16</sup>

Because Thurmont's wells draw from fractured bedrock and, in the case of Well 3, also from surface water, the Town's water sources are potentially susceptible to contamination from pollution on the land. Protecting source water helps prevent exposures to contaminated water but it also reduces the costs of treating water to make it potable<sup>17</sup>.

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<sup>15</sup> Duigon, Mark T., and James R. Dine. 1987. Water Resources of Frederick County, Maryland Abstract. Bulletin 33. See: [Source Water Protection Plan for the Thurmont, Maryland Public Water System](#), November 2013.

<sup>16</sup> The information under this heading is primarily drawn from a report titled [Source Water Protection Plan for the Thurmont, Maryland Public Water System](#), November 2013. It is available upon request of the Town of Thurmont. The report designates source water protection areas and make a series of recommendations for protecting drinking water.

<sup>17</sup> The drinking water provided by Thurmont is continually tested and the results published per federal Environmental Protection Agency and State of Maryland standards and requirements.

The Town has designated a source water assessment area for both surface water and its municipal wells which are shown on Map 4 and described below. For surface water, the protection area extends well into the Catoclin Mountain Forest and encompasses much of the central part of Thurmont. It essentially tracks with the Hunting Creek sub-watershed since High Run is a tributary to Hunting Creek. Only that portion within and nearest to Town limits however is shown on the map.

For groundwater, the Town's source water assessment area encompasses the area associated with each well that could be vulnerable to contamination. It is essentially the combination of multiple wellhead protection areas. As shown on Map 4, it covers much of the Town and extends beyond Town limits, especially to the south and east. About 60 percent of the area is within Town limits and about 53 percent is developed.

A study in 2011 identified 25 potential contaminant sources within the Town's source water protection areas. Like in most communities these include underground storage tanks at gas stations, above-ground salt storage, and diesel tanks associated with diesel generators and gas stations, a car wash, a cemetery, a dry cleaning establishment and the wastewater treatment plant.

## Local Watersheds and Non-Point Source Water Pollution

As discussed previously, Thurmont is situated within two sub-watersheds in the Upper Monocacy River basin. The Hunting Creek sub-watershed covers 46 square miles, and the Owens Creek sub-watershed covers about 44 square miles. Non-point source refers to pollutants that are carried off the land by rainfall and washed into streams or make their way into ground water. There is no single discharge point for these pollutants; their sources include farm fields, parking lots, streets, roofs, and other impervious surfaces. Nutrients, fertilizers, sediments, bacteria, oil, and other contaminants degrade stream quality and the Chesapeake Bay.

Nutrients are the principal contributor to poor water quality from non-point sources. The two chemical nutrients that are most frequently associated with pollution in the Bay and its tributaries are nitrogen and phosphorus. Excessive concentrations can grow algae and deplete oxygen making the water unsuitable for most aquatic life. Impervious surfaces in Thurmont are the major source of nutrient loading into Hunting Creek. The farm fields north and east of Town are the primary contributor to the pollutant loading into Owens Creek.

Because non-point water pollution flows from impervious surfaces, the amount of such converge is a general indicator of the natural vitality of a watershed. When impervious coverage within a watershed exceeds 10 %, the most sensitive stream qualities are lost. When coverage reaches 25 to 30 %, stream quality is generally significantly degraded. In 2008 Frederick County estimated impervious coverage in the Hunting Creek watershed at 3.8 %. That means that roughly 1,120 acres of the 44 square mile watershed are impervious.

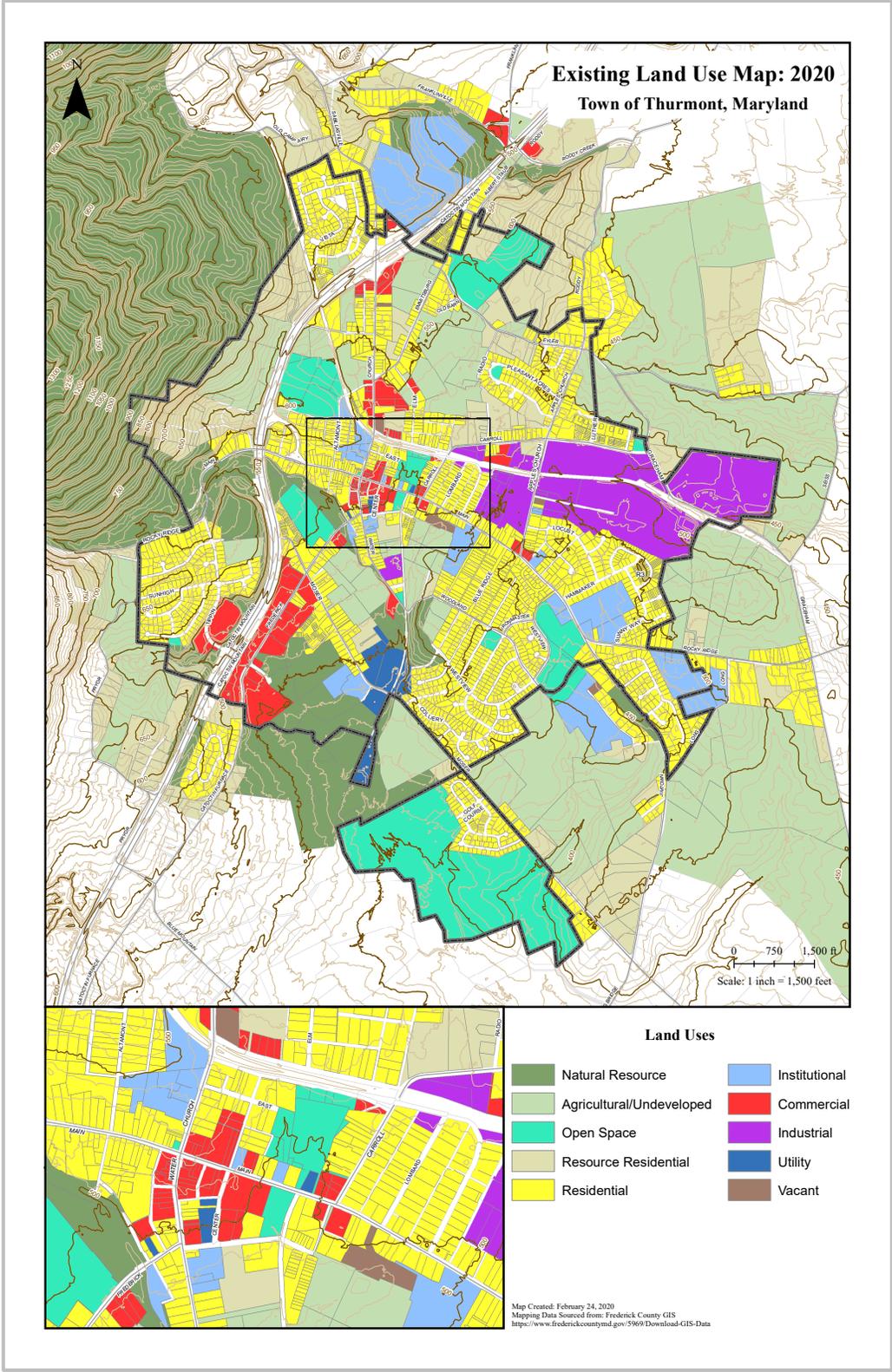


## 2.4 Existing Land Use

### Pattern of Use

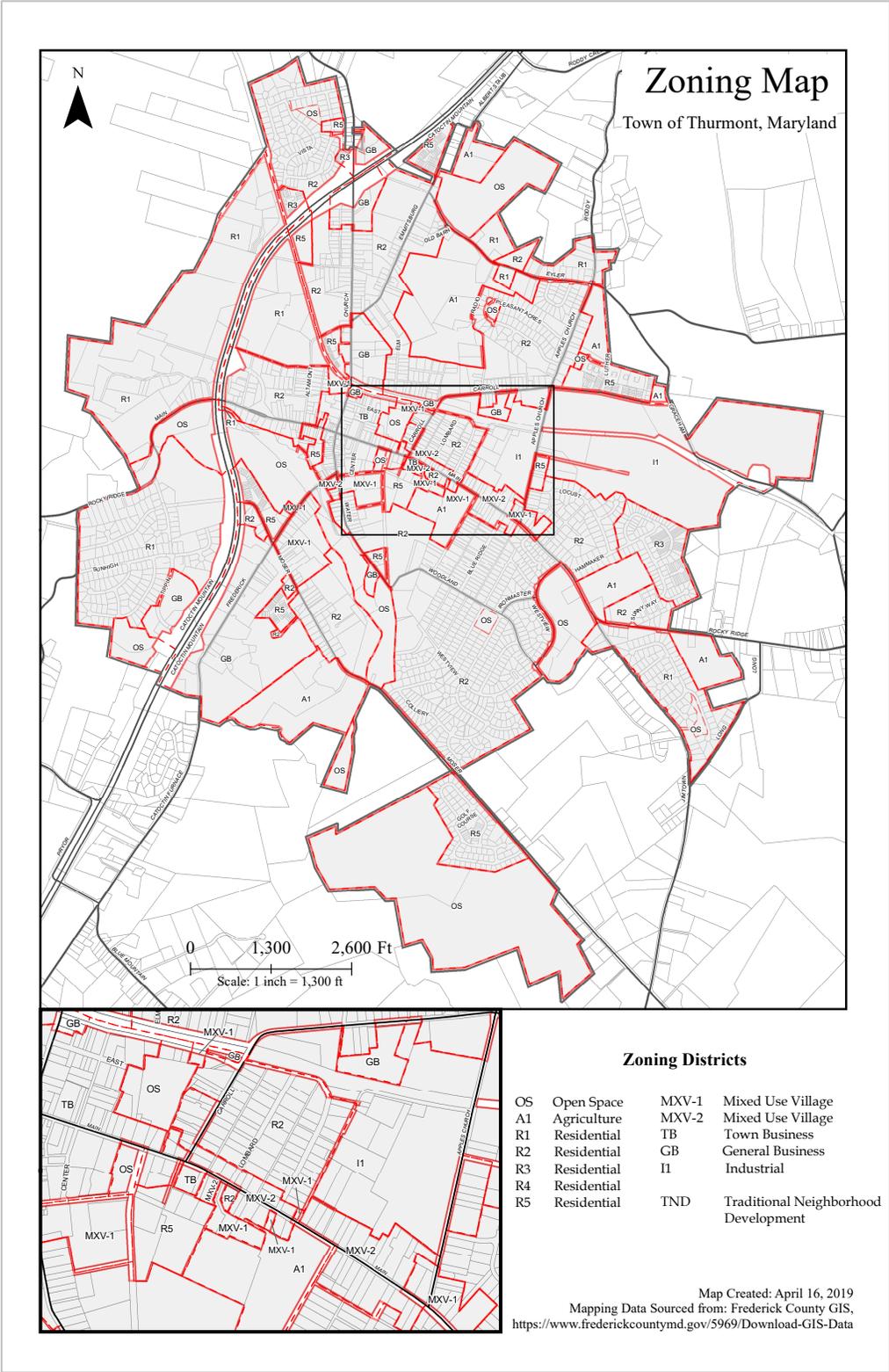
The term “land use” refers to the way property owners use land and therefore it reflects the cultural, economic, and environmental character of an area. A land use map is the visual expression of that character and shows the distribution of residential, institutional, commercial, and natural areas. Thurmont’s existing land uses are shown on Map 5. An overview of the existing pattern follows:

- Thurmont’s legacy industrial district covers an extensive area on the eastern side of Town largely coinciding with the railroad, near Carroll Street and Apples Church Road.
- The extent of natural resource land and farmland within the municipal limits is substantial. Agricultural and natural areas form a north-south axis from Roddy Creek Road south to Moser Road and beyond. This land use reflects the presence of underlying natural conditions—streams, wetlands, and high water tables, which are mapped and discussed in the previous sections of this report. Some of this land has been put to very low density residential use, shown as “Resource Residential” on Map 5.
- Residential land use is shown in yellow on the map. The design of the neighborhoods closest to the historic core of Thurmont are based on a traditional grid street pattern, while neighborhoods further removed from the center reflect a more suburban character; some with curvilinear streets and cul-de-sacs.
- Commercial uses are clustered mainly in three areas: along Frederick Road south of Moser Road, in the historic downtown, and on N. Church Street, between Woodside Avenue and Emmitsburg Road.
- Institutional land uses are shown in blue and include the three school properties within the Town and Catoclin High School which lies just northwest of town limits. Other institutional uses include the police department, fire department, ambulance company, and library.



Map 5





Map 6

**Table 5**

Zoning District	Description	Sample Permitted Uses
<b>Open Space</b>	Purpose: to protect open spaces and natural lands for their aesthetic, recreational, and resource values.	plant nurseries, landscape services, certain institutional uses, wildlife and nature preserves
<b>Agriculture</b>	Purpose: to protect productive farmland and farming operations. Minimum lot size is 30,000 square feet for residences but larger for other uses.	agricultural operations, certain institutional uses, single-family houses
<b>Residential</b>		
R-1	Purpose: to provide areas for single-family neighborhoods in combination with residentially related institutions. Minimum lot size is 12,000 square feet for residences.	single-family detached houses, day care centers, schools, religious buildings, nursing homes, assisted living
R-2	Purpose: to provide areas for single-family neighborhoods in combination with residentially related institutions. Minimum lot size is 8,000 square feet for residences.	same as above
R-3	Purpose: to provide areas for a mix of housing types and small lots sizes in combination with residential related institutions. Minimum lot size is 8,000 square for single family detached residences, smaller for other house types.	same as above and single-family attached houses, duplexes, and two-family dwellings
R-4	Purpose: to provide areas for a mix of housing types and small lots sizes in combination with residential related institutions. Minimum lot size is 8,000 square for single family detached residences, smaller for other house types.	same as above
R-5	Purpose: to provide areas for a mix of housing types and smaller lots sizes in combination with residential related institutions. Minimum lot size is 8,000 square for single family detached residences, smaller for other house types. Multifamily maximum density is 10.9 housing units per acre.	same as above and multi-family buildings
<b>Mixed Use</b>		
MXV-1	Purpose: to foster development or redevelopment of lots and buildings which can provide a variety of compatible uses.	single-family houses, duplexes, certain institutional uses, limited retail, barbershops, salons, offices, restaurants, hotels, theatres
MXV-2	Purpose: to foster development or redevelopment of lots and buildings which can provide a variety of compatible uses.	single-family houses, duplexes, institutional uses, limited retail, offices, restaurants
<b>Business</b>		
Town Business	Purpose: to provide areas for retail and service establishment to serve nearby neighborhoods Minimum lot size for commercial use is 8,000 square feet.	two-family dwellings, apartments in combination with commercial, retail, offices, restaurants, hotels
General Business	Purpose: to provide for more intensive set of commercial activities. Minimum lot size for commercial use is 20,000 square feet.	same as above and medical centers, automobile service stations, contractor shops, lumber yards, warehousing, wholesaling
<b>Industrial</b>		
Office / Industrial	Purpose: to promote office and light industrial uses that can fit harmoniously with nearby land uses without creating adverse external impacts. Minimum lot size is 20,000 square feet.	research and development, professional and corporate offices, small-scale manufacturing, data centers, trade schools, light manufacturing and processing
Industrial	Purpose: to provide locations for the operation of traditional heavy commercial and light industrial uses. Minimum lot size is 20,000 square feet.	same as above, and general agricultural processing, contractors yards, machine shops, light industrial, warehousing, wholesaling

Source: Town of Thurmont Zoning Ordinance, as last amended June 30, 2020.

## 2.5 Housing

The Land Use Article of the Annotated Code of Maryland was amended in 2019 to require that comprehensive plans contain a housing element. This element must address the needs for “affordable workforce” and “low-income housing”, where affordability is measured in relation to the Area Median Income (AMI), a measure set by the federal Department of Housing and Urban Development. The “area” in the term AMI, for Thurmont, is meant to be the region of Washington’s suburbs: Washington-Arlington-Alexandria Metro. The median annual income for the region is \$126,000. This section provides a summary and evaluation of existing conditions. By way of introduction to the topic of affordability, Table 6 shows pertinent statistics on housing values and costs for owners and renters in Thurmont.

### Affordability in Thurmont

A “housing cost burden” standard, from the U.S. Department of Housing and Urban Development, is the most frequently used measure of housing affordability in the United States<sup>18</sup>. According to the standard, households that are cost-burdened pay 30% or more of their gross income for housing expenses (such as rent, mortgage, utilities, condominium and HOA fees, and taxes) and thus have difficulty affording other necessities such as food, clothing, transportation, and medical care. Not surprising then, households that are most cost burdened are those with the lowest incomes.

Table 6

<b>Value, Costs, Income</b>	
Owner Occupied Units	1,839
Median value, owner occupied unit	\$248,000
Median sale price	\$260,000
Median monthly owner occupied costs <sup>1</sup>	\$1,636
Renter Occupied Units	734
Median gross rent	\$949

<sup>1</sup> For households with a mortgage.

Source U.S. Census, American Community Survey (2014-2018). Source for Median Sales Price, a composite of sale prices advertised in Summer of 2020.

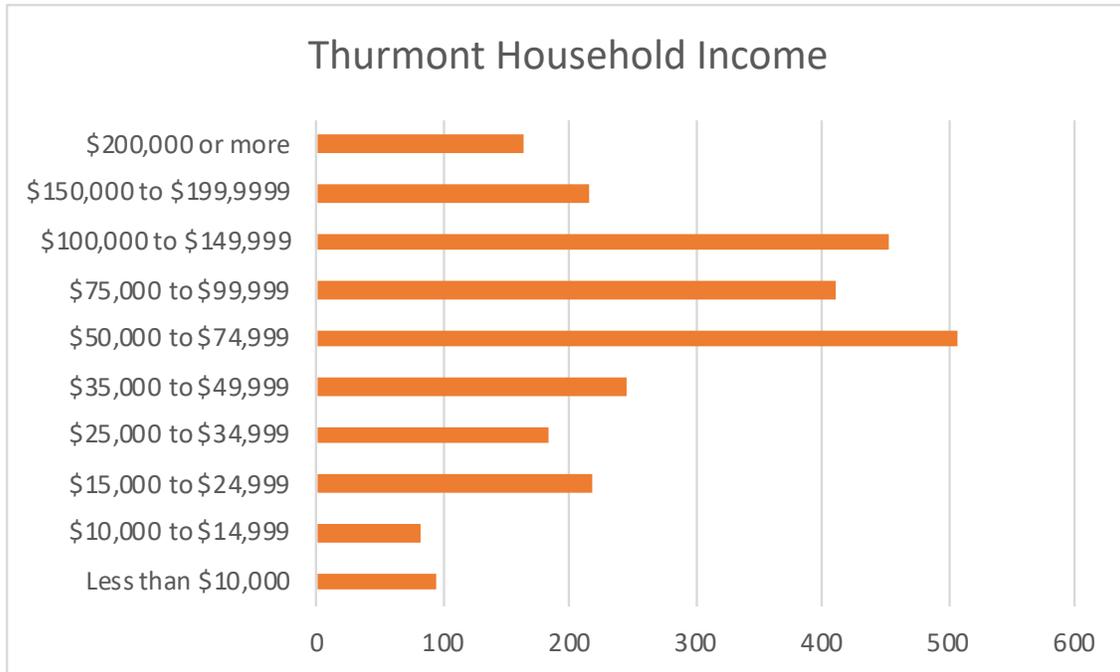
In Thurmont, 44.3% of the Town’s 734 renter households, or 325 households, pay more than 30% of their income on housing. This is considerably less than the State and region, where about 50% of renter households pay more than 30%. For owner households, 21% or 391 households pay more than 30% of their income on housing. Again, this is less than the State and region where 26.5 and 28%, respectively, pay more than 30%. Relative to the State and region, a lower share of the Town’s households is burdened by housing costs.

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<sup>18</sup> This derives from the Brooke Amendment, Section 213(a) of the Housing and Urban Dev Development Act of 1969, which amended the federal Housing Act of 1937. It capped the rent in public housing at 25% of a tenant’s income. It was revised to 30% in 1981 through another amendment. The 30% standard has since been commonly used as the criteria to measure the affordability of housing generally. This method of measuring housing affordability is mostly effective at describing the problem of affordability for the lower- and middle-income households. Households with higher incomes generally have the capacity to take on higher housing costs without impacting the ability to provide for the other necessities. It is in this way the standard can exaggerate the affordability problem so care must be taken to evaluate household incomes of those classified as “housing cost burdened”.

Table 7 shows the distribution of the Town’s households by income. The Town’s median household income is \$72,900, meaning that one-half of all 2,573 of the Town’s households have incomes below \$72,900 and one-half have incomes above \$72,900. At the outer ranges, 15% of Thurmont’s households earn less than \$25,000 per year and 15% earn more than \$150,000 per year.

Table 7



Workforce housing is housing that is affordable for a household making between 60 and 100% of AMI. For Thurmont this means an income of \$75,600 to \$126,000. Households making incomes in this range should be able to find an apartment that rents for less than 30% of their income, and they generally do that in Thurmont. On an annual basis this range implies that there is \$22,689 to \$37,800 per year available for gross rent. In monthly terms, it means a rent payment of \$1,890 to \$3,150. Since the median monthly rent in Thurmont is only \$949, rental housing in Thurmont is very affordable to the workforce of the region<sup>19</sup>. The same applies with respect to owner occupied housing. At Thurmont’s current median sales price of \$260,000, a household would pay about \$1,500 per month in mortgage, insurance, and taxes, which again is very affordable to the region’s workforce.

<sup>19</sup> Even if instead of the official AMI, the Thurmont median income were used in these calculations, the affordable rent would be between \$1,089 and \$1,822. So even by the measure of local income, Thurmont has workforce housing.

Low income housing is housing affordable for a household making below 60% of AMI. A household earning below 60% of AMI has an income of \$75,600 or less. An affordable rental or owner occupied unit house would therefore cost less than \$1,018 and \$1,890 per month, respectively. Housing in Town is affordable to the region’s low income residents too.

### Other Characteristics of Housing in Thurmont

The Town of Thurmont has 2,715 housing units. Table 8 shows vacancy rates of those units and as noted only 142 units are vacant. The vacancy rate is very low at only 2.8% for owner units and 4.6% for renter units.

As shown in the pie chart below, 70% of the Town’s, 2,715 total units (including the 142 vacant ones) are single family (1-unit) detached units, 14% are single-family attached units (townhouses), and 10% are in buildings with five or more housing units. The remaining 6% of the Town’s housing units are in buildings with four or less units such as in duplexes or small apartment buildings.

**Table 8**

#### Vacancy in Housing Units

Total occupied housing units	2,573
Vacant Units	142
Homeowner vacancy rate	2.8%
Rental vacancy rate	4.6%

Source U.S. Census, American Community Survey (2014-2018).

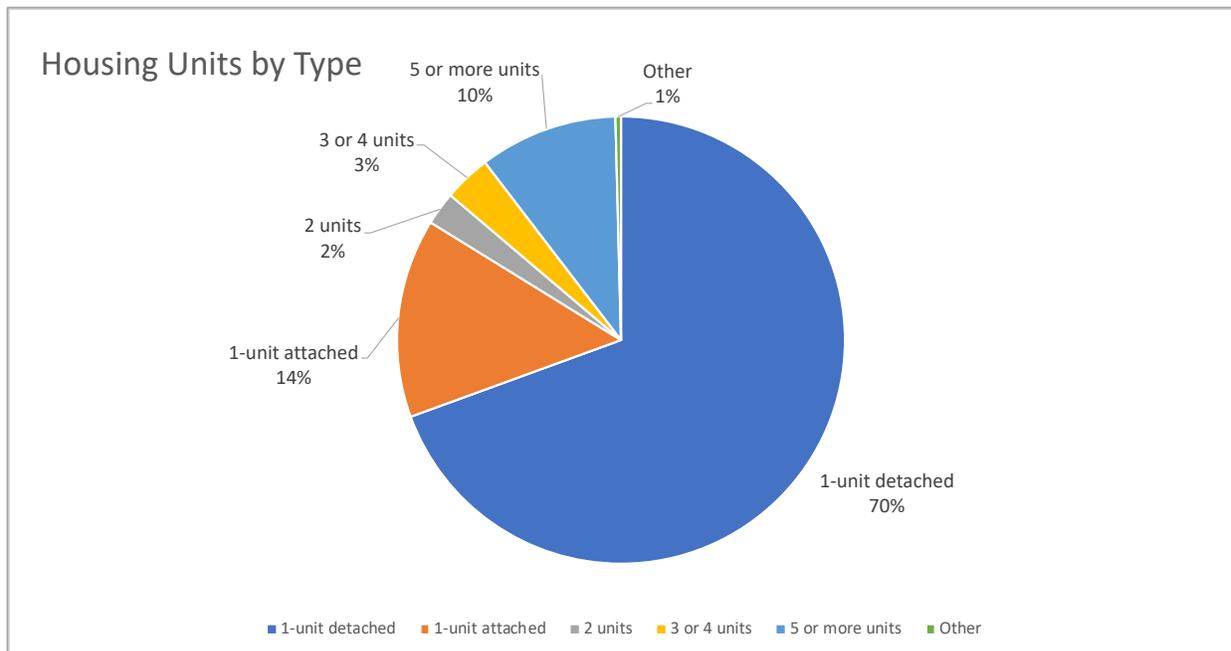


Table 5, which is in Section 2.4, shows the distribution of permitted housing types by zoning district. Only in the R-1 district are dwelling types restricted to the single-family house. The R-2 district allows the conversion of houses into two family dwellings. The R-3, R-4, and R-5 zones allow single-family detached and townhouses, two-family dwellings, duplexes, and the conversion of single-family houses into two-family dwellings. Multi-family buildings, which house three or more units, are limited to the R-5 zone. The R-5 zone is distributed widely throughout the Town and includes several townhouse developments and three multi-family housing projects: Sandy Spring Apartments, Albert Courts, Thurmont Garden Apartments, and the Howard Street Apartments which adjoins downtown.

Currently, the only sizable tracts of land undeveloped and zoned for residential use are found in the R-1, R-2, and A-1 districts. The A-1 district allows houses on 30,000 square foot lots or on smaller lots in clustered subdivisions at the same effective density, that is--one unit per 30,000 square feet of developable land. Four acres are available and zoned for townhouses, duplexes, or multi-family housing types.

The pie chart below shows the share of housing units in Thurmont constructed in each decade. It is striking that 34% of the Town's housing units were built in one decade alone, from 1980 to 1989. Equally striking is that only 1% of all housing units were constructed during the entire two-decade period from 2000 to 2019. It is clear then that a major share of the Town's housing stock is well within the age when major and costly functional and even structural improvements become necessary. This makes it especially important that the economic vitality and income of local households grows over time to ensure needed reinvestment in housing.

## Senior Housing

Between 2000 and 2018 the share of the Town's population 65 years or older (seniors) rose from 10% to 17%. Projections by the State of Maryland for Frederick County indicate that seniors will comprise a larger share of the area population. According to those projections, between 2020 and 2040 the number of seniors in Frederick County is expected to increase from 25,900 to 74,600 and the senior share of the County's population is projected to increase from 11.1% to 22.7%.

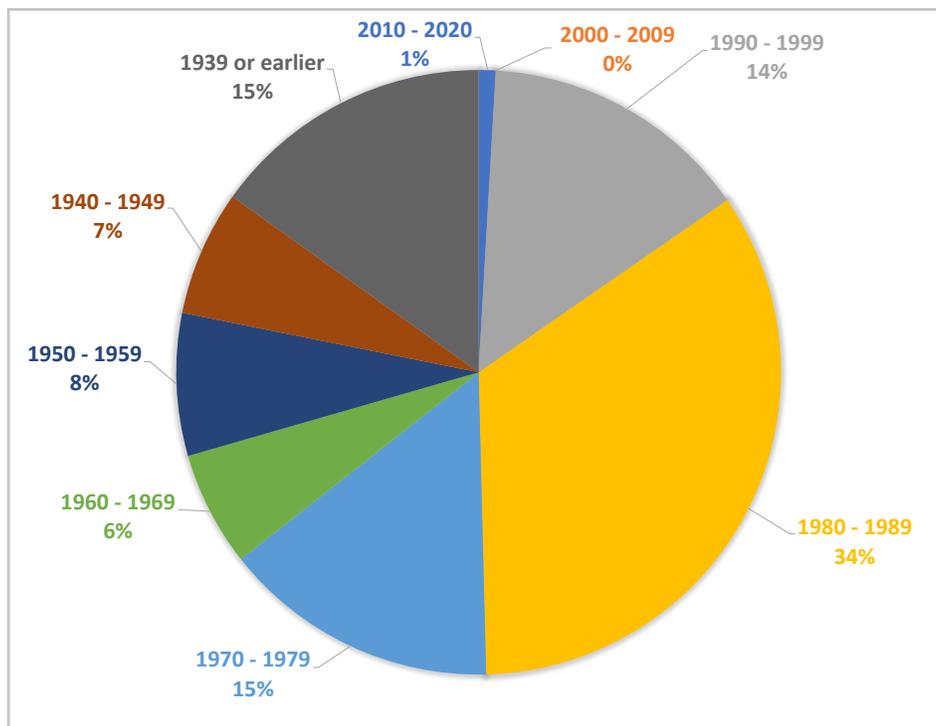
Multiple national studies and surveys indicate that seniors want to remain in their homes rather than relocating to senior housing as they age, and yet seniors, especially as they progress through the 70's, do encounter difficulties with living at home and can benefit from specialized health care and interacting with other people. Traditional large scale assisted living institutions and convalescent homes are one option though there are presently none in Thurmont. In the future smaller housing options that fit well within the Town's existing neighborhoods may be an option. This could allow seniors to remain in Thurmont as they age. In fact, other senior housing options may become necessary as the cost of private assisted living can outpace the savings of middle- and lower-income seniors.

## 2.6 Transportation

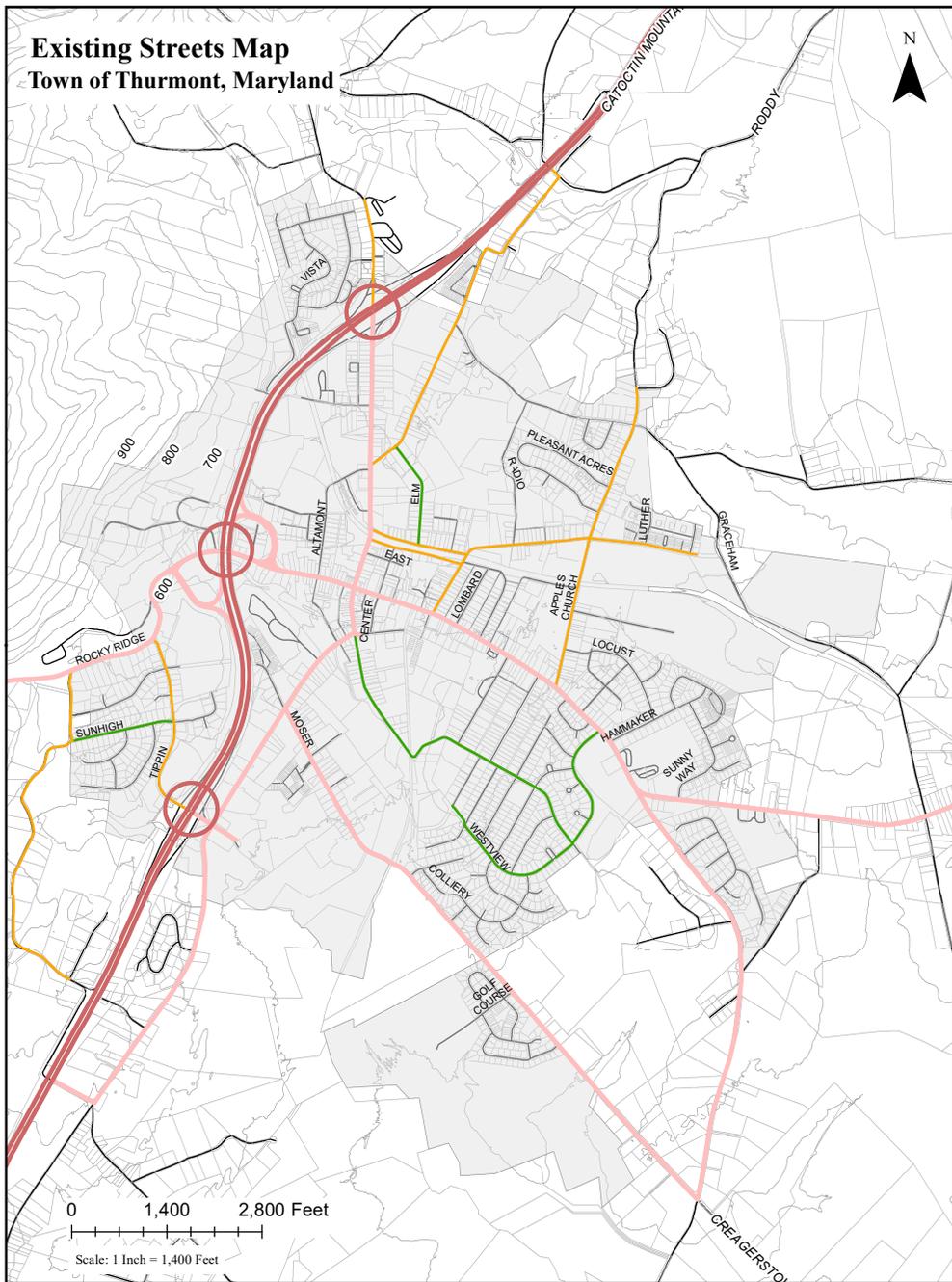
The Town was originally settled at the crossroads of Main Street (MD Route 77) and Water Street / N. Church Street and has seen major advances in transportation. In the late 19<sup>th</sup> century, the Western Maryland Railroad established its rail line through Thurmont connecting coal fields of Appalachia to the Port of Baltimore. The Hagerstown and Frederick (H&F) Railroad provided the electric interurban connection (trolley) to Frederick, Thurmont, and other points in central and western Maryland. U.S. Route 15 was constructed in the early 1960's between Emmitsburg and Frederick, which allowed north/south traffic to bypass downtown Thurmont. The dualization of the highway was completed in 1985. These major transportation improvements influenced the development of the Town and have a strong bearing on transportation planning for the future. This section includes a summary of existing conditions.

### Streets

The older parts of Town, along E. Main Street developed with a traditional grid, a block on either side of Main Street. Lots were platted and buildings were constructed extending east and west of the Church Street intersection. Over time, the Town's grid was extended eastward between Main Street and the railroad when Carroll Street, Lombard Street, Walnut Street, and Maple Drive were constructed. Residential subdivisions built after World War II introduced streets with much longer blocks such as Blue Ridge Avenue and Victor Drive with fewer intersecting streets. More recent subdivisions departed from the established grid altogether and routinely used curvilinear streets and cul-de-sacs.



Map 7 shows the classification of the Thurmont area street system by function. U.S. Route 15 is an arterial highway, providing high speeds with limited access to public roads. The map shows that several Major Collector roads provide circulation throughout Town, collecting traffic from lesser streets and conveying it to U.S. Route 15 and points beyond Thurmont. These include Main Street, Church Street, Frederick Road and Moser Road. Minor Collectors include Emmitsburg Road, Apples Church Road, Woodland Avenue and Carroll Street. These also collect traffic from local streets but are secondary in that function to the major collectors. Primary Residential Streets are also shown. These retain their residential character but function to carry traffic over longer distances through neighborhoods and connect with Minor Collectors.



**Street Type**

- Arterial Highways
- Major Collector Streets
- Minor Collector Streets
- Primary Residential Streets
- Thurmont Town Boundary

Map Created: July 26, 2022  
 Mapping Data Sourced from: Frederick County GIS,  
<https://www.frederickcountymd.gov>

Map 7

There are several perennial traffic concerns in Thurmont as described below.

- Since a large portion of the east-west traffic must pass through Downtown, congestion is an issue at the intersection of Main Street and Water Street / N. Church Street. The intersection is not sized to support dedicated turning lanes, so during peak times, traffic backs up at the approaches to the intersection. Turning movements especially for large trucks is also problematic, but generally large trucks are not permitted at the intersection.
- The second location is the intersection of Frederick Road, Water Street, and Park Lane . This intersection is impacted by residential traffic from Woodland Avenue and commercial and/or through traffic on Water Street and Park Lane. The intersection is controlled by stop signs at its east-west approaches which are not properly aligned opposite each other.
- The third concern is Emmitsburg Road, which has been developed with single family houses fronting the street though the road functions as north-south collector carrying traffic between U.S. Route 15 and Church Street. It therefore carries a share of the employee traffic from and to the industrial businesses located along Carrol Street and Apples Church Road. The road does not carry excessive traffic but residents along it routinely experience traffic at higher speeds than the posted 25 miles per hour limit, which create safety concerns especially given the many residential driveways and incomplete sidewalks.

## Area Traffic Volumes

The exhibit here shows the annual average daily traffic volumes recorded by the Maryland State Highway Administration in 2009 (where available) and 2019 on major links in the area street network. The data show that volumes have largely remained unchanged since 2009. U.S. Route 15 is still carrying about 33,000 vehicles per day south of Thurmont and about 27,000 just north of the N. Church Street interchange. The lack of residential and commercial growth in Thurmont over the past decade accounts for the stable volumes on area roadways.



## Industrial Truck Traffic

Large truck traffic serving the industrial area is a perennial concern. Although NVR Homes Inc. brings in raw materials via the freight rail spur, finished components are shipped out on trucks which must negotiate area streets and tight radius turns. Main Street, Carroll Street, Woodside Avenue, and Church Street are primarily impacted. Carroll Street lacks sidewalks.

## Freight Railway

The existing freight railway, the Maryland Midland Railway (operating on the former Western Maryland Railroad trackage) is of long-term economic benefit to Thurmont. The Town should encourage use of the freight rail line for the industries along it. However, there are times when the train blocks area railroad crossings while unloading at NVR and cuts off circulation from one side of the Town to the other at certain locations. This Plan recommends that the Town evaluate ways to minimize or eliminate these occurrences.

## Sidewalks

The Town's residential streets mostly have sidewalks on at least one side of the street. However, sidewalks are generally lacking on the collector street network that is shown on Map 7. Here are the vitally important missing sidewalks:

- Carroll Street from Luther Drive to Woodland Avenue (no sidewalks)
- Apples Church Road from Eyler Road to Main Street (incomplete sidewalks)
- Eyler Road from Apples Church Road to Emmitsburg Road (no sidewalks)
- Emmitsburg Road from Church Street to Catoctin Highlands Circle (incomplete sidewalks)
- Water Street from Park Lane to Woodland Avenue (incomplete sidewalks)
- Woodland Avenue from Water Street to Victor Drive (incomplete sidewalks)
- Moser Road from Frederick Road to the Library (sidewalk is just on one side)
- Moser Road from the Library to Jermae Estates (no sidewalks)
- Tippin Drive from MD Route 77 (Main Street/Foxville Road) to Sunhigh Drive (no sidewalks)
- Tippin Drive from Sunhigh Drive to Frederick Road (incomplete sidewalks)
- MD Route 77 from the interchange with U.S. Route 15 to Pryor Road (no sidewalks)
- N. Church Street from Rouzer Lane past Catoctin High School (incomplete sidewalks)

## Public Transit

Frederick County TransIT, the County's public transit system, operates bus commuter shuttle service between Thurmont, Emmitsburg, and the City of Frederick on morning and afternoon weekdays. It serves three stops in Thurmont: at Church Street, South Center Street, and Frederick Road. The service is coordinated with other routes at the Frederick MARC station in downtown Frederick. The County also provides pre-arranged paratransit services to Thurmont residents.

## H & F Multi-Use Trail

The first planned phase of the Hagerstown & Frederick (H&F) trail (also known as the Trolley Trail) has been completed. It connects Main Street at Memorial Park and the Carnival Grounds) to Moser Road, near the Thurmont Library. The Trail was recently extended south of Moser Road with a loop through the woodlands to the Library. It's a direct route for pedestrians and cyclists between these prominent destinations. The next planned phase is an extension from Main Street north through the Guardian Hose Company Carnival Grounds to Boundary Avenue.

Nearby hiking trails in the Catoctin Mountain Park intersect with Foxville Road (MD Route 77) at the Town's western boundary. Foxville Road however does not have sidewalks or a bikeway, so for now the Park's trail system does not connect with the Trolley Trail.

## 2.7 Community Facilities

This section provides a description of the existing condition and capacity of key facilities and infrastructure serving the residents, businesses, and institutions of Thurmont. The key facilities are shown on Map 8.

### Public Water

Thurmont operates a municipal water supply and distribution system. It consists of five current operating wells, three water treatment systems, four water storage tanks, one booster pumping station, and approximately 34 miles of distribution lines. The total system extractive capacity is more than 1 million gallons per day. The system has a high pressure zone at the higher elevations located in the U.S. Route 15 corridor and north of Eyler Road, and a low pressure zone which covers the remainder of the Town's service area. Because the infrastructure within the two pressure zones is not completely interconnected, each zone is evaluated independently<sup>20</sup>.

The capacity of the Town's water system is evaluated and documented at a system-wide level and within each pressure zone. There is a peak daily water supply deficit in the high pressure zone of 24,000 gpd. This is not to say that the current needs of users are not met; they are met because water from the "South Pumping Station" is pumped at the rate of 30,000 gallons per day to the high pressure zone. However, this amount is essentially limited by the transmission and distribution infrastructure. Because one of most important principles in the planning and design of a municipal water system is redundancy, creating improved inter-connectivity between the zones via a new second pump station and related facilities is recommended later in this Plan<sup>21</sup>. It is one of the highest infrastructure priorities for the Town. Of additional importance for the Town will be the longer term development of another water source in the high pressure zone. Most water system users are in the lower pressure zone. Table 9 shows the available capacity of the system as documented in the 2018 Water Supply Capacity Management Plan.

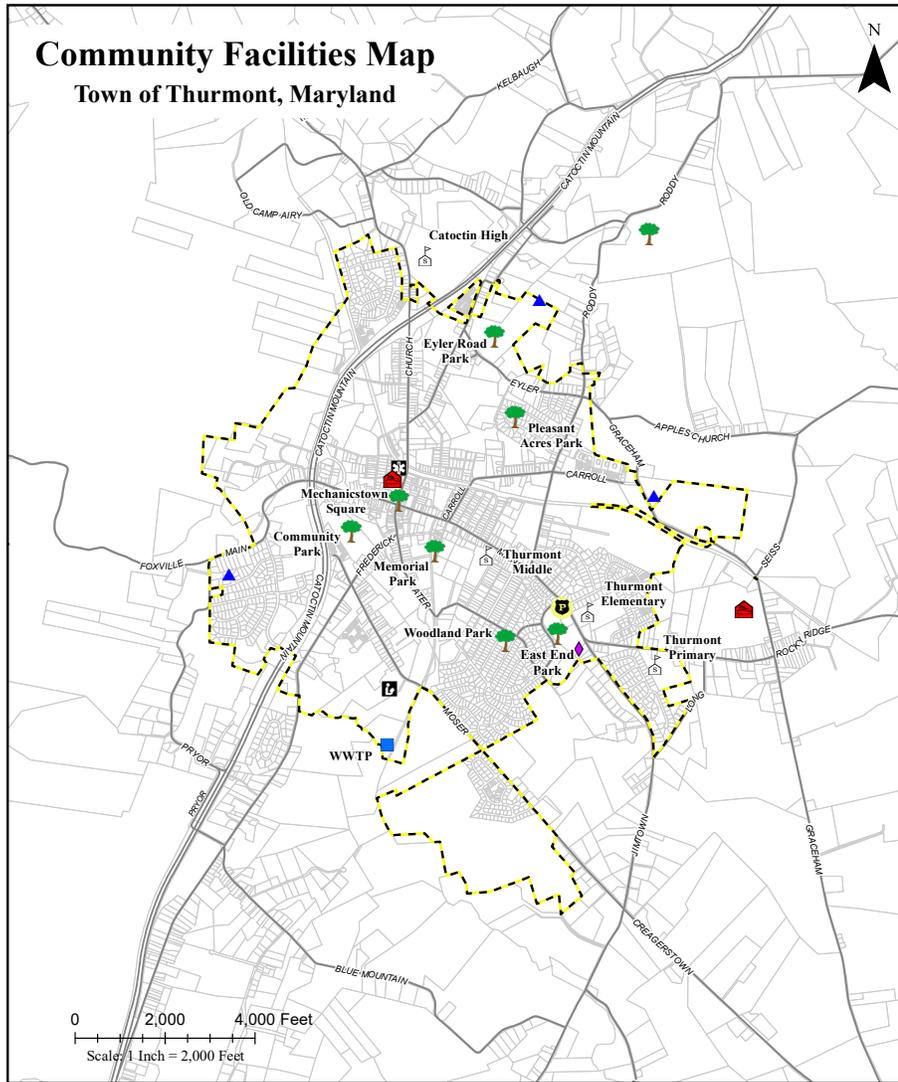
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<sup>20</sup> The Thurmont Water Supply Capacity Management Plan (2018) applies the tests required by the Maryland Department of the Environment for evaluating supply and capacity. Copies of this report can be made available upon request of the Town Administrator.

<sup>21</sup> Redundancy in this context can be thought of as the intentional duplication of the most critical parts of the water system to ensure reliable service can be maintained.

# Community Facilities Map

## Town of Thurmont, Maryland



### Community Facilities

- |   |                |   |                            |
|---|----------------|---|----------------------------|
|  | Ambulance      |  | Senior Center              |
|  | Fire Station   |  | Park                       |
|  | Police Station |  | Wastewater Treatment Plant |
|  | Library        |  | Water Tower                |
|  | School         |   |                            |

Map Created: February 4, 2021  
 Mapping Data Sourced from: Frederick County GIS  
<https://www.frederickcountymd.gov/5969/Download-GIS-Data>

Map 8

Table 9

Water Use and Available Capacity: 2018

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	Gallons per day
Rated Capacity	507,360
Current Use	389,580
Excess Capacity	117,780*

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Source: Water Supply Capacity Management Plan (2018)

\* As documented in this report, this excess capacity has been somewhat reduced since the 2018 Plan by the connection of new users in two development projects and is effectively lower still when accounting for anticipated projects that are in the plan approval process.

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For comprehensive planning purposes, this estimate of excess capacity is converted into equivalent dwelling units (EDUs). A dwelling unit is assumed to consume water at a rate of 250 gallons per day. This demand factor is higher than that counted for the average user in the Water Supply Capacity Management Plan but is used here to provide a conservatively higher estimate of demand given the critical nature of water infrastructure. Assuming 250 gallons per day per EDU, Thurmont has excess capacity for 471 EDU's.

Since the current use and excess capacity shown in the table above were counted, two townhouse projects were developed along Park Lane and Leeklyer Place, which modestly reduce excess capacity. Larger reductions in excess capacity however may be expected upon the connection of housing units in several planned but not yet approved developments (see Section 3.1, Municipal Growth). Accounting for these projects and assuming the planned projects are eventually connected, the effective excess capacity for new development is 143 EDUs. Several practical planning conclusions from the forgoing are:

- Land development within the high pressure zone is contingent on new water supply infrastructure. Supplying new connection through an increase flow from the low pressure zone will further reduce excess capacity there.
- Within the low pressure zone, land development beyond that already in the approval process, is effectively limited to a maximum of 143 EDU's assuming the higher demand rate used in long term planning. From the perspective of actual calculated per unit water demand, 287 EDU's remain. The extent to which this remaining capacity will be reserved or committed to new users will need to be evaluated.
- Sources for new water in both the high and low pressure zones are needed and initial planning is getting underway currently.

## Public Sewerage

The Town also operates a public sewerage system, which consists of a wastewater treatment plant, pumping stations and distributions lines. The wastewater treatment plant is rated and permitted to operate at 1 million gallons per day (gpd) with a design for peak flows of up to 4 million gpd. It is located off Moser Road and discharges treated wastewater into Big Hunting Creek. The flow to the plant over the past three years has averaged approximately 800,000 gallons per day. This means the plant is operating just below 20% of its available capacity with about 200,000 gpd available. For context, this is equivalent to the flow generated by 800 more households.

The Town has completed three of four phases in a multi-year effort to fix the inflow and infiltration of water into the sewer lines. The last phase has not yet been undertaken but since it could further reduce the amount of rainfall and groundwater, it could free up treatment capacity. Until this project is completed and/or the WWTP plant is expanded (which is not presently programmed or funded) the allocation of sewer system connections will be monitored closely and guided by a Wastewater Capacity Management Plan, that the Town will soon adopt.

## Public Schools

Children in Thurmont (and others in the school catchment areas) attend Thurmont Primary, Thurmont Elementary, Thurmont Middle, and Catoclin High. Table 10 shows the current enrollment and capacity of each school as of September 2020. As shown, the schools are significantly under-enrolled, especially the middle and high school where there is enough excess capacity remaining for 372 and 349 students, respectively.

Enrollment declines since 2010 have occurred. Enrollment at the primary school fell from 376 in 2010 to 284 in 2020, or by 24.4% . Enrollment at the elementary school fell from 375 to 293, or by 21.9%. Enrollment at Thurmont Middle fell from 680 students to 573, or by 15.7%. Enrollment at the high school fell from 963 students to 717 in 2020, or by 25.5%.

**Table 10**

**Public Schools Enrollment and Capacity**

School	Rated Capacity	Enrollment (2020)	Excess Capacity (students)	Enrollment as a % of Capacity
Thurmont Primary	470	284	186	60.4%
Thurmont Elementary	368	293	75	79.6%
Thurmont Middle	945	573	372	60.6%
Catoctin High	1066	717	349	67.3%

Thurmont primary includes PreK to 2 only. Thurmont elementary includes grade 3 to 5 only.

Source: Frederick County Educational Facilities Master Plan and enrollment supplemental dated 9/30/2020.

**Parks**

Town parks and recreational land resources are best viewed as a system of interconnected parts that function together to provide recreational amenities. There are three levels of municipal park: Level 1, Mini Parks; Level 2, Neighborhood Parks; and Level 3, Community Parks. See Table 11 below.

**Table 11**

**Existing Public Parks and Recreational Areas**

Parks	Total Acreage	Amenities								
		Natural Areas	Picnic Facilities	Trails	Fishing	Sports Fields	Play Structure	Basketball Courts	Tennis Courts	Other Primary Amenities
<b>Level 1: Mini Parks</b>										
Mechanicstown Square Park	0.1									Gazebo, game tables
<b>Level 2: Neighborhood Parks</b>										
Thurmont Memorial Park	2.0									
Carroll Street Park	1.7		X				X			Community Gardens
Woodland Park	2.0						X	X		Pickleball Court
Ice Plant Park	1.5						X	X		Pickleball Court
Orchard Hills Park	5.9		X				X			
Pleasant Acres Park	0.8		X				X	X		Pickleball Court
<b>Level 3: Community Parks</b>										
East End Park	14.0		X			X	X			Dog Park
Eyler Road Park	32.0		X			X	X			Ice skating
Thurmont Community Park	23.8		X	X	X	X	X	X	X	Fitness course
sum	83.8									
<b>Natural Resource Areas</b>										
Roddy Road Park (Frederick County)		X	X		X					Covered bridge
Catoctin Mountain Park (National Park Serv.)		X	X	X	X					Water access, camping

The National Recreation and Park Associations (NRPA) used to publish standards against which a town or city could evaluate its park resources. These standards are noted in Table 12 and while they are no longer published by the NRPA, they are still useful as a guide for planning. Ultimately, towns adopt their own standards based on its special circumstances and unique character. Thurmонт’s standard as set forth later in this Plan and codified in its Subdivision Regulations is a minimum of 1,600 square feet of parkland per household. The Subdivision Regulations allow flexibility in how the standard is met. The Planning Commission has authority to require that parks be dedicated in new subdivisions.

**Table 12**

Park Standards, National Recreation and Park Association

Park Type	Park Function	Service Area	Size	Area per 1,000 persons in Service Area
Mini-park	Serve a concentrated or limited population or special group (such as tots or senior citizens).	Less than ¼ mile radius	1 acre or less	0.25 – 0.5 acres
Neighborhood Park	Recreational and social focus of neighborhoods. Area for both passive and active recreation	¼ to ½ mile radius (uninterrupted)	5 – 15 acres	1 – 2 acres
Community Park	Meeting community recreation needs and preserving landscapes and open space.	1 to 2 mile radius	30 – 50+ acres	5 – 8 acres
Natural Resource Areas	Lands set aside for preservation of significant natural resources, remnant landscapes, open space, and visual aesthetics/buffering.	Resource availability	Based on preservation needs	-

Source: National Recreation and Park Association

Thurmонт has one municipal mini park. Apart from downtown parks or monumental spaces like plazas or squares, mini parks are generally to be found as private playgrounds or small improved recreational spaces within residential communities such as is found in the Fair Oaks and Catoctin Highlands townhouse neighborhoods. Many of the Town’s denser neighborhoods were developed without mini parks, which is a deficiency.

The Town’s Neighborhood Parks are generally smaller than the standards and only Orchard Hills Park is larger than five acres. However, the three public schools within the Town boundaries provides open areas and fields for the communities near them. Also, the Town’s three Community Parks, which total 69.8 acres, provide 11.6 acres per 1,000 residents, which exceeds the old NRPA standard of 5-8 acres. Improving Town residents’ accessibility to them through walking and biking will be important in the years ahead.

There is another type of park, the natural resource area. Natural Resource Areas are location-dependent; meaning they are located where natural and sensitive environments exist and encompass areas that cannot or should not be developed because of their resource value or development constraints. The principal function of Natural Resource Areas is resource preservation, and a secondary function is allowing human interaction with and connection to the natural environment through low impact activities such as hiking, fishing, wildlife photography, and picnicking.

Lastly, the Thurmont Trolley Trail is a multi-use recreational trail over the original Hagerstown & Frederick Railroad line. Its improved section is presently about  $\frac{3}{4}$  mile long between Main Street and Moser Road with access points available also at Park Lane and Water Street. Today, the trail connects the Library to Thurmont Memorial Park. In the years ahead it is planned to extend north to Eyer Road Park and beyond. The long term plan calls for its extension south to Frederick and north to Emmitsburg.

# 3. The Thurmont Master Plan

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## 3.1 A Plan for Municipal Growth

All towns have a vital interest in the pace, type, character, and impact of development within and outside their municipal boundaries. This municipal growth plan provides the basis for long term infrastructure and facility planning and it signals the Town’s intent to physically expand in a measured and deliberate way. Thurmont’s attention to its population growth and its physical expansion is explained in this section.

The Town will expand over time, but expansion must be guided by this Master Plan and its recommendations for a planned growth area. The Thurmont growth area encompasses the land beyond the Town’s limits into which it will expand in the decades ahead. Municipal expansion occurs when properties are formally incorporated into the municipality through annexation. A tenet of this Master Plan is that only land within the planned growth area will be eligible for annexation. A second tenet of this Master Plan is that development in the growth area will be guided by the Town’s plan for land use. Development in the growth area without annexation and/or in a manner that conflicts with the Future Land Use Map is highly discouraged.

The new boundary reduces the growth area somewhat along the southern edge of Town where lands are constrained by environmental conditions and expands it in the north and east. The Municipal Growth Area Land Use Map, presented later in this chapter, is meant to guide both the development and conservation of lands which may be annexed over time.

The chapter presents a new growth area boundary, but it also discusses alternative projections of household growth, estimates the number of housing units that could be developed within Town under current zoning rules, estimates the development potential of the growth area and provides a generalized land use plan for it, adopts a forecast of household and population levels for the year 2040, and assesses the potential impact of growth on key community facilities.

### Background

#### Establishing a Baseline

A household is an occupied housing unit. It is the main “demand unit” considered when contemplating change and its impacts on community facilities. With a reasonably accurate forecast of households, for example, a Town can estimate future residential demand for municipal water and sewerage, school enrollment, and parkland. As noted in Section II, Chapter 2.I, the number of households in 2020 is estimated to be 2,573; that’s the baseline for the projections in this Plan.

### The Development Pipeline

Thurmont presently has zero housing units in the development pipeline, which is to say there are no unbuilt housing developments with final plan or plat approval. However, two housing developments are presently in the plan review and approval stages. The Hammaker Hills Subdivision has obtained preliminary plat approval and would add 38 single-family houses. The Mechanicstown, LLC cluster subdivision would add 31 single-family houses, but it has not yet obtained preliminary plat approval.

The Town is also presently considering a petition to annex about 17.5 acres on Apples Church and Graceham Roads. The conceptual development plan submitted with the annexation petition, which includes about seven acres already in the Town, proposes a mixed housing neighborhood with a maximum of 210 housing units in townhouses and multi-family buildings. Twenty-eight of these units would be constructed on the portion of the property already within the Town's boundaries.

In sum, 270 new housing units could be expected in coming years from these three projects if each obtains final approval. While these projects are not in the development pipeline per se, this Plan assumes each will become a reality before 2040. For the purposes only of preparing for future growth and change therefore, this Plan assumes these 270 housing units will be permitted, built, and occupied by 2040<sup>22</sup>.

## Zoned Development Capacity

### Estimating Growth Potential

The term "Zoned Development Capacity" refers to the land available and the housing units which could be built within Town boundaries under current zoning rules. An effective estimate helps answer questions like: Is there generally enough buildable land within the Town to meet future demands for housing and are community facilities sized to accommodate growth allowed under current zoning. Zoned Development Capacity therefore is a measure of the potential for future housing units given the character of the land (whether it is buildable or not), its zoning, and the presence of or plan for public water and sewerage facilities. In estimating the Town's capacity for development, "buildable land" refers to acreage that meets each of the following criteria:

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<sup>22</sup> This is not to be considered an official endorsement of any of these development plans or even an assurance that required public water and sewer allocation will be made. Each must obtain final approval by the Town and obtain plan and permit approvals.

- It is undeveloped or clearly under-developed as evidenced for example by the presence of only one building on a large tract of land.
- It is unencumbered by serious environmental constraints.
- It has the zoning to permit residential development.
- It is mapped within either a current or planned water and sewerage service area.
- It is otherwise not actively in use.

It is not uncommon to find large parcels of residentially zoned land in Thurmont being used for religious or other institutional purposes, including cemeteries. Such parcels are not counted when estimating development capacity, and neither are publicly held lands, such as school properties.

#### Thurmont's In-Town Residential Growth Potential

Table 13 shows the acreage and potential housing units within each of the Town's residential zoning districts. As shown, the Town currently has capacity for 427 housing units on 160 acres. Here are the important findings:

- Seventy-eight percent of the Town's capacity for new housing is concentrated in the R-1 and R-2 zoning districts.
- Under current zoning, at least 87 percent of new housing units would be single-family detached houses.
- Of the 160 acres available for new housing, 94.6 acres are located within the High Pressure zone of the Town's water service area (see Section II, Chapter 2.5), where there is presently no plan to provide municipal water. This accounts for 222 housing units or 52% of the total.
- For the Town's overall development capacity, the net density – that is, the dwelling units per acre after removing unbuildable areas, infrastructure, and open spaces, approximates four units per acre.

**Table 13**

Development Capacity by Zoning District: 2020

Zone	Max. Density by Code (units/acre)	Total Available Acreage	Net Acreage	Potential Housing Units	Net Density (units/acre)
A-1	1.45	19	16	24	1.5
R-1	3.63	75	46	159	3.4
R-2	5.45	51	36	187	5.2
R-3	10.89	0	0	0	0
R-4	10.89	0	0	0	0
R-5	10.89	4	3	27	9.9
MXV-1	n/a	11	6	30	5.5
MXV-2	n/a	0	0	0	0
sum		160	107	427	4.0

In this planning assessment, "net density" refers to the number of housing units per acre that the land could yield after excluding undevelopable land and area taken up by roads, stormwater management, and open spaces.

It is important to note that Town zoning allows housing units above commercial space, but a parcel-by-parcel evaluation of the redevelopment potential of existing commercial buildings was not undertaken. It is possible that a limited number of apartments could now be developed in downtown through the renovation or adaptive reuse of existing buildings. Later, in the Land Use Chapter, the Plan discusses how to encourage downtown housing.

**Thurmont’s In-Town Residential Growth Potential Under Planned Conditions**

The previous section concluded that there is a potential for 427 new housing units under current zoning. However, it must be noted that the implication of the Land Use Plan, presented in the next chapter, is that the acreage available for residential development near U.S. Route 15 would be significantly reduced. These land use changes, if implemented through zoning amendments, would:

- Remove the potential for housing development directly adjacent to U.S. Route 15 in favor of office and light industrial uses which could benefit from adjacency with and access to this major north-south divided arterial highway.
- Eliminate the potential for further land subdivision west of U.S. Route 15 in steeply sloped areas where extending municipal water and sewer services could be especially costly.
- Reduce the potential demand on water and sewer services overall especially in the part of the water district classified as the High Pressure Zone, where capacity is already severely constrained.

Considering these changes, the Town’s development capacity – that is, the potential number of in-town housing units, would drop to approximately 250, from 427. This takes pressure off the Town’s current limited capacity to provide municipal water services. However, once the Town’s water system is expanded, a second round of zoning changes could restore this lost potential by creating the possibility for denser housing in downtown as explained in the Land Use Chapter.

## Projections of Household Growth

Three alternative projections are graphed in the next exhibit. Each represents a plausible future track for household growth through 2040. Each begins with the 2020 estimated baseline of 2,573 households. The alternatives are described below.

### Projection 1: Historic Growth Rate (2000 - 2020)

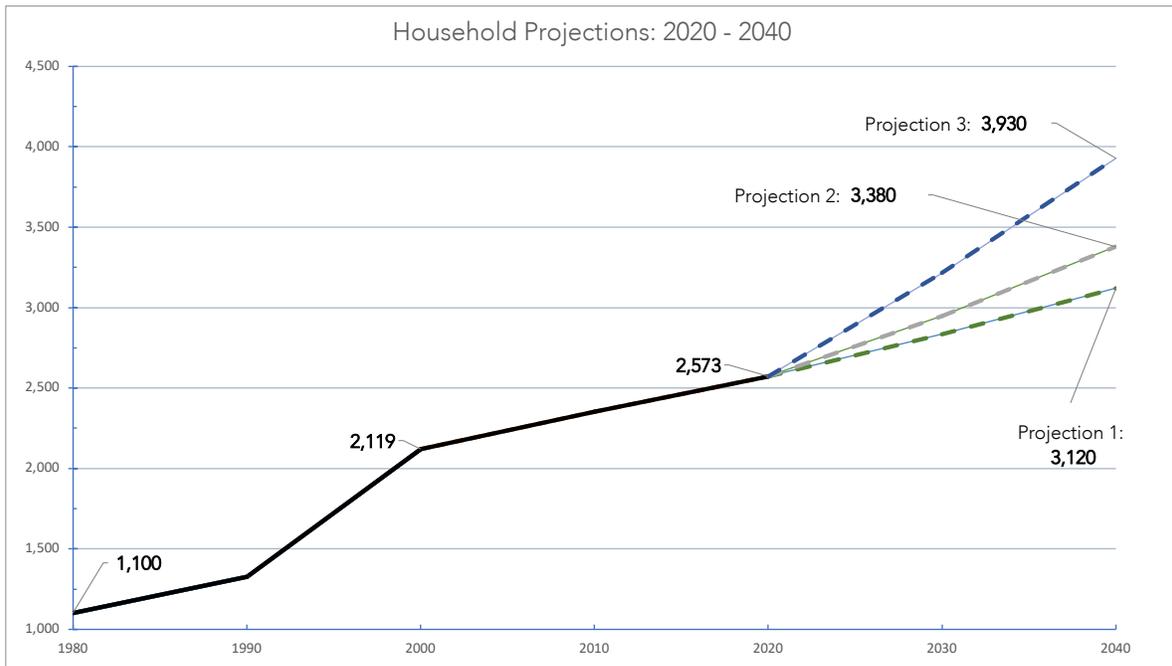
The most recent 20-year historic rate of growth was 0.97% per year on average. Applying this rate to the period between 2020 and 2040 would yield an increase of 547 households over 20 years. This would bring the total number of households to 3,120 by 2040. As noted above, the three housing developments already in the review and/or approval process would add 222 units, representing 40% of this projected growth.

### Projection 2: Fixed Share of County Households at 1%

Thurmont’s number of households, as a share of the County, has hovered around one percent since 1980. It dipped to 0.91% in 1990 but rose again to 1.1% in 2000. This projection assumes that the Town maintains one percent of the County households through 2040. Applying this scenario yields an increase of 807 households between 2020 and 2040. This represents an average annual rate of growth of about 1.4% and would bring the total number of households to 3,380 by 2040.

### Projection 3: Historic Growth Rate (1980 – 2020)

Between 1980 and 2020, Thurmont grew at an average annual rate of 2.14%. Applying this growth rate over the next 20 years, yields an increase of 1,357 households and would bring the total number of households to 3,930 by 2040<sup>23</sup>. In this scenario the Town would comprise 1.22% of the County. This is shown by the steepest line on the graph below.



### Forecast Growth, The 2040 Master Plan

Considering this Plan's policies which seek to (1) accommodate currently proposed development plans (2) promote housing in downtown and infill generally, (3) facilitate the development of new neighborhoods in the growth area, and (4) provide water and sewer allocations judiciously, this Plan forecasts that the number of households will track between Projections 2 and 3 noted above but not exceed Projection 3.

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<sup>23</sup> Applying a 40-year growth rate to a shorter 20-year timeframe results in a steepening of the long term curve. Projecting the historic rate over the next 40 years (that is, to 2060) instead would provide for a flatter curve and lower projected number for 2040. However, the intent of this projection is to establish a reasonable higher-growth track for households to the year 2040. It is important to note that between 1990 and 2010, Thurmont grew at an annual average of 2.9%, much higher than the 2.14% used in this projection. Applying this 2.9% growth rate would yield a 2040 projected number of households of about 4,560.

Considering the extensive amount of developable land adjoining the Town, the excess capacity in local public schools, and County and State policies which seek to minimize rural sprawl, this Master Plan prepares the Town to accommodate the growth of 1,080 households over the next 20 years. This growth trajectory lies halfway between Projections 2 and 3 and yields an annual average rate of growth of 1.77%. This may overstate potential growth but given the findings noted, we intend to approach the planning and design of community facilities conservatively and err on the side of being prepared for the possibility that growth rates may surpass those experienced recently. Should the Town decide not to expand its water and sewer facilities, this level of growth would not be possible.

## Impact on Community Facilities

Table 14 shows the impacts that a growth of 1,080 new households by 2040 could have on community facilities and services. Except for Thurmont Elementary School, the public schools have more than sufficient capacity to accommodate this forecast growth. The Town will need to closely coordinate with Frederick County Public Schools over the next two decades to track enrollment at the Elementary School and consider how best to accommodate expansion as may be needed.

The municipal water system will need to be upgraded, however the permitted extractive capacity, which is set at 1.0 million gallons per day, is more than adequate to serve municipal growth to 2040 and beyond. Chapter 3.7, [A Plan for Community Facilities](#) provides both short term and longer term recommendations for water system expansion. The municipal sewer system will need to be expanded in the later years of this 20-year Master Plan if the Town grows as forecast here. Police and fire resources would need to expand personnel in keeping with added population to maintain levels of service.

In terms of overall parkland, applying Thurmont's current level of service of 1,600 square feet per housing unit, would generate a projected demand for 40 acres. To assure the current level of service provided by the Town's community parks (currently 11.6 acres per 1,000 population) is not lowered, community level park space will need to be expanded by at least 15 acres. Neighborhood level parks will need to be expanded and requirements to do so are tied to development plan approvals. Achieving at least 25 acres of neighborhood level parkland in combination with 15 acres of community parkland would maintain the Town's current level of service over time.

**Table 14**

**Forecast Growth's Impact on Schools and Water and Sewer Capacity**

	Capacity	Existing Demand	Projected Increased Demand	Capacity Remaining in 2040
<b>Schools</b>				
Thurmont Primary	470	284	150	36
Thurmont Elementary	368	293	150	(75)
Thurmont Middle	945	573	75	297
Catoctin High	1,066	717	157	192
<hr/>				
Public Water	507,360	389,580	270,000	(152,220)
Public Sewer	1,000,000	800,000	270,000	(70,000)

Note: The Projected Increased Demand reflects the following assumed split in housing types among future housing units: 60% single-family detached, 15% townhouse, and 25% multi-family units. Demand is calculated by applying pupil generation rates for Thurmont area schools set forth in the Frederick County [Educational Facilities Master Plan, 2021, Appendix I](#).

**Municipal Growth Plan**

**Objectives**

1. To grow both in a measured way, through deliberate and strategic planning, and to maximize the benefits that accrue to both existing and future residents.
2. To grow only in a manner that assures essential public facilities and infrastructure remain adequately sized and equipped with capacities to deliver exceptional services without compromise to existing residents, institutions, and businesses.
3. Through the physical expansion of the Town, protect, conserve, and even restore where possible natural resource lands, such as forests, floodplains, water recharge areas, and the natural services they provide.
4. Bring about logical extensions of the Town, its streets, infrastructure, parks, and trails, and connect future neighborhoods with those already existing to form a cohesive community.

### Designated Growth Area

The foregoing discussion addressed projected growth through 2040 and its impacts. This Plan also must address the potential for development surrounding the Town's current limits. As noted previously, this Master Plan recommends revisions to the Town's growth area over that recommended in the previous Master Plan. The growth area encompasses land that may be annexed in the future and is shown on Map 9. It encompasses 2,145 acres, or 3.3 square miles, beyond the current municipal limits. By comparison, Thurmont today encompasses 1,992 acres or 3.1 square miles.

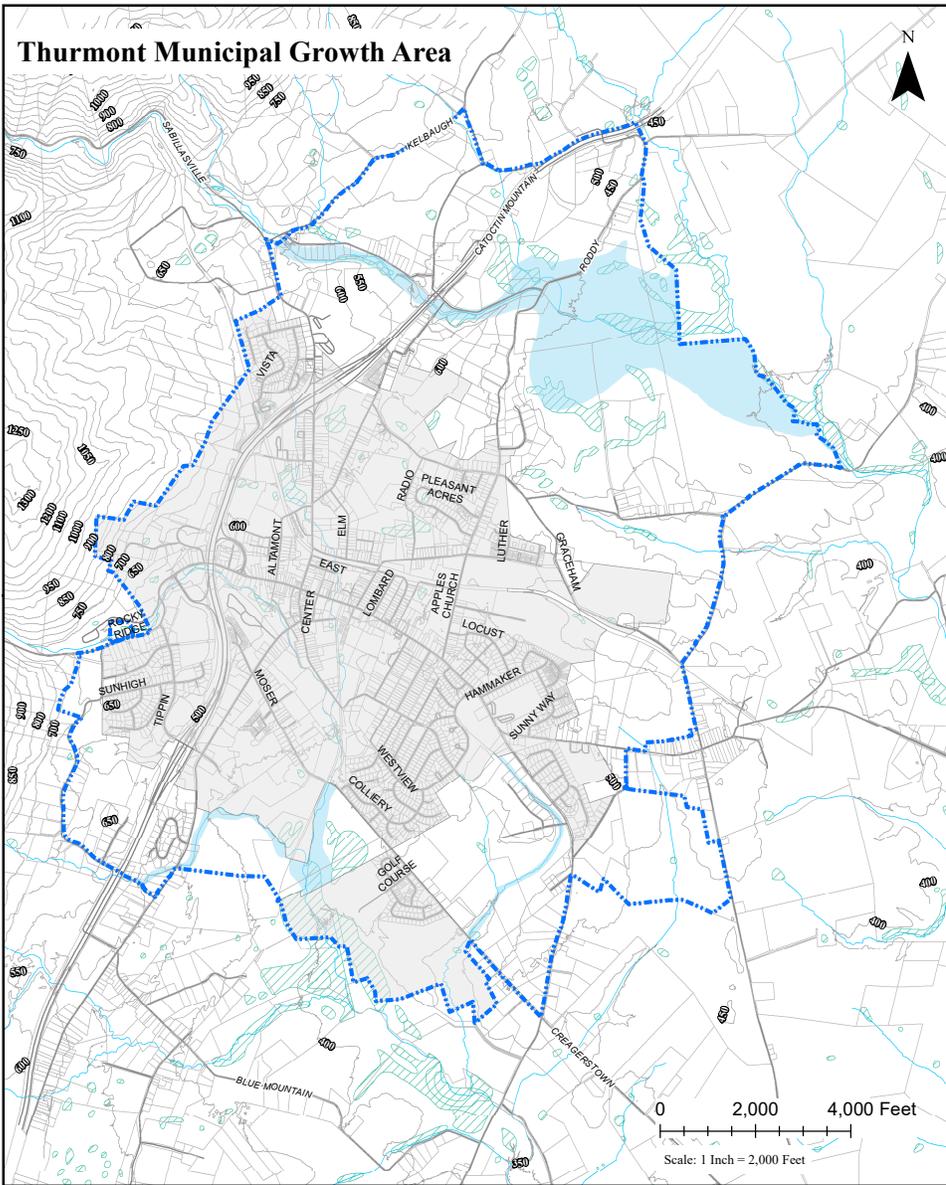
While the growth area would, if it were completely annexed, double the physical size of Thurmont, about 600 acres of the growth area would be off limits to development because of environmental constraints (wetlands and floodplains) or land use constraints. As an example, an extensive floodplain associated with Owens Creek in the northern section of the growth area lies between the logical northward expansion of Thurmont and access to U.S. Route 15. In another case, 92 acres of farmland located north of Town was preserved through a farmland conservation easement. In another, Frederick County acquired and developed the Roddy Road Park.

Also, a large share of the growth area has been fragmented into low density residential uses featuring on-site septic systems and private wells. This pattern of sprawl is not consistent with the Town's vision for the growth area. So, while the growth area is extensive nearly one square mile of it is effectively off limits to any new developed land uses. Future land use in the growth area is the subject of the next part of this chapter.

### General Land Use for the Growth Area

The development potential within the designated growth area is as relevant as the location of its boundary and its areal extent. To guide this potential into a cohesive extension of the Town, this Master Plan makes recommendations concerning land use and infrastructure. The general land use recommendations are presented here and on Map 10 where each property in the growth area is assigned a recommended land use. More specific recommendations are provided in other sections of this report.

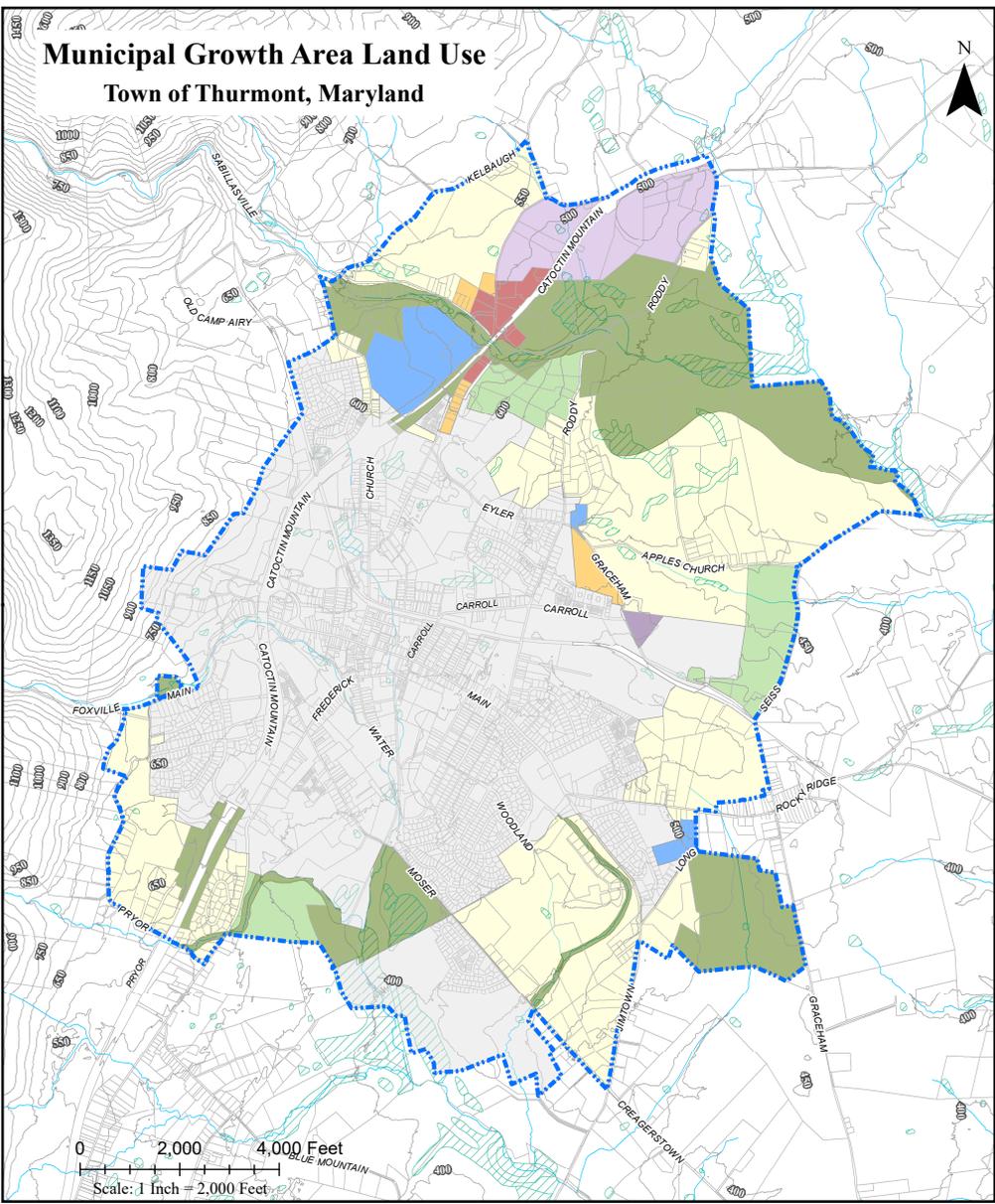
Central to understanding the growth area is to appreciate the role of Downtown Thurmont. As described in the Land Use Section, downtown is planned to be the most prominent and vital center of civic and commercial life for the residents and visitors of Thurmont. Nothing in the recommendations that follow is intended to supplant or minimize Downtown's future role in the context of a greater Thurmont. In fact, the plan aims to ensure that Downtown benefits from growth and land use change in the growth area. A summary of each of the recommended land use categories shown on Map 10 is provided below.



- Contour (50-foot)
- Major Road
- Stream
- - - Municipal Growth Area
- █ Thurmont Town Boundary
- Parcel
- ▨ Wetland
- █ Floodplain (100-year)

Map Created: February 1, 2022  
 Mapping Data Sourced from: Frederick County GIS;  
<https://www.frederickcountymd.gov> and  
 Maryland Department of Information and Technology,  
<https://data.imap.maryland.gov/>

Map 9



**Land Use Type**

- Resource Conservation
- Agricultural and Residential Preserve
- Residential, Medium Density
- Residential, High Density
- Institutional
- Commercial
- Office / Light Industrial
- Legacy Light Industrial
- Contour (50-foot)
- Stream
- Major Road
- Wetland
- Thurmont Town Boundary
- Municipal Growth Area

Map Created: July 26, 2022  
 Mapping Data Sourced from: Frederick County GIS,  
<https://www.frederickcountymd.gov> and  
 Maryland Department of Information Technology,  
<https://data.imap.maryland.gov/>

Map 10

**Resource Conservation:** Areas designated Resource Conservation encompass the 100-year floodplains associated with Owens Creek, north of Town, and High Run and Hunting Creek south of Town. They also include Roddy Road Park and the two tracts of preserved farmland. These are to the extent possible meant to be set aside to perform their essential resource functions, like retaining flood waters and recharging municipal ground water supplies.

**Agricultural and Residential Preserve:** The light green identifies areas where the preservation of open space is essential and allowing for residential use is of secondary importance but is acceptable. This Plan recommends that if such areas develop, residential density should not exceed 1 unit per 30,000 square feet of land area. In this regard, the Plan applies the standards currently in effect for the Town's A-1 zoning district. If new houses are proposed in the future, they would optimally be clustered together on small lots to preserve natural areas. Ideally such land planning can create a continuous recreational open space linking the Town's Eyler Road Park with the County's Roddy Road Park.

**Residential Medium Density:** The yellow areas on the map indicate areas planned for "complete neighborhoods" which would allow for a variety of housing types, open spaces, parks, institutional uses, and, in rare instances where applicable, small neighborhood commercial uses. This represents a departure from the standard Euclidian zoning districts that separate housing areas into subdivisions typically with uniform densities, lot sizes, and housing types. As shown on Map 10, future neighborhoods are recommended along the north and east sides of Thurmont, as well as on the southwest side, west of the highway.

Future residential developments should achieve a net density of between four and five units per acre while providing a mix of housing types at a variety of price levels<sup>24</sup>. To implement the concept of complete neighborhoods most effectively, the Town could consider adopting residential planned unit development standards, making them applicable to each major tract of land in the growth area. This is discussed on Chapter 3.4, A Plan for Land Use.

**High Density Residential:** About 24 acres are shown as high density residential including the area that adjoins the planned commercial center at the intersection of Roddy Creek and Franklinville Roads on the west side of U.S. Route 15. The Simmers property, discussed already in the context of anticipated development, is recommended for high density development too. Unlike the complete neighborhood designation, where high density is an option in the context an overall neighborhood plan, the "high density" designation signals the plan's intent to promote housing types such as townhouse and multi-family buildings with overall densities of at least 10 units per acre.

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<sup>24</sup> Net density is expressed in housing units per developable acre. It is calculated once the overall acreage is reduced to account for land that either cannot be developed because of environmental constraints or must be set-aside for major open spaces and other non-residential uses.

***Institutional:*** Existing institutional uses in the growth area are also shown on Map 10, including Catoclin High School. The Plan fully anticipates and supports the development of more institutional uses such as places of worship, schools, nursing homes, and civic buildings in the growth area, especially as part of complete neighborhoods.

***Commercial:*** New commercial land uses are recommended at the intersection of Roddy Creek and Franklinville Roads primarily on the west side of U.S. Route 15. The area designated on the plan could accommodate close to 400,000 square feet of commercial space, large enough for a community shopping center. Residential apartments above commercial could also be allowed as part of an approved master-planned center.

***Office and Light Industrial:*** Office and industrial uses are recommended in the northwestern portion of the growth area near U.S. Route 15. Nearly 150 acres are designated for office and light industrial use. The area can readily support two or more business parks. With competent business park design and infrastructure planning, this acreage could accommodate up to 1.3 million square feet of light industrial floor area<sup>25</sup>. One of the objectives of encouraging light industry at this location is that it can thrive without causing truck traffic in Town. This plan anticipates that, over the long term, some industrial businesses in Thurmont that do not require railroad frontage may relocate to this area.

***Legacy Light Industrial:*** The Town's legacy industrial uses are those that benefit from direct access and proximity to the railroad. The planned growth area includes 75 acres designed for the expansion of the existing industrial areas along Carroll Street. This acreage could accommodate about 262,000 square feet of additional building area if developed like the existing industrial uses and more if developed at a high intensity.

### **Planned Development Potential**

In summary, Table 15 provides an estimate of development potential within the growth area. This table is not meant to show how much development would be permitted in future years on any given tract of land and it does not constitute prior approval for water or sewerage services. It is meant only as a general guide for long-term planning. It provides a reasonable estimate of development potential if the growth area were to build-out according to the recommended land use pattern shown on Map 10. As shown in the table, nearly 1,020 acres are developable with a potential for 2,220 housing units and 1.96 million square feet of commercial, office, and industrial floor area.

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<sup>25</sup> The industrial corridor between Thomas Johnson Drive and U.S. Route 15 north of downtown Frederick is a local example of the minimum level of development intensity intended.

**Table 15**

Development Potential, Designated Growth Area

Land Use Type	Total Acreage	Development Potential			
		Potential Housing		Potential Commercial and Light Industrial	
		Units	Gross Density (units / acre)	Floor Area (Sq. Ft.)	Foor Area Ratio
Land Preserve-Residential	28	25	0.9	-	-
Medium Residential	713	1,995	2.8	-	-
High Density Residential	24	200	8.3	-	-
Commercial	31	-	-	399,880	0.30
Office / Light Industrial	150	-	-	1,303,315	0.20
Legacy Light Industrial	75	-	-	261,885	0.08
	1,020	2,220		1,965,080	

**Guiding Principles for the Growth Area**

The build-out of the growth area would only occur in the distant future, beyond this Plan’s time horizon of 2040. The continuation of the pattern, under County zoning rules, of large lot residential subdivisions, the division of farmland into roadside residential lots, or the subdivision of land for highway-oriented businesses, is not supported by this Plan. The Town does not want the growth area to develop in an uncoordinated or haphazard way. Mindful of the eventual planned and coordinated development of the growth area, individual development projects must be designed and oriented toward advancing the Town’s long-range goals so that Thurmont can expand logically and efficiently. The following principles are intended as guides for how the Town will expand within its growth area.

*Land development should occur only through annexation, through the provision of municipal services, and under the Town’s land use rules and regulations. All towns have vital interest in the pace, type, character, and impact of development on their periphery and within areas they may expand.*

Coordination between the Town of Thurmont and Frederick County is essential to achieving the Town’s vision as a well-planned community surrounded by natural areas and farmland. This Plan recommends that the subdivision of farmland into large residential lots within the growth area cease. To provide optimal conditions for the logical expansion of the Town, this Plan also recommends against further farmland preservation within the municipal growth area.

In the years ahead this Plan recommends that the Town and County map a “joint planning area” encompassing lands where coordination in the review and development proposals between the Town and County would regularly occur. This joint planning area would not only include the Town’s planned growth area but also area beyond the growth boundary where land use is predominately agricultural and resource conservation. County farmland preservation maps show that just beyond the growth boundary, private property owners have preserved considerable acreage through farmland preservation programs in coordination with Frederick County. In combination with natural open spaces, this farmland creates greater assurance the Town will always have a greenbelt around it.

*Natural area should guide the location of future land development within the growth area. In all decisions about development in the growth area, the underlying resource base should be considered, natural areas that are at risk of being harmed by development must be protected.*

This principle reinforces the idea that environmentally sensitive areas in the growth area are to be protected in perpetuity. As shown on Maps 9 and 10, Thurmont’s planned growth area contains major streams and tributaries, extensive floodplains, wooded stream buffers, wetlands, forests, and steep slopes. Except on the east side of Thurmont, the boundaries of the growth area are in fact largely defined by these resource features. The Town will require that development within the growth area not only avoid such areas but be designed in such a way as to allow for their expansion, such as through the widening of stream buffers, the afforestation of land in close association with existing forests and floodplains, and the avoidance of wetlands and their associated areas of high-water tables.

*Development within the growth area must look like it belongs in Thurmont, support and advance the character of the Town, and fit compatibly with its surroundings. Development in the growth area must be found capable of providing a lasting benefit to the community, including the conservation of scenic views.*

Elements of the character of Thurmont include parks and open spaces, scenic views of the Catoctin Mountains, small churches and other land uses that support nearby residents, and neighborhoods that are walkable. New development in the growth area will be required to address these elements, to maintain viewsheds where possible, to provide space for institutional uses, to lay out walkable streets, sidewalks, and trails, and to provide high quality parks and open spaces.

For example, this Plan recommends that development along U.S. Route 15 incorporate the purposes and goals for conserving the Catoctin Mountain National Scenic Byway. The Byway is part of the adopted Frederick County Scenic Byway Plan and the Journey Through Hallowed Ground Scenic Byway, adopted by the Town of Thurmont. This Plan recommends the preservation of the scenic qualities of the Byway through Thurmont and its growth area. The Town and County must strictly review development proposals to ensure the protection of scenic views and that signage, lighting, and other elements of site development do not distract from the quality of the existing viewshed. Development and land use activities that are found by the Planning Commission to be sited in a manner that adversely impacts the scenic view along U.S. Route 15 are not consistent with this Master Plan.

### Summary of Policy Recommendations

The following list is a summary from the forgoing discussion of the main recommendations regarding municipal growth and expansion in Thurmont through 2040.

- All land in the planned growth area is eligible to be annexed at the discretion of the Mayor and Town Commissioners. Land outside of the growth area is not.
- No land development in the planned growth area should be allowed unless it is annexed and provided with municipal services. However, there is one qualification: it would be consistent with this Plan if the Mayor and Town Commissioners were to decide to extend services without immediate annexation provided the property owner contracts with Thurmont through a pre-annexation agreement guaranteeing annexation at such time as the Town decides. A pre-annexation agreement, with appropriate land use development related conditions, can be effective when a lot requires a public water or sewer connection before the Town is ready to extend its municipal limits.
- Expand the municipal water and sewerage systems to eliminate deficiencies in capacity, treatment, collection, and distribution so that: (A) capacity reserves are maintained for unexpected circumstances, (B) capacity is available to serve expected potential demand from property already within the Town, and (C) capacity is available to service at least the growth projected over the forthcoming 20 years.
- Seek the annexation of lands within the high-pressure zone provided the landowner / developer contracts with the Town to expand water and sewerage infrastructure to completely serve the development potential at developer expense.
- Protect and conserve the underlying environmental and cultural resources and scenic views within the growth area, along the Catoctin National Scenic Byway and elsewhere to ensure that new development and land use activities fit compatibly with the character of the Town and its environs.

## 3.2 A Plan for Natural Resources

Thurmont's geological history and resulting sensitive natural areas have and will always impact development and give the Town its unique character. Steeply sloping terrain, streams, flood zones, wetlands, groundwater, and forests are the foundations for town planning in Thurmont. Comprehensive planning allows Thurmont to identify these areas and the natural services they provide and the limitations they impose so that the Town develops in harmony with these underlying conditions.

This Plan focuses on locating development outside of sensitive areas and improving water quality with stream buffers. The Town will insist that all development use low impact development techniques, that stormwater be managed through non-structural techniques, and that shared stormwater management systems be used to the extent possible.

### Objectives

1. Preserve and protect the remaining sensitive natural environmental features and sensitive areas and the key roles they play in sustaining life and property in and around Thurmont.
2. Increase the amount of forest cover in Thurmont with special attention to stream buffers and floodplains where feasible, parks and along streets, major development sites and required open spaces in subdivisions, and wellhead protection areas.
3. Cultivate a love for the local outdoors, appreciation for the natural geology, understanding of local wetlands and natural hydrology, and greater access to Hunting Creek and the forests in and around Town.

### Recommendations

#### [Incorporate Low Impact Development and Environmental Site Design into Development Plans](#)

Low Impact Development (LID) uses the natural environment and non-structural stormwater management systems to manage stormwater at its source. LID approaches include preserving the natural landscape and restoring natural features as part of development. This approach seeks to minimize impervious surfaces and to use bio-retention, rain gardens, vegetated rooftops, rain barrels, and permeable pavements.

Environmental Site Design (ESD) is based upon the same principles as LID. Maryland’s Stormwater Management Act defines ESD as “using small-scale stormwater management practices, nonstructural techniques, and better site planning to mimic natural hydrologic runoff characteristics and minimize the impact of land development on water resources.” ESD techniques optimize the conservation of natural features, minimize impervious surfaces, slow runoff to maintain discharge timing and increase infiltration and evapotranspiration, and use other nonstructural practices or innovative technologies approved by the Maryland Department of the Environment. Very importantly, ESD emphasizes early planning of a site, where the natural resources of the land inform site design so that key natural elements of the site are identified, preserved, and integrated into the stormwater management approach.

### A Town Forestry Program

Institute an urban forestry program aimed at increasing the amount of tree coverage town-wide by (1) planting street trees, (2) requiring a minimum amount of tree coverage on new lots at time of subdivision approval, (3) encouraging the planting of native species on existing lots, (4) encouraging property owners to conserve wooded areas to the extent possible, and (5) growing local forests through the forest resource ordinance. Thurmont’s forest cover currently approximates 401 acres or 20 percent of the Town, exclusive of street trees and other stand-alone trees or small pockets.

By agreement between the Town and Frederick County, the County administers State required forest conservation laws in Thurmont via its Forest Resource Ordinance. This Ordinance applies only to development projects and in the past developers have met forest resource requirements by paying fees, in lieu of planting trees, into a County administered fund for use elsewhere. This Master Plan advises strongly against this, and that the Town consider adopting and administering its own forest resource ordinance if it is deemed necessary to promote local forest conservation. Forest retention and forest planting within the Town limits is the optimal means for implementing a forest resource ordinance in Thurmont<sup>26</sup>.

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<sup>26</sup> Some forest acreage will be eliminated through the development process, some existing forest area will also be protected in perpetuity through easements, and new forest areas will be created as a condition of development approval. Also, through the Town’s use of residential clustering, future residential subdivisions (including two now in the plan approval process) will convert bare ground to new forests. Cluster subdivisions create the possibility for more preserved open space which logically provides space for planting new forests in the Town. See the Thurmont Subdivision Regulations, Section VI.

### 3.3 A Plan for Water Resources

The term “Water Resources” refers to the Town’s drinking water and water in local streams<sup>27</sup>. The evaluation of existing conditions regarding the Town’s wells and source water is provided in Section 2.3. That same section discusses stream quality and the role of stormwater management in reducing pollutant runoff into surface waters and eventually the Chesapeake Bay.

Maryland entered into the 2014 Chesapeake Bay Watershed Agreement committing to achieve targeted reductions in the amount of pollution entering the Bay, especially nitrogen and phosphorous by 2025. The current focus is on the reduction of excess nitrogen flowing into surface waters and the Bay. Each of the counties in Maryland have a targeted reduction to achieve. Because Frederick County is mostly rural and nitrogen reduction is the main objective, Frederick County’s remaining reductions are expected to come about almost entirely using best management practices related to agricultural runoff.

Thurmont will continue to contribute to meeting the State’s pollution targets by reducing the pollutant loadings generated within Town limits. One of the most direct and measurable ways the Town will do this is through stormwater restoration work related to existing impervious area. Thurmont is required under the Maryland Department of the Environment’s MS-4 program to implement modern stormwater management to reduce pollutants from impervious surface areas that were installed/constructed prior to modern stormwater management regulations. Under the MS-4 program, the Town is now working to “restore” 69 acres of existing impervious coverage.

Over the longer term, the Town will work to reduce or minimize pollutant runoff through new development with ESD under modern stormwater management rules. It will also seek to bring about water quality improvements by following this Plan’s recommendations including those related to open space preservation, forest retention, the creation of stream buffers, and redevelopment.

#### Objectives

1. Ensure the long-term safety and quality of the Town’s drinking water.
2. Protect the water quality of the streams in and around Thurmont as the Town develops.
3. Continue to reduce water pollution by retrofitting antiquated stormwater management adding new green solutions to address untreated impervious areas, planting trees, restoring stream buffers and other approaches.

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<sup>27</sup> The infrastructure related to the supply, production and distribution of drinking water is discussed in the section titled Community Facilities.

4. Low impact land development (LID) techniques are used to the greatest extent possible to minimize the ecological impact to area water resources.

## Recommendations

### Wellhead Protection

To optimally protect the underlying water sources for Thurmont, the Town's 2013 Source Water Protection Plan recommends that the Town adopt its own Wellhead Protection Ordinance<sup>28</sup>. Such an ordinance works by designating zones that encompass source water protection areas and then by regulating the type of land uses and activities to reduce the risk of contamination. MDE has published a model ordinance which the Town could readily customize and adopt. The other aspect of wellhead protection is to mitigate to the extent possible currently identified contamination sources on the land. These sources have already been identified in the Town's Source Water Protection Plan.

### Ensure Abandoned Wells are Closed

Coordinate with the Frederick County Department of Environmental Health and the State of Maryland in ensuring that any abandoned wells are properly and permanently sealed to prevent the potential for pollutants to enter the water supply.

### Protect Remaining Forest Areas and Steep Slopes

Forests left in a natural condition are optimally suited to protect water quality both surface water (such as Hunting Creek) and groundwater reserves. To the extent possible the Town should work to prevent them from being cleared, graded, and developed to urban uses. As noted in the land use and municipal growth chapters, certain parts of the planned growth area are currently forested. The Plan recommends that if these areas do develop, they develop in a manner that prevents mass grading and that preserves as much of the forest as possible.

### Stream Buffers

This Plan aims to establish planted stream buffers along all streams that run through the Town and its designated growth areas. Where redevelopment and the intensification of existing uses of land is proposed or where new development is proposed on properties containing streams, the Plan recommends that broad stream buffers be established. Naturalized buffers play a significant role in protecting water quality. Also, the Plan recommends that the Town plant buffers along streams that are on publicly owned properties where feasible.

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<sup>28</sup> Thurmont's source water assessment areas, those inside and outside Town limits, are presently addressed by the Frederick County Wellhead Protection Ordinance. To secure optimal protection and enable more direct control of the Town's water quality, the 2013 Source Water Protection Plan recommends the adoption of model ordinance prepared by Maryland Department of the Environment.

### Modern Stormwater Management

Redevelopment under modern stormwater management regulations generally improves the quality and reduces the quantity of runoff. The Town will continue to enforce stormwater management regulations that reduce water pollution through its agreement with Frederick County by which the County administers stormwater management and sediment and erosion control regulations within Town limits. In the early or conceptual parts of development planning, the Town will guide developers to use low impact development and environmental site design, which are discussed in Section 3.2.

### Minimize Impervious Surfaces

Non-point water pollution refers to the chemicals, fertilizers, and sediments that wash off impervious surfaces into streams. The good water quality in Hunting Creek is related to the relatively low level of impervious surface coverage in its watershed. About 3.8% of the Hunting Creek watershed, or 1,120 acres, is covered in buildings, streets, driveways, and parking lots. The long-term goal of this plan is to remain well under 10% as the Town develops and expands into its growth area.

Since Thurmont is the only urban center in the Hunting Creek watershed, it has the greatest ability to impact the health of Hunting Creek. To keep from exceeding 10% impervious coverage, no more than 1,700 more acres of land in the entire watershed (the equivalent to 2.6 square miles) can be converted to impervious coverage. So, over the next 20 years, as development takes place in Town and its growth area, the Town will aim to minimize the amount of new impervious surface area created.

The Town has made great strides in this regard already by recently adopting standards for narrower neighborhood streets and facilitating the clustering of houses on small lots which reduces the length of both public streets and private driveways<sup>29</sup>. Other ways that will be considered to reduce impervious coverage include reducing parking requirements, requiring pervious materials for parking lots, prioritizing the use of pervious materials in parks and in major developments, and incentivizing the use of green roofs and the removal of unused lot coverage.

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<sup>29</sup> See Thurmont Subdivision Regulations.

## 3.4 A Plan for Land Use

This land use plan focusses on the general pattern and distribution of activities through 2040. A land use plan is not a zoning map, instead it is a guide to the use and development of land, showing the preferred general use of every parcel. The zoning map is more than a guide, it is part of the Town's zoning laws and divides Thurmont into districts, each having its own set of use and development regulations. For example, some zones permit housing while excluding most commercial uses. While a zoning map is not a land use plan, it is required to be consistent with a land use plan.

This new 2040 Master Plan advances many of the previous plan's recommendations and policies and provides guidance for future land uses and development. Following or concurrent with adoption of this Plan, a new zoning map would be adopted with the aim of implementing the Plan. The land use plan is interrelated with many of the other elements discussed in this report. Some of the land use ideas and recommendations highlighted here are detailed further in other sections and the land use recommendations for the planned municipal growth area are provided in Section 3.1.

Implementing the land use plan would not change the land use pattern in Thurmont. Instead, it would optimize this pattern for the benefit of residents, existing and future. This Plan seeks to revitalize Downtown, conserve the Town's heritage neighborhoods, guide commercial uses into specific centers of activity, make the Town a center of economic development and employment, enhance the potential for the private housing market to deliver a variety of housing types to meet the needs and preferences of residents of different income levels and life stages, expand parks and open spaces, protect the remaining forests in and around the Town to the extent possible, and sustain Thurmont's small town character.

Thurmont will absorb a portion of Frederick County's household growth and commercial businesses. Over the next two decades, this will happen through new development both within the Town's current boundaries and within the planned growth area. So, the question that Thurmont faces is: How will this new development be arranged and organized? The answer, at least in part, is that Thurmont's existing character and settlement patterns will mostly be the model for future development. Thurmont will remain a compact community with interconnected neighborhoods, quality open spaces, scenic vistas, and a greenbelt of farms and forests.

### Objectives

1. Thurmont's historic character is protected even as new buildings are built. The design and aesthetic qualities of new buildings and neighborhoods should follow traditional neighborhood characteristics and be compatible with nearby historic buildings.

2. Enhance and protect the residential qualities of the Town's oldest platted neighborhoods near Downtown and along Main Street through a program to modernize and beautify the public rights-of-way and infrastructure such as modernizing drainage, installing sidewalks and crosswalks, planting street trees, and promoting compatibility of new buildings with the established character.
3. Within the planned Downtown development district, foster redevelopment and revitalization and the expansion of residential, commercial, and cultural activities that enhance the joy of living in Thurmont. Downtown Thurmont will grow into a vibrant commercial, residential, and cultural center for the Town and the region.
4. Guide the development of large tracts of land into residential neighborhoods with residential architecture and community design that encourages neighborliness, outdoor recreation, and formal and informal open spaces.
5. New neighborhoods are only developed with thoughtful attention to residential amenities such as walking trails, parks, and open spaces, and are undertaken in compact arrangements at densities that can cost-effectively be served by public facilities and services.
6. Thurmont's land use pattern supports the development of a strong and modern business and light industrial base that provides a solid assessable tax base for the Town and employment opportunities for its residents.

## General Land Use Plan Recommendations

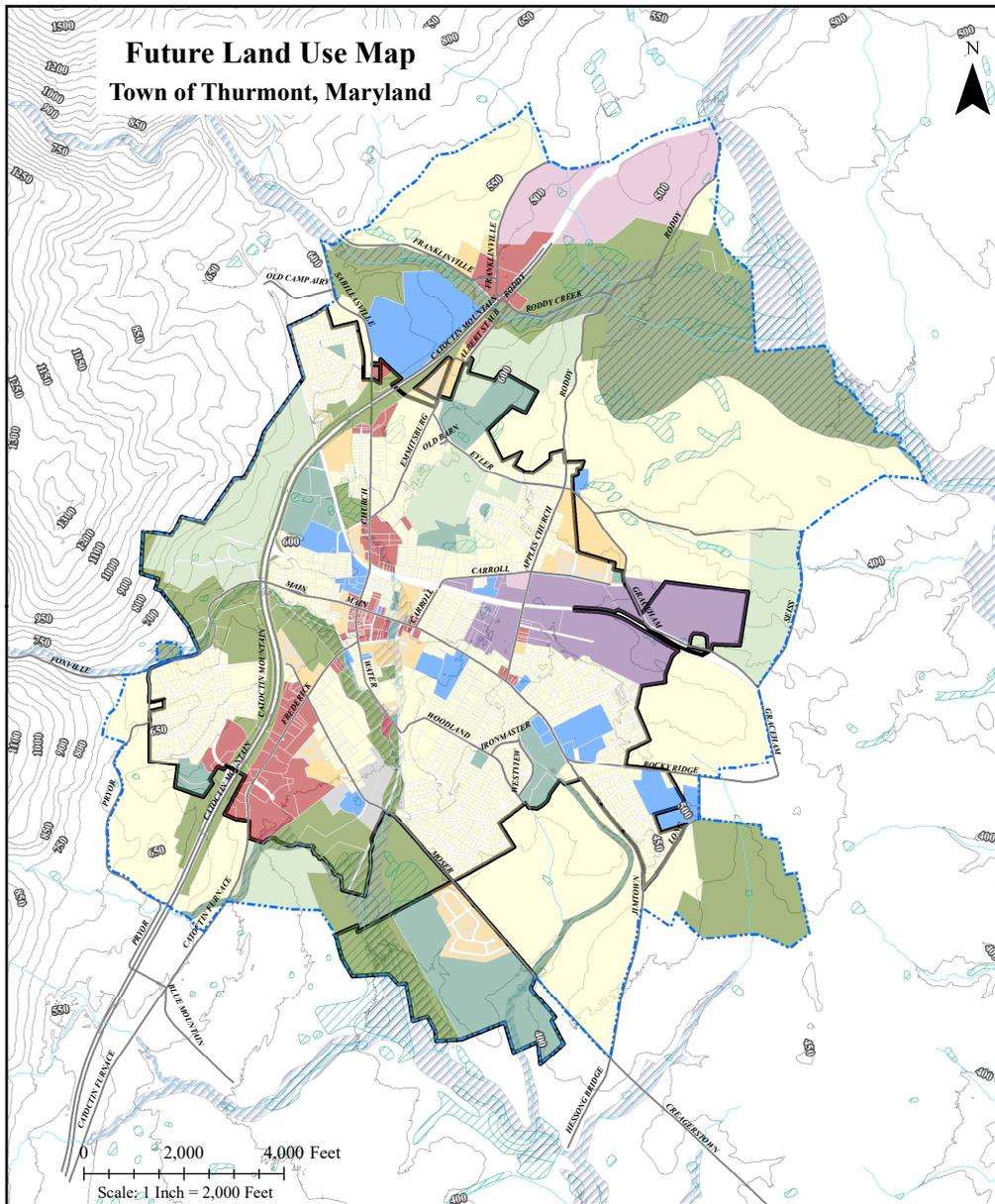
Map 11, Future Land Use Map, shows the land use plan for the Town and its growth area through 2040. It is the guide to physical growth and development of Thurmont. The use designations for land within Town limits are essentially the same as those for the planned growth area, which are also shown on the map. The use classifications and their purposes are discussed below.

**Resource Conservation:** Areas planned for Resource Conservation encompass the 100-year floodplains associated with High Run and Hunting Creek that are still mostly undeveloped. They also include significant forests and open spaces that are environmentally sensitive like Thurmont Community Park and the wetland-forest complex off Moser Road near the Wastewater Treatment Plant. Resource Conservation also includes properties south of Park Lane extending from Downtown encompassing the area where the High Run floodplain broadens. These areas are, to the extent possible, meant to be protected to perform their resource functions, like retaining flood waters, recharging municipal ground water supplies, and protecting downstream water quality.

*Open Space:* Areas planned for Open Space in Thurmont have generally included improved public and private outdoor recreational areas. This Plan also recommends the Open Space designation for the Blue Ridge Cemetery and its associated grounds between U.S. Route 15 and Altamont Avenue. The designation signals the Town's intention that these lands remain in open space through 2040.

*Agricultural and Residential Preserve:* The light green on Map 11 identifies areas where the preservation of open space is essential and allowing for residential use is of secondary importance. This Plan recommends that if such areas develop in residential use, density should not exceed 1 unit per 30,000 square feet of land area. In this regard, the Plan applies the density standard currently in place for the Town's A-1 zoning district. Areas presently zoned A-1 are proposed to be classified as Agricultural and Residential Preserve (ARP). The Plan also designates areas on the hillside adjoining Catoclin Mountain Park as Agricultural and Residential Preserve. There are steep slopes in these areas and many large residential lots have already been platted. For lands with this use designation, the Plan strongly recommends that the Subdivision Regulations be amended to require clustering of new houses on smaller lots to preserve natural areas, expand existing forests, manage stormwater, and reduce area devoted to streets.

*Medium Density Residential (up to 5 units per acre):* The yellow shading within the Town limits indicates areas planned for, or planned to remain in, a medium density residential use. The primary purpose is to ensure space within the Town for a future residential use. As shown, there are undeveloped tracts of land distributed throughout the Town recommended for future residential use.



- |                                       |                       |
|---------------------------------------|-----------------------|
| <b>Land Use Type</b>                  | — Stream              |
| Resource Conservation                 | — Major Road          |
| Open Space                            | — Contour (50-foot)   |
| Agricultural and Residential Preserve | Wetland               |
| Residential, Medium Density           | Floodplain (100-year) |
| Residential, High Density             | Municipal Boundary    |
| Commercial                            | Municipal Growth Area |
| Institutional                         |                       |
| Office / Light Industrial             |                       |
| Legacy Light Industrial               |                       |
| Utility                               |                       |

Map Created: July 26, 2022  
 Data Sourced from: Frederick County GIS,  
<https://www.frederickcountymd.gov> and  
 Maryland Department of Information Technology,  
<https://data.imap.maryland.gov/>

Map 11

As a general guide, the optimal net density of residential development in areas that might develop in the future would approximate four to five housing units per acre<sup>30</sup>. However, housing types allowed would only include single-family detached houses and other detached housing types, such as duplexes and triplexes that are architecturally compatible in scale and design with single family houses. The character, density of houses, or patterns of development in neighborhoods presently developed in residential use either, at medium or lower densities, are not intended to change; these should be conserved and protected.

The recommended exception to the above stated rule about uses in future residential area would be cottage housing communities, which are master planned communities of small houses whose residents may share common open spaces and parking lots. A cottage housing project in Thurmont would need to meet a bona fide public purpose or need such as housing for low-income residents and could only be developed under strict standards related to density and ownership and maintenance of common areas. The Thurmont Planning Commission has begun to deliberate on a proposed set of zoning text amendments which would, if adopted, permit cottage housing under certain conditions in the Town's residential zoning districts.

*High Density Residential (up to 10 units per acre):* The primary purpose for the "high density" designation is to signal the Plan's intent to promote a diversity of housing types such as townhouse and multi-family buildings, with overall densities up to 10 units per acre. For the most part, this designation covers existing townhouse neighborhoods, apartment complexes and condominium buildings. This Plan designates several new parcels for higher density residential within current Town limits, the Simmers Parcel on Apples Church Road.

*Institutional:* This designation signals the Plan's intent that institutional uses remain the preferred use on those properties so designated. The Plan supports the development of institutional uses such as places of worship, schools, nursing homes, and day care centers in certain residential and commercial areas and the Zoning Ordinance would continue to accommodate them.

*Commercial:* Recommended commercial areas are clustered along Frederick Road and Church Street. They are also located on Carroll Street and along Main Street inside and outside of Downtown, among other places. As noted later, the commercial designation within Downtown implies an allowed mix of residential and commercial uses.

*Office and Light Industrial:* As shown on Map 11, office and light industrial uses within the Town's existing boundaries are recommended on the western side of U.S. Route 15, between Emmitsburg Road and U.S. Route 15, just east of Frederick Road at the planned location of the Thurmont Boulevard, and in the southwest quadrant of the Apples Church Road - Carroll Street intersection.

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<sup>30</sup> Net density is expressed in housing units per developable acre. It is calculated once the overall acreage is reduced to account for land that either cannot be developed because of environmental constraints or must be set-aside for major open spaces and other non-residential uses.

*Legacy Light Industrial:* The Town's legacy industrial uses are those that benefit from direct access and proximity to the railroad. The Plan does not expand this designation to new lands within the current boundaries of the Town.

## A Proposed Downtown Development District

### Creating Mixed Use Vitality and Encouraging New Residences

Within and near Downtown, mixed-use development is encouraged as well as a broad array of land uses including the commercial uses that exist there today and a variety of housing types such as apartment and condominium buildings, senior housing, and townhouses. The maximum residential density on a developable lot in the Downtown is recommended to be one housing unit per 1,200 square feet of lot area, or about 36 units per acre.

The Plan also recommends lifting the restrictions on property zoned Town Business District that presently limit apartments in commercial buildings to one unit per 500 square feet of commercial floor area and that require residential units to only be on the floor(s) above a commercial use. This Plan further recommends that the Town undertake a master plan for Downtown that will involve (1) drawing the boundaries of a Downtown Development District, (2) adopting zoning amendments and design standards to bring about high-quality revitalization within the District, and (3) adopting local property tax credits to incentivize real estate investment including the adaptive reuse of historic buildings. Further, as a matter of development policy, this Plan recommends that a share of current remaining water and sewer allocations be reserved for use in Downtown.

### Community Character

Development design guidance, or the lack thereof, can affect real estate values, community pride, and the overall investment climate in a community. Regarding standards for development, the Town will consider adopting architectural and building design guidelines that will guide both infill development and redevelopment only within the proposed Downtown Development District. One of the most important goals is to preserve and protect the historic character of Downtown. This recommendation is not intended to apply to existing single-family houses that may be in the Downtown Development District.

Promoting compatibility between new and traditional buildings would help protect the Town's character. Promoting harmony and cohesiveness has always been an essential objective of town planning, one that was traditionally achieved in large part because property owners within a place (and local builders) shared a common design language. But that is hardly the case anymore.

Local properties can be owned by outside corporations that design their buildings to advance brands rather than to complement an established streetscape or a heritage of local building. Regretfully, many builders or land developers have their “models” whether the site is in a small mountain town or a new suburban subdivision, which means that, even in an historic downtown, landmark buildings could be replaced with new ones that bear no resemblance to the Town’s unique history and setting. If property owners build with little regard for community character, the sense of place can be eroded over time, leaving fewer and fewer examples of traditional character remaining as guideposts. Even caring property owners, when they contend with the opportunities and constraints of land economics and finance can lose sight of the shared building norms and ideas that shaped the character of buildings and sites throughout the Town’s history.

It is the Town’s position that the essential character defining elements of buildings in Downtown Thurmont must be used as the model for future buildings and site improvements there. The Planning Commission rejects formulaic building design and franchise architecture, signage, and new buildings or site layouts that impair rather than complement the Town’s historic character and natural setting. It also however rejects the idea that builders should slavishly adhere to architectural styles customary to Thurmont or to a specific period in history. It is not important to mimic existing buildings; the important thing is that new buildings be compatible with the old, not that they look like the old. New buildings should look like they belong; they should have elements, scale, massing, colors, and materials that harmonize with the established community character.

As part of the recommended master plan for the Downtown Development District, the Town should evaluate the character of Downtown’s buildings, signs, and structures and select those elements that set the standard for Thurmont’s traditional architecture and design character. Upon completion of that master plan, the Town could create and adopt architectural, building, and site design guidelines that would shape both infill on vacant lots and development of new buildings. Application of design standards is most appropriate where the physical and visual properties of buildings and sites can significantly influence the character of the Town; that is certainly the case in Downtown.

Because buildings and community design cannot be separated from their unique physical setting and “sense of place”, the above mentioned plan should also identify all character-defining landmarks and the best sight lines to the mountains and other vistas. The preservation of these sight lines would then be protected through new development regulations and/or guidelines.

## Residential Planned Unit Development

This recommendation applies mostly to the planned growth area as shown on the next exhibit, where large tracts are designated for medium density residential use (i.e., density up to 5 units per acre). However, it is applicable to tracts of land in the Town too; generally, tracts of about 10 acres or more. As noted in Chapter 3.1, Municipal Growth, these tracts of land are intended to be developed as complete neighborhoods which means they become master planned residential communities with supporting non-residential uses, like institutions, parks, open spaces, and limited commercial buildings.

To implement complete neighborhoods, this Plan recommends adopting a set of zoning amendments creating residential planned unit development (PUD) districts and approval procedures. A PUD district can be a “floating zone”, which can be thought of as separate district that floats over certain pre-qualified tracts of land and is allowed to settle down onto a tract upon Town approval. In the other approach, the PUD district is a comprehensively mapped zoning district (like other districts on the Zoning Map). This approach provides by-right flexibility, as well as special requirements, on the use and development of land. In both cases, the PUD provides the Town will more discretion in the approval process and the developer with more flexibility in plan design.

The exhibit below provides a vision statement for each major tract of land where a PUD is recommended. For those designated lands currently outside of town limits, when a conceptual plan is submitted with the petition for municipal annexation, the plan will be evaluated against the respective vision statement in the exhibit above. Later, when a PUD plan is submitted for Town approval, the Planning Commission and Town Commissioners would apply their discretion to evaluate whether the developer has used the flexibility allowed under the PUD zoning to achieve a complete neighborhood that complies with the visions herein recommended.

It is the general intent of PUD zoning to guide the placement, design, use, and density of well-planned residential neighborhoods that can offer a variety of building types and uses with optimal freedom to achieve great community design within the context of a site’s location and special attributes. More specific objectives to be achieved by PUD’s in Thurmont are as follows:

- To encourage cohesive, functional, and aesthetic use of open spaces including connections with existing and planned open space on adjoining tracts of land and the preservation open vistas.
- To encourage flexibility in the design of neighborhoods and construction of buildings so they are responsive to the unique environmental, cultural, and scenic resources that characterize a property and its surroundings.
- To encourage innovations in the development of land to bring about very low impact patterns of development, especially in or near environmentally sensitive areas including within forested areas.
- To tie the development of land more closely to the goals and recommendations of this Master Plan.

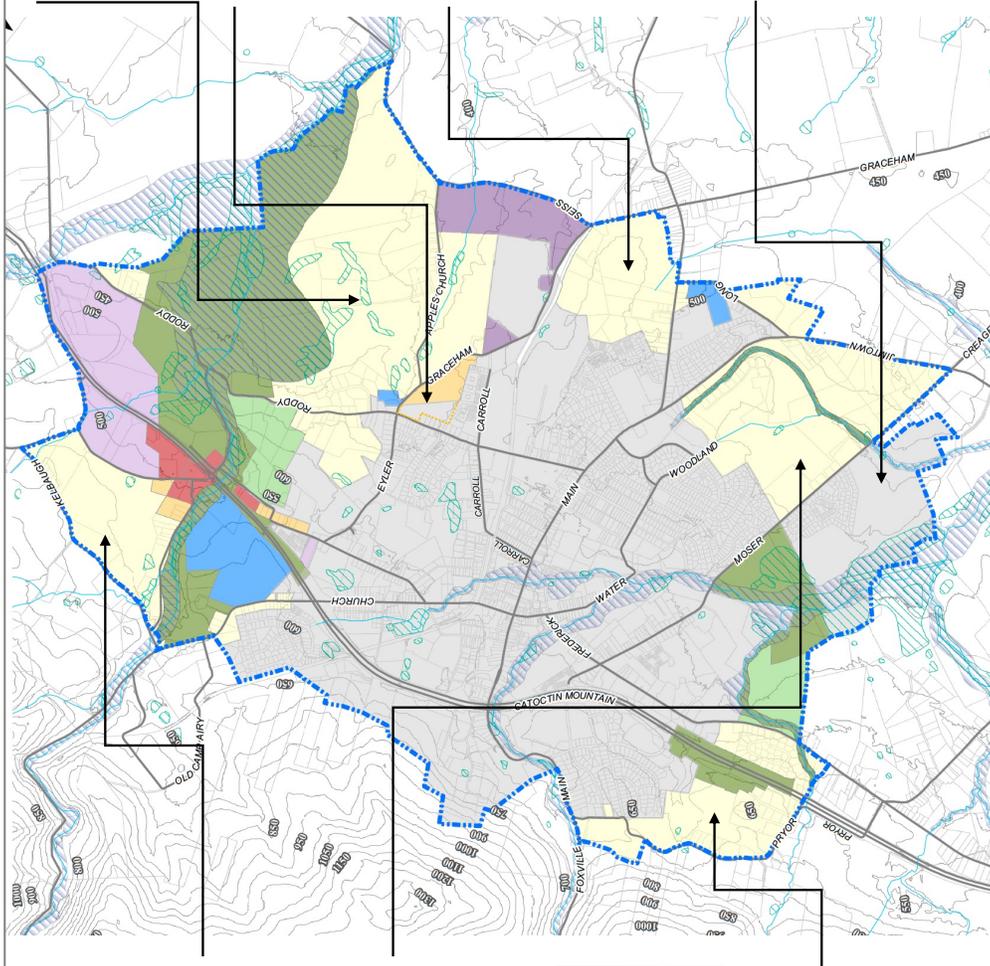
**Guidance for Thurmont's Planned Neighborhoods**

**Clustered Neighborhood along the Catoctin Mountain Scenic Byway**  
 Streets and houses, designed and positioned to conserve the open hillside character

**Traditional Neighborhood with Catoctin Mountain Views**  
 Extension of the East Side park, grid streets, houses front quiet tree-lined streets, many landscape open spaces



**Traditional Neighborhood with Eastern Valley Views**  
 Streets and lots laid out to maximize the view to the east out over Thurmont and the valley beyond



**Traditional Neighborhoods with Catoctin Mountain Views**  
 Streets, houses, and expansive open spaces designed and positioned to conserve the open aspect and western mountain views

**Intergenerational Neighborhood**  
 A variety of housing types to meet the housing needs of families and seniors with supporting institutions, formal open space and street arrangements, and pedestrian connections to Town amenities

**Neighborhood in a Forest Preserve**  
 Houses set within a significant preserved woodland, streets designed to minimize grading, houses sited to preserve trees



**Open Space Preserve Hamlet**  
 Small villages (hamlets) set within a significant open space preserve



## 3.5 A Plan for Housing

### Objectives

1. Encourage a variety of housing types in Thurmont to maintain the Town as an inter-generational community.
2. Increase the supply of quality housing to meet the affordable housing needs of the Town's households that earn less than 60% of the median household income and thus face a high-cost burden.
3. Remain flexible to accommodate changing housing needs over time in relation to both the production of new housing, preservation, and repurposing of existing units especially considering the aging trends in area population.

### Recommendations

The recommendation in this chapter mostly addresses the long-term goal of housing affordability and senior housing. Frederick County is also focused on the challenge of ensuring that housing remains affordable to its residents and the Town and County would benefit from ongoing coordination over the next 20 years to address housing<sup>31</sup>.

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<sup>31</sup> For more information and the documents of County data and recommendations see [Frederick County Affordable Housing Needs Assessment](#), Nov. 2016, at the Department of Housing and Community Development, Frederick County.

Support a land use pattern that encourages multiple housing types and at varying densities.

The Town’s current zoning generally allows for a variety of housing types including two-family dwellings (duplexes), townhouses, apartments in combination with commercial buildings, and multi-family dwellings. In practice though specific standards in the code make it difficult for private property owners to deliver these housing options, even when they are otherwise compatible with neighborhood character.



Increasing the supply of new housing, while conserving existing neighborhood character is possible and the Town should continue to encourage a mix of housing types by reducing unwarranted regulatory obstacles. Presently the conversion of a single-family house to a two-family house requires the lot to be two times the size of the standard lot, or at least 16,000 square feet. Duplexes are prohibited in the R-1 and R-2 zone and while they are allowed in the R-3 zone, a duplex lot must be 50% larger than the standard minimum sized lot.



Accessory apartments are not allowed at all. Duplexes and accessory apartments can be delivered without land development and are compatible within all residential neighborhoods. Duplexes can be essentially indistinguishable from a single-family house as shown in the photographs on this page<sup>32</sup>. Lastly, this Plan recommends that within the Downtown the conversion of street level commercial spaces to residential use not be automatically prohibited by ordinance.

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<sup>32</sup> Credit. The source of these photos and the outline of housing types herein is Opticos Design, “Missing Middle Housing” which is available at [www.missingmiddlehousing.com](http://www.missingmiddlehousing.com).

### Support the creation of more affordable housing units.

The Town could consider coordinating with private low-income tax credit developers to facilitate the development of housing meeting the needs of residents with incomes that place them below 60% of area median household income. Existing residents and people who work in Thurmont could be granted priority access to newly developed available units. The Town could coordinate with the Frederick County Housing Authority's rental assistance programs to facilitate the acquisition of units for Town residents. The Town could also either incentivize private developers to provide units that are affordable within market rate housing projects or require that affordable housing units be provided as a condition of annexation into Thurmont.

### Create a Town Inter-generational Housing Taskforce

A town that is intergenerational will have housing and social options that allow older adults and young people and families to mix within neighborhoods. Because workable solutions to any important and complex goal requires focused long-term community attention, the Town might consider sponsoring a citizen committee to study and recommend approaches for addressing existing and future housing needs for middle- and lower-income seniors especially.

The committee can suggest ways the Town might facilitate senior housing and aging in place within existing neighborhoods. Options might include repurposing houses into small senior living and care arrangements, co-housing options where seniors share expenses, and universal design principles in new or rehabilitated housing to make it easier for seniors to live at home.

Efforts to promote new senior housing within existing neighborhoods should be investigated and adopted if found workable. The committee can also work to understand the full scope of the needs of older residents, like the availability of specialized local medical care, shopping, community events, social interaction, and recreation. Absent innovations in senior housing, both middle- and lower-income senior citizens may increasingly find housing difficult to afford as retirement savings fall short of high housing and long-term care costs. The Town zoning code will need to be flexible to accommodate senior housing as described here.

## 3.6 A Plan for Transportation

This section addresses future access and circulation needs and existing areas of concern. Existing streets will need to be improved and new streets constructed over time to support town growth and expansion. Map 12 shows the planned street system. This section also included a recommended trail network map.

### Objectives

1. Long-term street access and circulation throughout Thurmont is protected so that business goods and commercial services are efficiently transported, and tourism and visitation are accommodated.
2. The problem of heavy truck traffic through Thurmont is addressed to eliminate the mixing of truck traffic with local traffic and pedestrian movement to the extent possible.
3. A modernized street infrastructure is achieved that capitalizes on existing and emerging technologies and supports the use of alternative fuel vehicles.
4. Residents of all stages of life and abilities have the freedom to move about Town and be active participants in the business, cultural, and civic life of Thurmont without unnecessary transportation obstacles.
5. Members of every household have safe, convenient, and continuous access by walking to the following: Downtown, the Municipal Offices, Library, and at least one community level park.
6. An overall street system plan is used to guide investments in making streets safe and well suited to existing and future traffic loadings. The Town's existing and planned collector streets are made both beautiful and functional, with the complete set of features that make them a joy to drive on or walk or bike along.
7. As the Town develops, neighborhoods will be interconnected, and the logical extension of existing and planned streets and trails will be made.

## Recommendations

### Great Streets Fitted to the Town's Character and Heritage

This Plan envisions that the prominence of Thurmont's Collector and Primary Residential streets will be elevated over time (see Map 12, Future Streets Map). Each collector will be gradually transformed into beautiful, functional, and walkable avenues, contributing to the joy of living in Thurmont. Here are the essential elements:

- Major traffic calming, the slowing of traffic speeds where necessary to ensure a safe and pleasant pedestrian experience.
- Quality and coordinated signage to direct visitors to centers of business activity, institutions, and recreational assets.
- Enhanced pedestrian safety, along the street, at intersections, and through major crosswalks and walkways over commercial driveway entrances.
- Street trees that can shade sidewalks and create seasonable beauty and a sense of change throughout the year. Collector roads that connect residents to community level parks should have coordinated planting of street trees and where possible bikeways.
- Coordinated intersection spacing and a reduction of driveway connections where possible to provide a more seamless curb line and sidewalk grade.

### Build the Collector Street System In Coordination with Future Needs and Development

The street system will need to evolve to accommodate the Town's development, especially within the growth area. This Plan is needed to ensure that streets are improved in a way that is cost effective and delivers lasting mobility benefits to existing and future residents and businesses. Proposed general and conceptual alignments for new and upgraded collector and primary residential streets are shown on Map 12.

When the large tracts of land already within the growth area are proposed for development, developers will be required to coordinate their plans with this planned street system and build the new streets or upgrade existing ones that serve their projects. The Town will coordinate with the Maryland State Highway Administration to review Traffic Impact Statements for developments that impact State owned and maintained roadways. The Town intends to require developers to make planned street upgrades where necessary, as a condition of development approval. Until they are needed, the mapped street alignments are to be reserved and protected from development.

Map 12 shows the future street system which is planned to serve the eventual build-out of Thurmont. It shows both new and upgraded streets and a future functional classification. The planned projects are described below.

#### *Thurmont Boulevard*

Build Thurmont Blvd, from Moser Road to Frederick Road, providing a continuous southern route from the east side of Town to the U.S. Route 15 interchange. The Town has completed the alignment study and preliminary engineering.

#### *Eyler Road – Apples Church- Graceham Road - Northern Collector*

Widen and upgrade Eyler Road with sidewalks and bikeways. This is an essential connection to the Eyler Road Park and one segment of a longer north side collector road from Seiss Road at the planned Industrial Parkway to N. Church Street.

#### *Seiss Road Collector*

Improve and extend Seiss Road south to Long Road which will form one part of a collector road along the Town's future eastern boundary that would merge with Rocky Ridge Road.

#### *Moser Road to Rocky Ridge Primary Residential Street*

Build a connecting street from Moser Road through the Lawyer Property to Rocky Ridge Road at or near the intersection of Long Road.

#### *Woodland Avenue Primary Residential Street Extension*

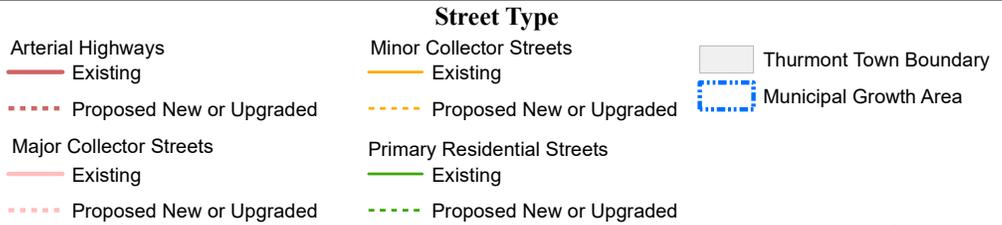
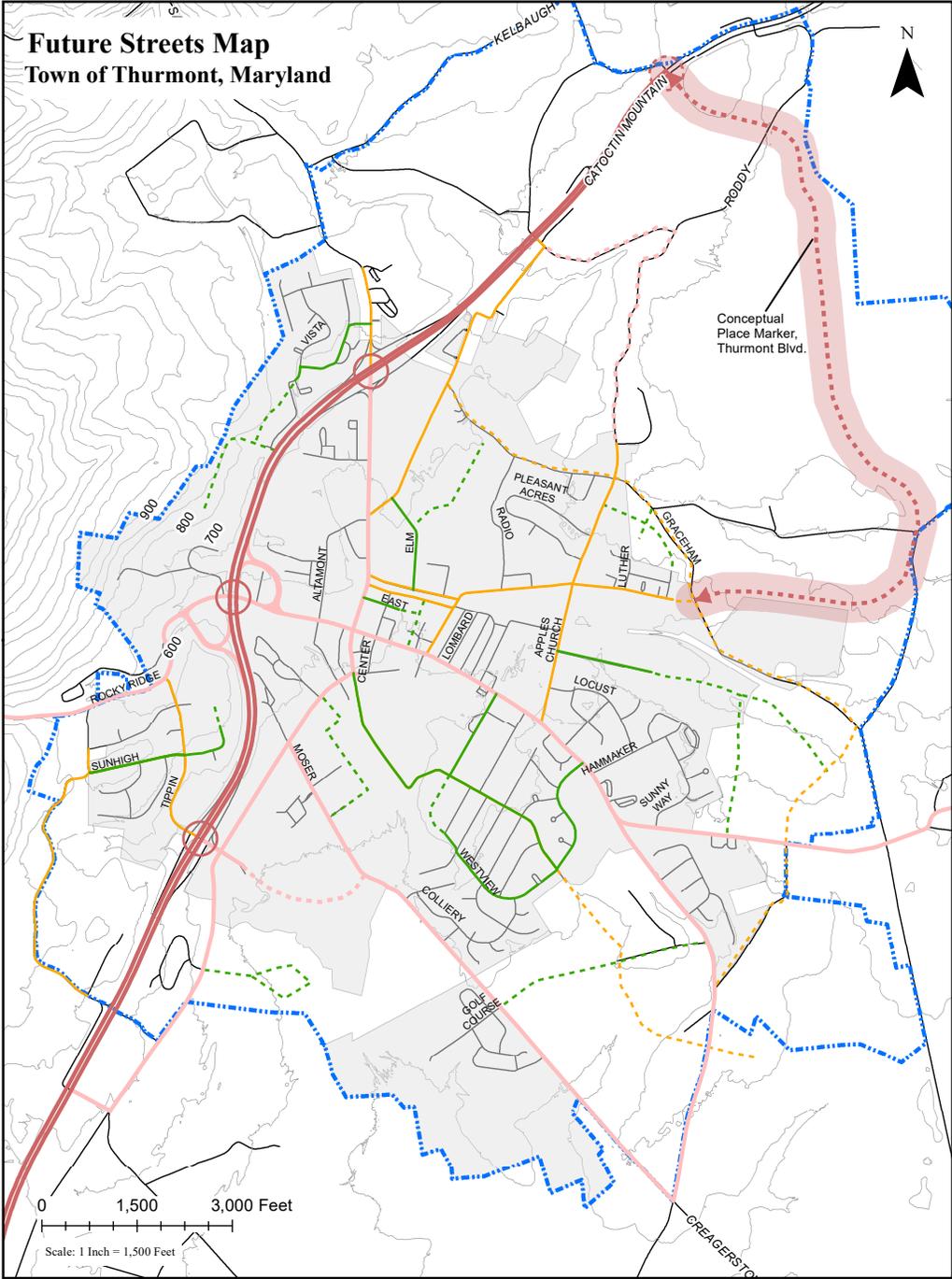
Extend Woodland Avenue through the Lawyer Property to Rocky Ridge Road which will provide a continuous route from Rocky Ridge Road, on the far eastern side of Town, to Downtown via Water Street.

#### *Pryor Road Minor Collector*

Improve Pryor Road, in the southwestern portion of Town, to Minor Collector status upon the development the adjoining land to provide a continuous route from MD Route 77 (Foxville Road) south to U.S. Route 15. Maintain Pryor Road's two public street intersections with U.S. Route 15.

#### *Thurmont Industrial Parkway*

The planned alignment of the Industrial Parkway would extend east from Graceham Road along Seiss Road north to a new interchange with U.S. Route 15 near the existing Roddy Road intersection. The purpose of the parkway is to provide an alternative for truck and commuter traffic to the Town's legacy industrial area and to meet the circulation needs of the future northern growth area. This is described in more detail later in this section.



Map Created: July 26, 2022  
 Mapping Data Sourced from: Frederick County GIS.  
<https://www.frederickcountymd.gov>

Map 12

### Apply in Practice these Principles of Collector Street Development

Principles to guide the development of the collector street system over the very long term are as follows:

- The primary purpose of each collector street is to collect traffic from the local street system and to allow efficient travel throughout the Town as it grows. A network of collector streets allows traffic to be distributed throughout the area more efficiently.
- Access to collectors via public street intersections is preferred over direct driveways. Access to adjoining properties along all existing and proposed collector streets shown on Map 12 should be limited to preserve the capacity, function, and beauty of the Town's collector streets.
- The streets are generally envisioned as municipal parkways and avenues with street trees, landscaped medians where feasible, and separate protected bike lanes or multi-use trails.
- To the extent possible, the right-of-way for each new or upgraded collector street should be 90-foot wide which ensures space for the ultimate buildout of the Town and the optimal flexibility for configuring travel lanes, turning lanes, bikeways, pedestrian amenities, street trees, landscaping, and utilities.
- New collector streets should be smart streets—that is, outfitted with sensors that monitor and record traffic volumes, heavy truck traffic, wear and tear, and conditions such as temperature, ice, and other factors that would allow for the most efficient long-term care and management of the street system.
- All planned upgrades and improvements should reflect the context and character of the areas through which they pass and contribute to the sense of place of the local neighborhood or part of Town.

### Maintain the Freight Railway

The existing freight railway, the Maryland Midland Railway (operating on the former Western Maryland Railroad trackage) is of long-term economic benefit to Thurmont. The Town should encourage use of the freight rail line for the industries along it.

### Thurmont Industrial Parkway

This Plan recommends that the Town initiate a study in coordination with the State Highway Administration, Frederick County, interested industrial corporations in Town, landowners, and developers to secure the right-of-way and build this important roadway to help alleviate truck traffic on Town streets and provide more efficient and safe freight movements for local businesses. The planned alignment extends north to what could ultimately be a new interchange with U.S. Route 15 near the existing Roddy Road intersection (See Map 12).

The purpose of the Parkway is to provide an alternative route for both truck and employee traffic to the Town's legacy industrial area and to meet the circulation needs of the future northern growth area<sup>33</sup>. Because of its location through the designated growth area, the parkway would provide circulation benefits for future development and therefore developers would share in the costs of its construction and where possible dedicate the rights-of-way. The planned right-of-way is 90 feet.

#### **Insist that New Development Build an interconnected Local Street System**

It is critical that no major development become an island onto itself; that all neighborhoods and parts of Town are interconnected. Roads that may be stub-ended in anticipation of future extension into newly developed areas must not be prevented from being extended when the time comes. New development must also conform itself to the planned streets shown in this Plan and construct those streets whose alignments pass through the proposed development tract.

#### **Addressing Existing Traffic Concerns**

Several perennial traffic problems were discussed in Section 2.6. This section proposes an approach to resolve each of them.

##### *Emmitsburg Road*

Several of the Collector Street projects could reduce traffic volumes on Emmitsburg Road and allow it to function more like a primary residential street including upgrading and extending Eyer Road west through Emmitsburg Road to Church Street and building the Thurmont Industrial Parkway. These are longer term projects however and, in the meantime, this Plan recommends that a traffic calming study be undertaken, and appropriate improvements be installed on Emmitsburg Road to slow traffic, in keeping with its post 25 mph speed limit. Sidewalks should be installed on both sides of the street from Roddy Creek Road to Church Street with the priority being from Catocin Highlands Circle to Church Street.

##### *Main Street at Water Street / N. Church Street Intersection*

The Plan anticipates that peak period congestion and delay for turning movements will be an issue for a long time and may even worsen as the Town grows in population and economic activity. It therefore recommends strict police enforcement of all prohibitions on heavy truck traffic on local streets. Over the longer term, the collector street network shown on Map 12 will allow traffic to be distributed lessening the impact to this intersection during the daily peak traffic periods. Notably, the plan to create an alternative route for trucks will benefit this intersection and downtown generally.

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<sup>33</sup> Presently the largest generator of large truck traffic is NVR Homes, which presently benefits from its proximity to the railroad for the delivery of raw materials that are assembled on site. Finished components are moved from the NVR location by truck meaning that a demand for trucks between the Town's legacy industrial area and U.S. Route 15 is likely to continue.

#### *Frederick Road, Water Street and Park Lane Intersection*

This intersection is impacted by residential traffic from Woodland Avenue and commercial or through traffic on Water Street and Park Lane. The intersection is skewed and currently controlled by stop signs on Park Lane and Frederick Road. This Plan recommends that an intersection design study be undertaken to evaluate alternative solutions including a roundabout. Whatever improvement is selected, the intersection should be enhanced with attractive gateway features which would mark the entrance into Downtown Thurmont.

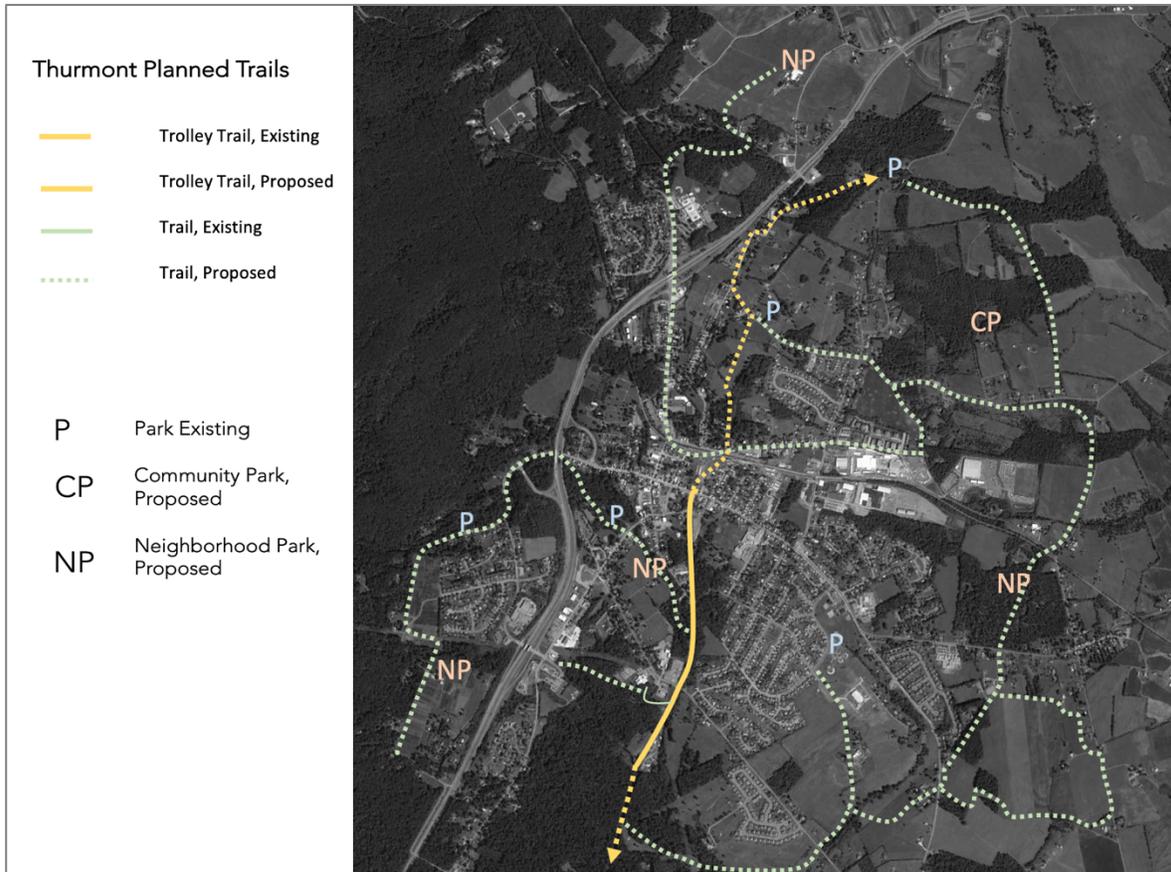
#### *Support Access Control on the Catoclin Mountain Highway*

The primary purpose of U.S. Route 15, Catoclin Mountain Highway is to convey high volumes of traffic at relatively high speeds to points within the greater region. In support of that function, the Town's position is that access to the highway should be strictly controlled with no further public street intersections and no private property access points unless such access is required to provide a substantial public benefit. The Town is economically advantaged by its location along U.S. Route 15, and it has an inherent interest in ensuring the performance of the highway is not degraded over time. This Plan envisions keeping the Sandy Spring Road Extended intersection open and ultimately improving it as the access route on the western side of the highway for existing residential uses and the planned Office/Light Industrial use of property between Sandy Spring Lane and the N. Church Street interchange.

#### *Extend the H&F Multi-Use Trail and Build A Town-wide Trail Network*

Extend the Trolley Trail from the Carnival Grounds north to and through Eyer Road Park to Roddy Creek Park. The long term plan includes extending the trail southward to the City of Frederick along the right-of-way of the former Hagerstown and Frederick Railway and northward to and beyond Emmitsburg. The Thurmont planned trail network, shown on the exhibit below, also proposes a connection to the Catoclin National Recreational Trail.

Where possible and found appropriate, the Town should require developers to build multi-use trail linkages within and near their development projects using the exhibit below titled, Thurmont Planned Trails, as a guide. This is relevant within the Town and in the planned growth area. This Plan recommends that trail alignments be reserved, and the trails be constructed as land development takes place or sooner where practical. The trails may run within or along the planned collector road rights-of-way (see Map 12) or on separate alignments and ultimately would provide a greenway network connecting residents to the Town's park system.



### 3.7 A Plan for Community Facilities

Ensuring adequacy of and planning for the expansion of the Town’s community facilities is essential to responsible governing. Community facilities include water and sewer, police, fire, schools, and parks. Section 3.2 of this report discusses the impacts that planned growth will have on the Town’s facilities through 2040 and notes that the capacity of municipal water and sewer facilities and the Town’s park system will need to be expanded to serve projected increases in new residents. The Town’s basic goal with respect to community facilities is that they be maintained and managed such that they remain sized and equipped to deliver exceptional service to existing, residents, institutions, and businesses.

#### Objectives

1. The Town’s community facilities are accessible to and provide benefit and value to all members of the community.

2. Public water and sewerage services are extended judiciously and remain adequate to infill potential in the Town.
3. Public water and sewerage facilities are expanded as need to meet future needs.
4. The Town maintains and improves its system of parks and open spaces as the Town develops over time.

## Recommendations

### Inter-connectively in the Public Water System

As described in Section 2.5 because of the Town's geology, Thurmont's water system is divided into two zones, a high-pressure zone (at higher elevation on the far west side) and a low-pressure zone everywhere else. The section notes that there is presently a water supply deficit in the high-pressure zones that is addressed by pumping water from the low pressure zone. The amount of water that can be supplied in this way is limited by existing transmission and distribution infrastructure and by the need to ensure adequate water supplies through the Town. Furthermore, the system lacks the redundancy necessary to ensure continual flows to the high-pressure zone. Therefore, improved inter-connectivity between the zones via a new second pump station and related facilities is one of the highest priorities in this Plan.

### Implement the Land Use Plan because it Balances Demand with Available Supply of Water

There is currently no capacity to provide public water to new users in the high-pressure zone. However, there are nearly 95 acres zoned for new housing there, accounting 222 potential houses. The land use plan, Section 3.2, recommends rezoning this acreage, for several policy reasons, which has the benefit of also reducing the future demand potential. It is imperative to balance future in-town water demand with available infrastructure capacity.

### Expand Water System Capacity and in the Meantime Reserve Remaining Capacity

At the time of writing this Plan, there are several residential development projects in the plan review process (Mechanicstown, LLC, Mountain Brooke, Hammaker Hills, Section II, and the Simmers Property) which would, if approved, effectively leave the Town with 143 equivalent dwelling units (edu's) worth of capacity. Section 2.5 notes that potential infill capacity under this Plan approximates 255 edu's. Therefore, this Plan recommends that the Board of Town Commissions adopt a water allocation policy immediately and that until that such policy is in effect, no further residential subdivisions or residential site plans be approved. It is further recommended that the Town maintain an unallocated emergency reserve in an amount judged sufficient by the Board of Town Commissions. This Plan recommends that the Town expand its source water capacity in the most cost-effective way. The forecast of household growth of 1,080 households by 2040 indicates that the systemwide capacity will need to be expanded by 152,220 gpd by 2040<sup>34</sup>.

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<sup>34</sup> For context, the existing system-wide rated capacity is 507,360 gallons per day and current use (as of 2018) approximates 389,580 gallons per day (gpd). The forecast of 1,080 new households would create a demand for 270,000 gpd, leaving a deficit to be made up of

### Expand the Capacity of the Thurmont Wastewater Treatment Plant

The wastewater treatment plant is rated and permitted to operate at 1 million gpd. Current use approximates 800,000 gpd per day, meaning there is remaining capacity for about 800 edu's, or about 450 edu's if the projects currently in plan review are approved. The last phase of the Town's ongoing inflow and infiltration work will recover some additional capacity, but not enough to serve the Town over the longer term. The Town should adopt and implement a wastewater capacity management plan and program a future expansion of the wastewater treatment plant.

### Adequate Public Facilities Ordinance

Enforce and refine, as needed, the Adequate Public Facilities Ordinance to ensure that land development does not outpace the ability and capacity to provide community facilities.

### Annexation Petitioners Expand Community Facilities

The Town will use a team approach involving personnel in public works, the electric utility, planning, engineering, and law to assess prospective annexations to ensure that all required community facilities are addressed by the developer. As described in the Section 3.1 of this Plan, the growth area is composed of large tracts of land, which are eligible to petition the Town to be annexed. The Town will strategically use annexation agreements and guide the timing and pace of annexations to ensure that public facilities are upgraded and improved by developers seeking annexation.

### Expand the Town's Park System

The map exhibit here shows the approximate location of planned neighborhood and community level parks.

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152,220 gpd. The Town's total allowable extractive capacity is set at 1 million gpd which is more than enough to meet the water demands accounting for the Town current use and forecast demand through 2040, which in total approximates 660,000 gpd.

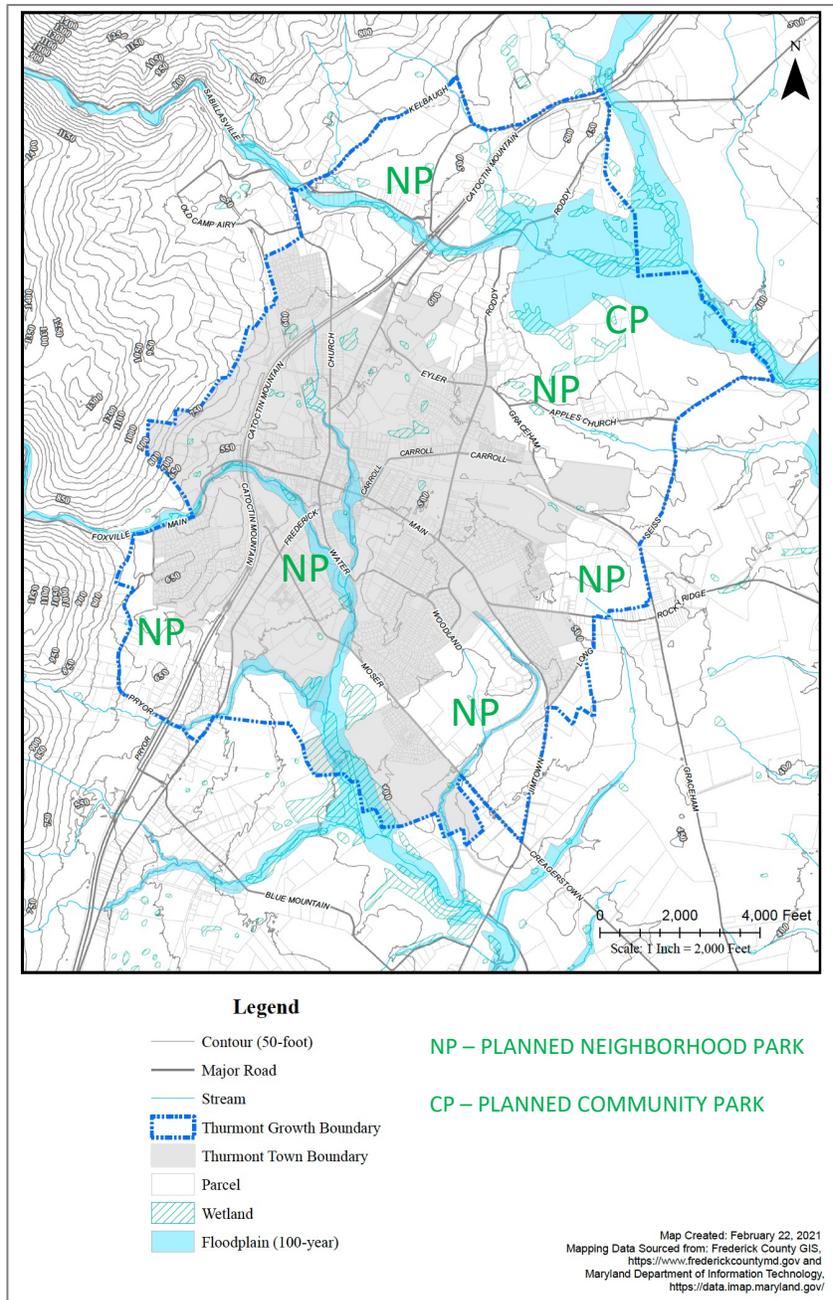
Each new residential subdivisions must provide improved open space, parkland, and trails. As the Town grows eastward and northward into the growth area, it will be important to secure expanded parkland. For example, development of the east side of Thurmont (Lawyers Farm) will require the expansion of the existing East End Park (which is a community level park) and new neighborhood park.

Also worth noting, though not shown on the exhibit, the Maple Run Golf Course is a privately owned recreational amenity for Thurmont and the region. Should the use of the land ever change through an approved development plan, the site should retain a community recreational open space amenity which could potentially become part of the Town’s park and open space system.

This Plan also recommends that every new residential development project be served by mini-parks. See Section 2.5 for guidance on the size, service areas, and amenities for mini parks, neighborhood level parks and community level parks.

**Extend the Town’s Trolley Trail**

As discussed in Section 3.6, this Plan recommends that the Town continue to support efforts to extend the trail north and south throughout Thurmont and to connect existing and future neighborhoods to it. The review of all future developments will include deliberations on how they can connect to or advance the Town system of walkways and trails. See Section 3.6 for a discussion of the recommended trail network.



## 3.8 Implementation

### Introduction

At its heart, plan implementation is about bringing people and resources together, so their interactions produce successful outcomes. Two examples highlight this. First, the Thurmont Green Team is a volunteer committee sponsored by the Town working to implement important parts of the Town Master Plan related to environmental quality and parks. Second, the H&F Trolley Trail Association is non-profit organization leading the development of the Town's recreational trail system. Many parts of any master plan can be achieved through citizen participation and involvement. This Master Plan is therefore an invitation to those who may find within its pages something of interest and value, to go to bat for it.

Plan implementation in Thurmont also involves coordination with Frederick County and the State of Maryland. Frederick County administers the Town building permit process, forest conservation, and stormwater reviews. It also administers zoning and subdivision regulations within the Thurmont growth area so it can play a constructive role in long term development of the community. The State of Maryland, of course, is a partner in many initiatives where its interests overlap those of the Town as discussed later in this chapter.

It can be difficult to implement all parts of a Master Plan or to achieve all objectives, but much progress can be achieved through sensible and practical actions and a municipal commitment to ongoing progress tracking. This chapter recommends such actions as adopting changes to zoning regulations, preparing recommended studies and plans, using a capital improvements program, coordinating with Frederick County to fund infrastructure and promote the planned development of the Thurmont growth area, and annual reporting by the Planning Commission.

### Zoning Amendments

The Thurmont Zoning Ordinance and Subdivision Regulations regulate the use and development of land within town boundaries. The Zoning Ordinance establishes the purposes of each zoning district and specific standards pertaining to each such as the maximum allowable building height, the minimum amount of open space required, and the maximum number of dwellings per acre. The Subdivision Regulations provide standards and procedures for subdividing land into buildable lots and laying out streets, parks, and other public improvements. Both are extremely important and are amended and improved from time to time following public hearings and deliberations.

There are several major amendments to the Zoning Ordinance that would assist the Town in implementing this Master Plan. Some ought to be made and adopted concurrently with or soon after adopting the Plan and some would require more time and deliberation. Here are the main topic areas to be addressed with the recommended time frames for study and adoption.

### Immediate Term Amendments

These are among the main amendments that should be evaluated and adopted concurrently with or immediately following adoption of this Plan.

- Create the recommended Agricultural Residential Reserve (ARP) zoning district as a replacement to the Agricultural (A-1) zone.
- Create the recommended Residential Planned Unit Development (PUD) zoning district to provide flexibility to bring about “complete neighborhoods” as described herein.
- Create an Institutional zoning district to signal the Town’s intent to maintain institutional uses on those lands already devoted to public institutions such as schools.
- Eliminate the Residential, R-4 zoning district because it is redundant with the R-3 and R-5 district and is not applied to any property in Town.
- Comprehensively amend the Zoning Map to bring it into alignment with the land use recommendations set forth in this Master Plan. The Zoning Map, recommended by the Planning and Zoning Commission for approval by the Mayor and Board of Town Commissioners, can be found in Appendix A of this report.

### Longer Term Amendments

These are the amendments that should be evaluated and if found advisable, approved within about three years of adopting this Master Plan.

- Consider reducing regulatory barriers (such as lot area and one size fits all off-site parking requirements) to the provision of compatible and affordable housing options such as duplexes, accessory apartments, and small senior care homes.
- Adopt architectural, building, and site design guidelines and standards including for landscaping and signage for new development (except for single-family houses), especially in Downtown.

### Studies and Specific Plans

The Plan has identified challenges and opportunities which require further study and coordination with residents, business owners and other stakeholders before specific or detailed recommendations can be made. The most prominent are noted below. These studies and plans ought to be prepared with public input and participation.

- Master Plan for the Downtown Development District
- Inter-generational housing taskforce study
- Feasibility and alignment study for the Thurmont Industrial Parkway
- Traffic calming study and plan for Emmitsburg Road

## Funding Mechanisms

The Town can create a five-year Capital Improvement Program (CIP) which is a financial planning tool for scheduling infrastructure priorities in line with available and projected revenues. A CIP matches planned capital projects with required revenue sources, which may include general obligation bonds, the general fund, and Frederick County, State, and/or federal payments. The Town should use its CIP to schedule the improvements recommended in this Plan and those that flow from the supporting studies described above.

Public sanitary sewer service and water supply in Thurmont are provided through an enterprise fund, meaning that expansions of capacity are financed by new system users and are not funded through the general fund of Town government. In the case of new development this should remain so. There may be times however when direct County assistance in expanding essential facilities is desirable as the optimal way to support the planned development in the planned growth area. This Plan recommends that the Town and County develop a working group to study infrastructure needs and joint strategies to fund needed expansions of water and sewer services. After all, Thurmont is a vital location for planned growth within the overall development framework of the County.

The Town should continue to work cooperatively with the funding programs administered by State agencies to implement key priorities. Each of these agencies has a long-term interest in promoting the harmonious and prosperous development of Thurmont. As discussed above, this value is illuminated in the State's overarching blueprint for economic vitality and environmental stewardship, called [A Better Maryland](#).

## Interjurisdictional Coordination

### Frederick County

This Plan counts on Frederick County's cooperation with the Town in not allowing development activities within the Town's designated growth area, without municipal annexation. The Town and County share interests in the thoughtful and planned development of Thurmont over the long term. The Town needs to develop its infrastructure and support patterns of growth that preserve future parkland and resource areas, open space corridors for trails, the rights-of-way for future streets, and opportunities for the efficient provision of emergency services, among other things. These essential goals can be blocked by uncoordinated and unplanned development under County rules within the growth area. Frederick County in turn relies on Thurmont to absorb a share of County residential growth and commercial development so that farmland and open spaces are not converted to development and the County roadway's capacity is not burdened by the excessive concentration of traffic. Development in the Town's growth area without annexation and coordination on Town infrastructure expansion will disrupt implementation of this Master Plan.

**Areas of Critical State Concern**

The State of Maryland has prepared and adopted a statewide plan, [A Better Maryland](#), which seeks to support a thriving economy and environmental stewardship throughout Maryland. The Plan’s highlight is its commitment to collaboration between the State and local governments by providing resources and tools for implementing long term plans. To facilitate this collaboration, the State plan advances certain “areas of critical state concern”. The most prominent areas for Thurmont are shown in the Table below. This Master Plan recommends close coordination between the State and the Town.

**Master Plan Policy Areas and Maryland Areas of Critical State Concern**

Policy Area	Maryland Areas of Critical State Concern		
	Spatial Program	Policy Program	Plan
Protecting water quality and preserving forests	Sustainable Communities Program	Chesapeake & Coastal Service Programs	
Developing neighborhood parks and playgrounds, extending trails		Program Open Space - Local	
Addressing affordable and senior housing	Community Legacy Program	Home Ownership and Affordable Housing (DHCD)	
Tourism and related business development, programming Downtown events	Community Legacy Program	Office of Tourism Development assistance programs	
Promoting economic development, including Downtown	Community Legacy Program, Main Street Maryland	Office of Tourism Development assistance programs	A Strategic Plan for Accelerating Economic Development
Building bikeways and sidewalks			MD Bicycle and Pedestrian Master Plan
Great streets program, beautifying and retrofitting Collector streets	Community Legacy Program		MD Transportation Plan
Smart streets technologies			MD Transportation Plan

Note: The Sustainable Community Program designation is a prerequisite for eligibility for the Community Legacy Program. Thurmont is a designated Sustainable Community and an active participant in the program.

## A Continuing Planning Program

Town planning is a continuous process guided by an adopted Master Plan, and the primary responsibility falls to the Planning Commission. The Thurmont Planning Commission routinely reviews site development plans and subdivision plats, and it has the authority to lead more detailed studies and plans (such as a downtown master plan) and advise the Board of Town Commissioners on changes to zoning and other regulations, annexations, and capital improvements. As part of its work, the Planning Commission should also conduct a yearly assessment of growth and development and a progress report about implementation of this Master Plan as part of its Annual Report. The Annual Report should then be made available to Town residents, neighboring jurisdictions, and the State of Maryland.

## Conclusion – A Message from the Planning and Zoning Commission

Our purpose in preparing and approving this update to the Thurmont Master Plan is to bring about the careful development of the community and the conservation of what citizens find most exceptional about it. Upon its adoption, this Plan will guide public and private decisions on the use of land, protection of the environment, improvement of infrastructure, and other matters related to growth and development through the year 2040.

With this document we have recorded conditions as we see them today and explored how these conditions might be improved. We have taken note of what we think the future may hold and assembled our findings, projections, and recommendations into charts and maps. We are recommending policies that can guide Thurmont toward a healthy, balanced, and harmonious development over the next 20 years. The aim of this Plan is to anticipate the needs of the future and encourage growth, development, and conservation toward the greatest good possible.

We must acknowledge however the Master Plan will not be realized in the short term or exactly as conceptualized. Departures from this Plan may, from time to time, be suggested; future information and a wider knowledge may point to better solutions or unforeseen opportunities. It is our intention that such departures be studied and if found justified considering this Plan's vision and objectives, they should be accepted, and this Plan should be amended in the same way it was adopted.

As noted in Section 1 of this report, this 2021 Master Plan does not depart significantly from the 2010 Plan; long term planning for Thurmont has remained consistent. However, we have sought to provide more detailed guidance and a renewed focus on four thematic goals which we reviewed at the beginning of this report:

1. Develop the local economy and the commercial tax base and ensure the strong and resilient fiscal health of our local government.
2. Revitalize Downtown Thurmont and foster conditions that will help preserve the historic buildings and create demand for downtown businesses.

3. Interconnect existing and future neighborhoods with outstanding open spaces and streets that will impart a character of good health, small town vitality, and scenic beauty.
4. Guide the location, layout, and character of future neighborhoods.

In the coming decade, this Master Plan and especially the four goals noted above will be our guidebook as we conduct our required work and advise the Board of Town Commissioners and the citizens of Thurmont on all matters related to the growth and development of our Town.

*With gratitude,*

Randy Cubbedge, Chairman

Bryant Despeaux

Viktor Kraenbring

Randy Waesche

James Wilkins

Melanie Burden, Alternate

# Appendices

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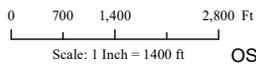
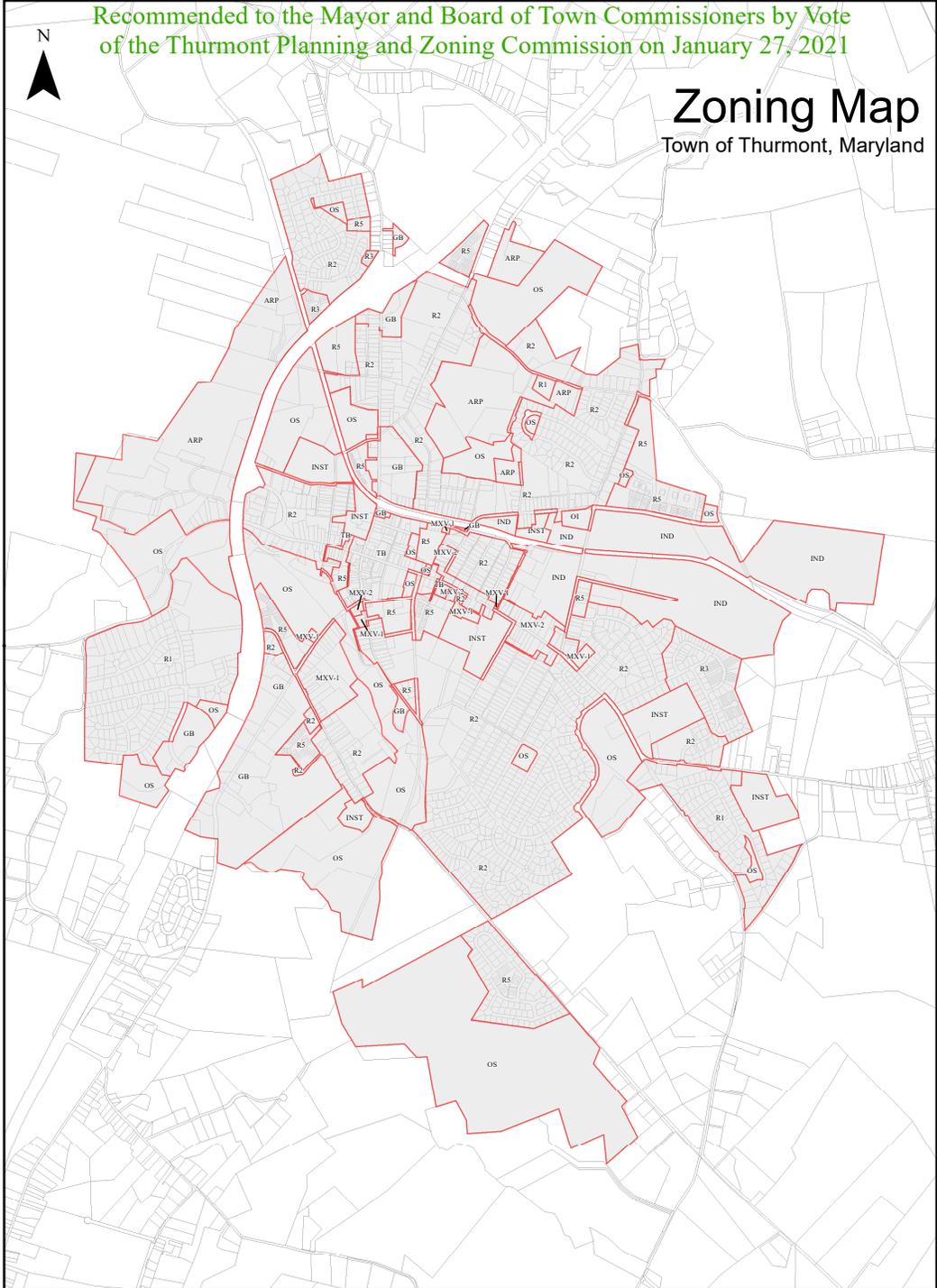
## Appendix A: Comprehensive Rezoning Map

The following zoning map and zoning text amendments are recommended to the Mayor and Board of Town Commissioners of the Town of Thurmont for approval by an affirmative vote of the Thurmont Planning and Zoning Commission held on January 27, 2022. The zoning map and text amendments were the subject of a Public Hearing conducted by the Planning and Zoning Commission on January 20, 2022.

Recommended to the Mayor and Board of Town Commissioners by Vote of the Thurmont Planning and Zoning Commission on January 27, 2021

# Zoning Map

Town of Thurmont, Maryland



## Zoning Districts

OS	Open Space	MXV-1	Mixed Use Village
ARP	Agricultural and Residential Preserve	MXV-2	Mixed Use Village
R1	Residential	TB	Town Business
R2	Residential	GB	General Business
R3	Residential	OI	Office Industrial
R5	Residential	IND	Industrial
INST	Institutional	TND	Traditional Neighborhood Development

Map Created: February 1, 2022  
 Data Sourced from: Frederick County GIS,  
<https://www.frederickcountymd.gov>

# Town of Thurmont Planning and Zoning Commission

Consideration of:

## Zoning Text Amendments to Accompany the Comprehensive Rezoning Map Amendments

Note: This set of zoning text amendments is not meant to reflect a comprehensive re-writing or re-evaluation of the Zoning Ordinance that may be necessary to implement the updated Master Plan. Instead, with very minor exceptions, these changes are in direct response to the recommended amendments to the Zoning Map.

### Key

Text to be removed: ~~Strikethrough~~

Text to be added: **BOLD ALL CAPS**

### Amendment 1:

Amend Section 4.2.1B2 as follows to change the Agricultural District to the Agricultural and Residential Preserve District and add to its purpose statement. The other purpose of this amendment is to change all references to the Agricultural (A1) district to the Agricultural Residential Preserve (ARP) district throughout the Zoning Ordinance.

B. Purposes of Zoning Districts: The purposes of the individual zoning districts and the way they are to be applied are as follows:

1. Open Space District: The Open Space (OS) District is intended to provide permanent open space for its natural beauty and recreational value. It is also intended to preserve natural resources, prevent erosion, pollution, silting, and safeguard the health, safety, and welfare of persons and property by limiting development in other areas where protection against natural dangers to life and property, or the lack of such protection, would prove costly to members of the community.

2. ~~Agricultural District~~ **AGRICULTURAL AND RESIDENTIAL PRESERVE DISTRICT**: The ~~Agricultural (A1) District~~ **AGRICULTURAL AND RESIDENTIAL PRESERVE DISTRICT (ARP)** is intended to provide for the preservation of productive farming lands and operations, **TO PRESERVE OPEN SPACE FOR ITS NATURAL BEAUTY AND RECREATIONAL AND ENVIRONMENTAL VALUES AND ALLOW SPACE FOR A LIMITED AMOUNT OF RESIDENTIAL DEVELOPMENT CLUSTERED WITHIN PRESERVED OPEN SPACES.**

## Amendment 2:

Amend Section 4.2.1B3 to eliminate reference to R-4 District and elaborate the purposes of the R-5 district, as shown below. The other purpose of this amendment is to remove all references to R-4 throughout the Zoning Ordinance.

### Residential Districts

1.
  - a. The R-1 (~~low density~~) District is intended to encourage and promote the development of large lot, single family residential neighborhoods free from congestions and conflicting land uses.
  - b. The R-2 (~~medium density #1~~) District is intended to provide for single family residential development on small lots where community sewer and water facilities are constructed or programmed.
  - c. The R-3 (~~medium density #2~~) District is intended to provide for a greater mix of residential dwelling types on small lots.
  - ~~d. The R-4 (high density #1) District is intended to provide for detached and attached single family dwellings on small lots.~~
  - e. The R-5 (~~high density #2~~) District is intended to provide for **ATTACHED SINGLE FAMILY DWELLINGS ON SMALL LOTS, traditional multi-family dwelling structures, AND GENERALLY, A VARIETY OF RESIDENTIAL BUILDING TYPES AND OPEN SPACES TO CREATE ATTRACTIVE PLANNED COMMUNITIES.**

## Amendment 3:

Amend Section 4.2.1B to create a reference and purpose statement for the new Institutional District by adding a new subsection, #7, as follows:

7. **INSTITUTIONAL DISTRICT: THE INSTITUTIONAL (INST) DISTRICT IS INTENDED TO PROVIDE FOR THE PRESERVATION OF LAND FOR USES THAT PROVIDE FOR THE GOOD AND WELFARE OF THE COMMUNITY AND ADDRESS THE COMMUNITY'S NEEDS FOR CENTERS AND OPERATIONS FOR GOVERNMENT, CULTURE, EDUCATION, RELIGION, CIVIC ENGAGEMENT, PUBLIC HEALTH, PUBLIC SAFETY, AND SIMILAR.**

**Amendment 4:**

Amend Section 5.1C, and Table 3 to reference the new Institutional District and add a line of standards for the new Institutional District as shown below; all other parts of the table and its footnotes remain unchanged.

- C. Requirements: The lot dimensional, density, and bulk requirements set forth in Tables 3 through 6 shall apply to all new construction. Standards for the Residential **AND INSTITUTIONAL DISTRICTS** are provided in Table 3, the Commercial and Industrial districts in Table 4, the Open Space and Agricultural **AGRICULTURAL AND RESIDENTIAL PRESERVE** districts in Table 5, and the Mixed-Use districts in Table 6.

Table 3: DIMENSIONAL AND DENSITY REQUIREMENTS: RESIDENTIAL **AND INSTITUTIONAL** DISTRICTS

Zoning District	Minimum Lot Requirements			Minimum Yard Requirements (ft)			Maximum Building Height
	Min. Lot Area (sf)	Min. Lot Area Per Unit (sf)	Min. Lot Width	Front Yard	Side Yard	Rear Yard	
<b>INSTITUTIONAL</b>	<b>1 ACRE</b>	<b>N/A</b>	<b>100 FT</b>	<b>25 FT</b>	<b>20 FT</b>	<b>30 FT</b>	<b>30 FT</b>

**Amendment 5:**

Amend Section 4.2.2, which is the Table of Permitted Use primarily to (1) remove the R-4 district entirely, (2) change the name of the A-1 (Agricultural) district to the RP (Residential Preserve) district, (3) add a column for the INST (Institutional) district along with the uses permitted therein, (4) add the use "cemetery", and (5) modify the status of several uses within several zones as shown.

**Editor's Note:** In the Table below, we have opted to use "IND" as the abbreviation of the Industrial district and "INST" for the Institutional district. These abbreviations would also be used where applicable throughout the Zoning Ordinance and on the new updated Zoning Map

The changes in the table are shown in **red font**.

TABLE 1: §4.2.2 – USE TABLE BY ZONING DISTRICT		P- PERMITTED, PC-PERMITTED, SUBJECT TO CONDITIONS, SE: SPECIAL EXEPTION													
Land Use	R-1	R-2	R-3	<del>R-4</del>	R-5	MXV-I	MXV-II	T B	G B	IND	OI	OS	INST	<del>A G</del> ARP	Use Reg.
<b>RESIDENTIAL</b>															
<del>Single Family Residences (editing change only)</del>															
Single Family - Detached	P	P	P	<del>P</del>	P	P	P	P							P
Single Family – attached (townhouses)			P	<del>P</del>	P	PC	PC								§4.2.4A
<del>Two Family Residences (editing change only)</del>															
Two – Family Dwelling Unit			P	<del>P</del>	P			P							
Two – Family, Duplex			P	<del>P</del>	P	P	P								
Two – Family Conversions from Single-Family Unit		P	P	<del>P</del>	P										
Multi-Family Residences					P	PC	PC								§4.2.4B
Apartment Unit attached to Commercial Structure						PC	PC	PC	PC						§4.2.4C
Boarding or Tourist Home	SE							P	P						SE
Bed and Breakfast	SE	SE	SE	<del>SE</del>	SE		P								
Live/Work Units						PC	PC								§4.2.4D
Home Occupations	P	P	P	<del>P</del>	P			P	P						P
<b>COMMERCIAL, OFFICE, AND SERVICE</b>															
Retail Shops, including service/repair such as clock, jewelry, phone						PC	PC	P	P						§4.2.4E
Artists’ Studios, Art Galleries, Studios for Dance and Music, similar						P	PC	P	P						§4.2.4F
Antique and/or Craft Shop					SC			P	P						§4.2.4G
Food Store								P	P						
Convenience, Grocery, Department, Variety, Hardware, Dry Goods Stores								P	P						
Pet Shops								P	P						
Retail Nursery for Plants, Greenhouses								P	P	P		P			
Tree and Landscape Services									P	P		P			
Banks and Financial Institutions						P		P	P						
Barber Shops, Beauty Salons, Tailor						P		P	P						
Office of Professionals					SC	P	PC	P	P	P	P				§4.2.4H
Corporate Offices, Headquarters										P	P				
Business Offices including Finance, Insurance, Real Estate						P	PC	P	P	P	P				§4.2.4F

TABLE 1: §4.2.2 – USE TABLE BY ZONING DISTRICT	P- PERMITTED, PC-PERMITTED, SUBJECT TO CONDITIONS, SE: SPECIAL EXEPTION															
	Land Use	R-1	R-2	R-3	R-4	R-5	MXV-I	MXV-II	TB	GB	IND	O I	OS	INST	AG ARP	Use Reg.
Offices of Physicians and Related Licensed Professionals providing patient care							P	PC	P	P		P				§4.2.4F
Dry Cleaning drop off shops, tailoring and Laundromats							P		P	P						
Business Services, Plumbing Shops, Contractor Shops										P	P					
Small-Scale Manufacturing and Assembly such as Cabinet making and Furniture Upholstery and similar uses										P	P	P				
Small Appliance Repair Shops such as Television and Computer, similar									P	P	P					
Boat Sales and Service										P	P					
Farm Implements and heavy equipment Storage, Sales, rental, and Service										P	P					
Lumber Yard, (excluding home improvement retail stores)										P	P					
Animal Hospital, Veterinarian Clinic									P	P	P	P				
Kennel, Cattery											P					
Funeral Parlor/Home								PC								§4.2.4F
Automobile (and other motor vehicle) Sales or Rental										P	P					
Automobile Parts Sales									P	P						
Automobile Filling Stations, Service Stations										P						
Truck Stops										PC	PC					§4.2.4I
Automotive Body Shop, glass sales and installation										P	P					
Carwash										P	P					
Restaurants: Café, Deli, Standard							P	PC	P	P						§4.2.4F
Restaurants: Fast Food, Drive-in, Drive-thru																
Hotels, Motels							SC		P	PC						§4.2.4J
Pubs, Bars, Tavern (dance halls, nightclubs, cocktail lounges)									P	P						

TABLE 1: §4.2.2 – USE TABLE BY ZONING DISTRICT		P- PERMITTED, PC-PERMITTED, SUBJECT TO CONDITIONS, SE: SPECIAL EXEPTION													
Land Use	R-1	R-2	R-3	R-4	R-5	MXV-I	MXV-II	TB	GB	IND	OI	OS	INST	AGARP	Use Reg.
<b>INDUSTRIAL USES</b>															
Research and Development, Lab Research, Testing									P	P	P				
Data Center										P	P				
Trade Schools, Business and Occupational Training										P	P				
Agricultural Processing, General									P	P					
Agricultural Processing, Light										P	P				
Aquaculture										P	P				
Micro-brewery and Micro-distillery										P	P				
Stone and Monument Processing and sales									P	P	P				
Recycling Pickup and Distribution Center									P	P					
Wholesaling, Warehousing, Cold Storage, Freezer Plant									P	P					
Prefabricated Structure Sales/ Storage Lot										P					
Self-Storage, Outdoor Storage of Vehicles, Boats, and materials										P					
Contractor Storage Yard										P					
Manufacturing, Light										P	PC				4.2.4 K
Machine Shop and Related Activities, Commercial and Industrial Painting										P					
Dry Cleaning Facility, Laundry Facility, Carpet Cleaning										P					
Bio-Manufacturing										P	P				
Motor Freight Terminal										P					
Printing										P	PC				4.2.4 L
Pest Control										P					
<b>INSTITUTIONAL</b>															

Primary and Secondary Schools and associated buildings	SE	SE	SE	<del>SE</del>	SE	P	P						<del>P</del>	P	<del>P</del>	
University, College; Institute (philanthropic, scholarly, managerial, similar)										P	P			P		
Churches and Other Buildings for Religious Worship	P	P	P	<del>P</del>	P	P	P	P	P					P	P	
Social and Fraternal Clubs and Lodges						P		P	P							

Land Use	P- PERMITTED, PC-PERMITTED, SUBJECT TO CONDITIONS, SE: SPECIAL EXEPTION															
	R-1	R-2	R-3	<del>R-4</del>	R-5	MXV-I	MXV-II	TB	GB	IND	OI	OS	<del>INT</del>	<del>AGARP</del>	Use Reg.	
Public Buildings for Libraries, Museums, Visual and Performing Arts, and Similar Uses					P	P	P	P	P		P	P	P	P		
Civic Meeting Places					P	P		P	P			P	P	P		
Day Care Centers	PC	PC	PC	<del>PC</del>	PC			P	PC		PC		P	PC	§4.2.4M	
Nursing Homes, Convalescent Homes, Assisted Living Center	SE	SE	SE	<del>SE</del>	P						P		P			
Hospitals, Clinics, Other Medical treatment Facilities									P		P					
<b>RECREATION, AMUSEMENTS AND ENTERTAINMENT</b>																
Activity conducted entirely within building or substantial structure						SE	SC	P	P							§4.2.4F
Bowling, Arcade								P	P							
Theaters						P		P	P							
Recreational and Fitness Clubs and Facilities	SE	SE	SE	P	P				P							
Parks, Playgrounds, Golf Course, Public and Private Recreational Uses						P							P			
Game, Wildlife, and Nature Study Preserves and Reservations												P				

<b>EMERGENCY SERVICES</b>																	
Fire and Rescue Squad, Ambulance Service								P			P	P		P		P	
Civil Defense Operation								P						P			
<b>MISCELLANEOUS USES</b>																	
Agricultural Uses (including usual agricultural buildings), Farm Offices, Commercial Nurseries and Greenhouse; but not buildings and structures used for agricultural processing																	P
Nursery/Farm for Trees and Plants, Greenhouses												P	P	P			P
<b>CEMETERIES</b>														P	P	P	
Utilities														P			
<del>Neighborhood Service</del> <i>(editing change only)</i>																	
Public Utility Facility, Building and Structures	SE	SE	SE	SE	SE					P	P	P	P	P			SE
Flood Control, Water Protection Works, Sewerage Treatment Plants, Other Municipal Public Works													P	P			P