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Executive Summary

Frederick County Maryland, with its rich history and unique geographic positioning, is emblematic of the great American transportation challenge. Awareness of an expanding population with attendant human service and community needs prompted The Ausherman Family Foundation to support a community-wide examination of transportation choices throughout the County. Our community capacity was explored by listening to those most in need as well as those managing the systems. The intensive process (interviews, focus groups, surveys, community forums and an Advisory Group) provided opportunities for Frederick County residents, government, businesses, and nonprofits to offer recommendations and solutions.

An essential finding is the need to reduce uncertainty by increasing community awareness of and advocacy for options. This need is also central to the major "bucket" areas that emerged as opportunities for increased choice: better access to ride-sharing, how community members can move themselves autonomously, and how mass transit, coupled with private/nonprofit/government van systems, can grow and collaborate.

Opportunities exist for:

- Improvement and, where needed, creation of a centralized information and advocacy process for understanding how to move around the county, how to collaborate in moving others, and how to ensure increased options.
- Improving ride-sharing opportunities through subsidized Uber/Lyft/taxi rides and increased volunteer drivers and systems.
- Helping community members move themselves through increased car ownership/licensing, use of sustainable electric vehicles, and increased networking of bike and walking trails.
- Improving and expanding use of TransIT and TransIT Plus by advocating for additional funding, routes, electric vehicles, and robust information systems. In addition, increasing coordination amongst government and nonprofit agencies who use vans to transport residents around the county is recommended.

The creation of Action Teams is recommended to address these possible solutions:

- **The Community Awareness and Advocacy Action Team** is charged with exploring a Single Point of Entry information system; Mobility Managers to coordinate resources and reduce barriers; Driver Sensitivity Training for transporting those with specialized assistance needs, and generally coordinating with the other Teams.
- **The Ride-Sharing Action Team** is charged with building the capacity of Ride United and nonprofit that utilize volunteer drivers; organizing a network of incentivized volunteer drivers; and exploring partnerships with businesses and medical providers.
- The Moving Yourself Action Team is charged with building awareness and capacity of organizations that provide access to car ownership and drivers licenses; exploring alternate

modes of mobility (electric bikes, motorcycles, etc.); and linking hike/bike trails into the larger eco-system.

- **The Mass Transit and Vans Action Team** is charged with exploring technology that improves real-time bus information and an expanded online presence; advocating for increased TransIT funding, routes and larger electric fleet; expanding a vanpool system for outlying towns; and developing a database of agency and nonprofits vans to leverage funding and capacity.
- The Resources Action Team is charged with intersecting with the other Action Teams in pursuit of increased resources. This includes researching opportunities to "braid" together federal/ state funding streams, encouraging companies to look at transportation as integral to business success, partnering with credit unions for community development loans, and exploring funding opportunities from national foundations.

The transportation network within Frederick County is as diverse and varied as the region's residents, who should be able to safely and affordably navigate to and from their destinations. This report is intended to illuminate Frederick County's transportation ecosystem and offer a range of solutions to expand choice within this system. Passing the torch to these agencies and action teams will ultimately make this ecosystem stronger and healthier.





Introduction

Frederick County, Maryland, with its rich history and unique geographic positioning, is emblematic of the great American transportation challenge. Awareness of an expanding population with attendant human service and community needs prompted The Ausherman Family Foundation (henceforth AFF) to support a community-wide examination of transportation choices throughout the County. This document will provide an overview of the current picture of transportation choice in the County, opportunities for improvement, points to consider for adopting change, and recommendations for the community to explore further action.

The goal of the process was to build upon previous studies and data reports that focused primarily on policy. Through a series of interviews, surveys, and community forums, the study explored the capacity of the community to offer equitable and sustainable transportation by listening to those most in need as well as those managing the systems. With the tenet, "do nothing about us without us" as the guiding principle, the process provided opportunities for Frederick County residents, government, businesses, and nonprofits to offer recommendations and solutions. Partners and advocates are stepping up to further explore ideas and see them to fruition.

About Frederick County

- It is the largest county in terms of land area in the state of Maryland.
- Frederick County has experienced rapid population expansion, growing 16.4% since 2010

- to a 2020 county population of 271,717. It also has the highest rate of population growth of any county in Maryland.
- The City of Frederick has 72,244 residents, and is the second largest city in Maryland.
- The population of adults aged 60+ is projected to increase by over 36% by 2030.
- Many major employers, medical facilities, higher education, and human services are centered in the City of Frederick.
- The most recent United Way ALICE (Asset Limited, Income Constrained, Employed) report indicates that 37% of Frederick County households cannot afford basic needs.
- The Community Foundation of Frederick County's Human Needs Assessment Report identified challenges specifically around families with children, the aging population, and substance use disorders.



• The most recent Community Needs Health Assessment identified transportation as a barrier for improved public health.

The Study Process

In June 2021, Stillwork Consulting Group began facilitating a community-wide conversation on the transportation dynamic in Frederick County. Due to COVID restrictions, much of this was conducted through phone interviews, virtual meetings, small focus groups, and a survey. The decision was made to concentrate on intra-Frederick County transportation rather than address the challenges of commuting to the Baltimore and Washington metropolitan areas.

- Interviews with more than 65 nonprofits, government entities, community leaders, and residents established a baseline of perceptions and ideas to further explore.
- A Transportation Advisory Group with a cross-section of representation from nonprofits, government, and the community began meeting in late summer. They oversaw the continuing discovery process of a survey and follow-up community forums. The recommendations for action teams stem from this group's input.
- An October survey, distributed throughout the County, resulted in 1,188 responses. A summary
 of the survey results follows.
- A total of 67 individuals participated in November/December forums, both virtual and in person, to test out some of the survey results.
- Four virtual community-wide forums
- $\circ~$ In-person forums hosted by Centro Hispano de Frederick and I Believe in Me $\,$
- Two virtual forums hosted by Daybreak Adult Day Services.

Transportation Advisory Group

Monica Bearden

Deputy Chief Administrative Officer, Frederick County Government

Jeneen Beck

Achievement Specialist, Frederick County Public Schools

Nathan Baugher

Second Chances Program Car Recipient

Betsy Day

President/CEO, Community Foundation of Frederick County

Ramenta Cottrell

Department of Housing and Human Services, City of Frederick

Charlie Covell

Community Member, Daybreak Participant

Malcolm Furgol

Executive Director, Frederick County Health Care Coalition

Micha Hagans

Program Manager, Resilient Frederick County

Executive Director, I Believe in Me

Ed Hinde

Founder, Good Works Frederick

Kati Hoffman

Office Manager/Partner Agency Liaison, Second Chances Garage

Dan Lewis

Deputy Director, Frederick County Department of Finance

Jaime McKay

Deputy Director, Transit Services of Frederick County

Dr. Julio Menocal

Physician

Mike Moulton

Executive Vice President, Transportation Management Systems

Courtney Oland

Case Manager, Seton Center

Ken Oldham

President/CEO, United Way of Frederick County

Irene Packer

Community Volunteer

Sarah Pryor

Director of Youth and Employment Services, Spectrum Support

Leslie Schultz

Executive Director, Supporting Older Adults Through Resources

Mark Sherman

Transportation Management Systems

Maria Shuck

Executive Director, Centro de Hispano

Roman Steichen

Executive Director, Transit Services of Frederick County

Ken Thompson

Technical Assistance Director, Easter Seals/National Aging and Disability Transportation Center

Matt Waters

Senior Planner, Transportation Management Systems

Rick Weldon

President/CEO, Chamber of Commerce

Transportation Survey Overview

- 52% felt that Frederick County offers a lot of transportation choices; 30% disagree. Respondents aged 50 or older were more likely to disagree than agree.
- A majority (65%) indicated they used their own vehicles. Other modes that ranked highly were walking or a ride from a friend or family member. Only 16% indicated using TransIT Services of Frederick County.
- 48% found a ride from a friend of relative the most useful, followed by Uber/Lyft (23%). The lower scores were rides from an organization (12%) and TransIT Plus (10%.)
- In a weighted ranking, the most highly ranked proposed solutions were
- Free or low-cost Uber/Lyft/Cab rides for those in need = 69%
- Customer service/sensitivity training for those transporting passengers with high or specialized needs = 67%
- Single point of entry for learning transportation options (an app, transportation training,
- Demographics (answers were optional):
 - 65% women, 25% men
- 67% under the age of 50
- 10% over 65
- 31% identified as lower income
- 35% had mobility issues
- 33% were veterans
- 42% had children under age 5



52% felt that Frederick County offers a lot of transportation choices; 30% disagree.



What Emerged

Transportation in any community is complicated. Issues of equity, density, and the environment are just some of the elements that need to be addressed. Many debates occur around public transportation, which historically is highly subsidized and often under-utilized. In this process, it became clear that no one mode seems to be the ultimate solution—especially given Frederick County's geographic spread.

One of the more compelling statements made during the discovery process was in an interview with Dr. Julio Menocal, a physician who practices in the west end of Frederick. Seventy-five percent of his patients are on Medicare or Medicaid. "People can usually get where they need to go," Dr. Menocal commented. "But they can't always get back." In other words, the uncertainty rests with the return process. Many stories emerged that supported this statement.

Many of the stakeholders interviewed for this report were either transportation agencies or members of the general public. However, the movement to enhance Frederick County's transportation network should also encompass a third group: business owners. Businesses have a dual incentive to invest in effective transportation because they rely on it for both their client base and their employees. Obstacles to travel translate into lost revenue for many industries due to lower patronage. Similarly, losing an employee simply because they were unable to repair their broken car translates into a significant investment in seeking and training their replacement.

"People can usually get where they need to go," Dr. Menocal commented. "But they can't always get back." Together, these factors can provide a powerful motivation for businesses to invest in and coordinate more closely with the transportation sector.



The Same Problem, Many Times Over

The common thread that runs through every chapter of this report is uncertainty. As transportation options have grown, they have also become decentralized. Innovations in technology have brought new platforms to market like Uber and Lyft. Greater social consciousness has increased the number of social programs for those in need. But this growth in options and opportunities has become challenging for many people to navigate.

An essential finding that emerged from the investigation was the need to reduce uncertainty by increasing community awareness of options. This might take several forms, including:

- Establishing a fixed and reliable source for information and troubleshooting.
- Connecting individuals with the transportation method or program that best fits their specialized needs.
- Training drivers, both professionals and volunteers, in how to best assist their passengers—especially those who require additional support.

The next three chapters address specific branches of Frederick County's transportation network that emerged in the study process, and present suggestions that relate directly to each area. In Chapter 5: Community Awareness & Advocacy, you are invited to consider the ways in which improved communication and training could solve many of the barriers to entry for Frederick County residents. Chapter 6: Intersections, addresses the many pathways for change that can align and complement one another. In Chapter 7: Resources, the research is presented into potential funding sources, tools, and agencies that could be drawn upon for support. Finally, Chapter 8: Moving Forward, provides a look at the proposed Action Teams and gives an overview of the action steps that are being considered.

The following sources were used to understand census data, community needs assessments, and other important data points. All played a significant role in determining the current picture and need:

Demographics

 Frederick County Maryland Office of Economic Development

Needs Assessments

- United Way Frederick, ALICE: The Challenge
- The 2018 Frederick County Human Needs Assessment Report

History

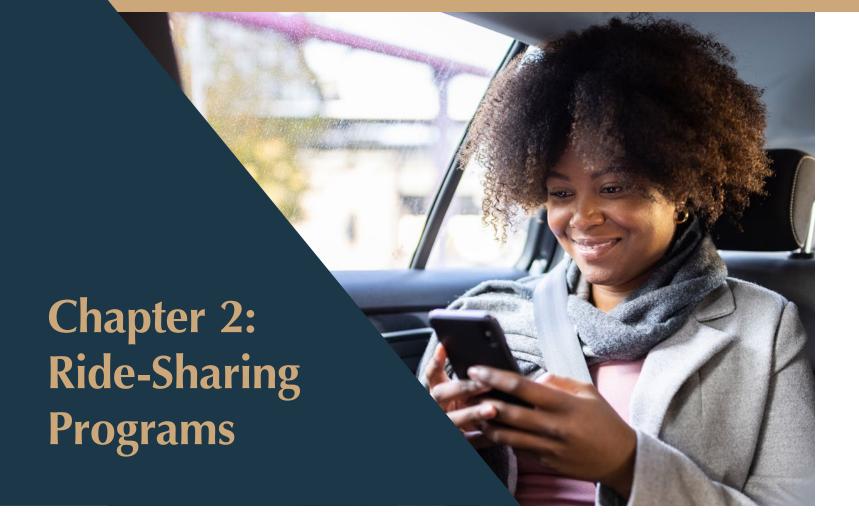
Visit Frederick

Economy

• Discover Frederick, Major Employers

Planning

- The City of Frederick, Transportation
- The Livable Frederick Master Plan



Introduction

No other form of transportation has defined the 21st century more than ride-sharing. The smartphone revolution has opened the door to an era where a single driver can easily be connected with as many passengers as they wish and be seamlessly compensated for their efforts. And unlike previous developments in transportation technology, the bulk of the new infrastructure needed is digital: no new tracks, bridges, or roads need be built, and the vehicles being used already exist.

Services like Uber and Lyft are the first that come to mind when the term "ride-sharing" is used, but these are far from the only models available. Traditional taxicab companies also fall under this category, as do the many free or subsidized programs that provide on-demand transportation for seniors, people with low-income levels, and people with disabilities, among other populations. Some of these programs are hidden in plain sight: churches, neighborhoods, cultural communities all often offer volunteers who will drive others. Raising the visibility of these programs will be an important part of improving the range of available transportation options for Frederick County residents.

In this chapter, the ways in which ride-sharing is currently utilized in Frederick County and the different operational models that exist for providing this service are explored.

The Current Picture

- **Uber/Lyft:** Some of the best-known ride-sharing services currently in operation are Uber and Lyft. Following a fee-for-service model, these app-based services allow users to order a ride through their smartphone. The expectation is that an available driver in their area will accept their request via the app, pick them up, and transport them to their destination.
 - All fees are processed automatically and a valid payment method must be linked to the user's account before a ride can be requested.
- **Taxis:** Following a more traditional model, a variety of local taxi companies continue to operate in Frederick County. Users must arrange a pickup by calling the operator who dispatches a car. Research into the precise number of active taxi companies operating in Frederick County revealed approximately eight different agencies currently open for business. However, it is noteworthy that there does not seem to be a central registry tracking this sector.
- In certain cases, senior citizens and people with disabilities are eligible for a limited number of free rides through a Frederick County funded initiative called the Taxi Access Program (TAP). In this model, residents who are registered for the TranslT Plus program (see Chapter 4) may be eligible to receive a monthly stipend which can be used with any of the three participating taxi companies. Importantly, each of these companies have wheelchair accessible vehicles available in their fleet.
- **Ride United:** Currently being piloted by United Way of Frederick County, Ride United is an exciting example of an attempt to address the mobility challenges of low-income Frederick County residents. It builds upon a prior program that offered free rides to vaccine appointments by covering the costs for Lyft rides.
- Recently, Ride United received funding permission to expand its county-wide vaccine ride
 program to now include rides to low-income individuals going to services and jobs.
 All rides arranged through the pilot have been closely tracked, providing data to help better
 understand the needs of participants. They have also added free or subsidized rides for all
 veterans for services and jobs.
- Currently, United Way partners with nonprofits who can purchase low-cost "ride codes" to give to low-income clients across all of Frederick County. Several nonprofits indicated that they already offer Uber or Lyft vouchers to their clientele, so the Ride United endeavor seems to fit within current practices.
- Ride United will also partner with local transportation services. There are some clients that require special services which the national ride-share companies are not able to provide, (e.g., car seats, door to door assistance, etc.).
- Good Works Frederick: This new local nonprofit community development organization is developing a low cost, user-centric approach for providing transportation to Frederick County residents in need of transportation. Under this model (and following best practices established by the National Volunteer Transportation Center and the Community Transportation Association of America), volunteer drivers are recruited who then use their own vehicles to provide transportation services organized and coordinated by Good Works Frederick. This is similar to a ride-sharing service in Howard County called Neighbor Ride.

- Partners In Care (PIC) Maryland: A nonprofit whose mission is to support seniors to live independently, Partners In Care has been providing seniors with transportation since 2003. As an organization driven by volunteers, Partners in Care offers services at no cost to members in the Service Exchange program, but guaranteed services for a modest monthly fee to members in the Community for Life (CFL) program. The Ride Partner volunteers provide arm-in-arm rides to non-emergency medical appointments, pharmacies, grocery stores, visits to friends and family, and other important errands. In 2021 volunteers in Frederick County completed 2,645 trips/tasks.
- **SOS Safe Ride:** Since 2015, this nonprofit has specialized in providing rides with the goal of preventing drunk driving. Their volunteers are on call to drive the client home in the client's own car. Each ride carries a fee that is based on the duration and distance of the trip.

These ride-sharing models represent some of the largest operating in Frederick County, but it is important to recognize that they do so alongside a wide range of other systems that exist below the radar: churches, clubs, and other miscellaneous groups also offer a large volume of rides within their networks on a volunteer basis. This information is anecdotal at this point (and thus warrants further study).

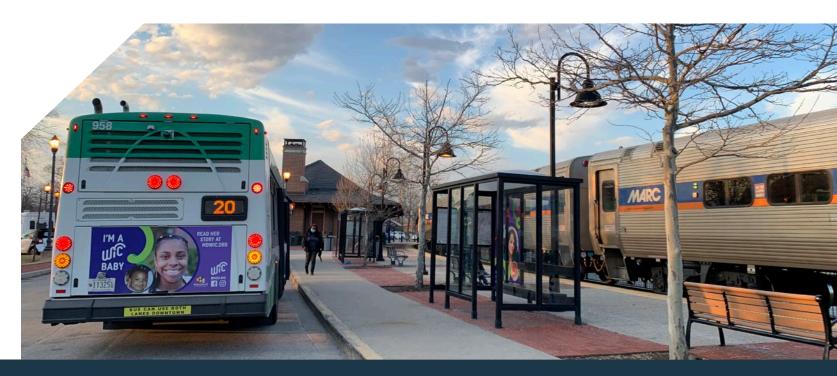


- A summary of the survey data collected from Frederick County residents revealed that a "Car, van, or truck ride from a friend or relative" and "Uber or Lyft" were the top two highest rated choices when asked which mode of transportation was the most frequently used.
- Both options fall under the category of ride-sharing, suggesting that residents are most interested in pursuing this form of transport compared to other options.
- The fact that receiving a ride from a friend was rated much higher than ordering a ride via Uber/Lyft can be partially explained by the fact that the first option is free. For the nearly 40% of Frederick County residents who cannot afford to meet their basic needs, the price of an Uber/Lyft (as well as that of a traditional taxicab) might be prohibitive.
- Many Frederick County residents also report that there is a low concentration of Uber and Lyft drivers—particularly in rural areas of the County. This situation drives up the price per ride, potentially putting it out of reach for low-income residents.

Points to Consider

• Affordability is not the only barrier preventing many Frederick County residents from utilizing ride-sharing services. For many, accessibility is an even greater challenge.

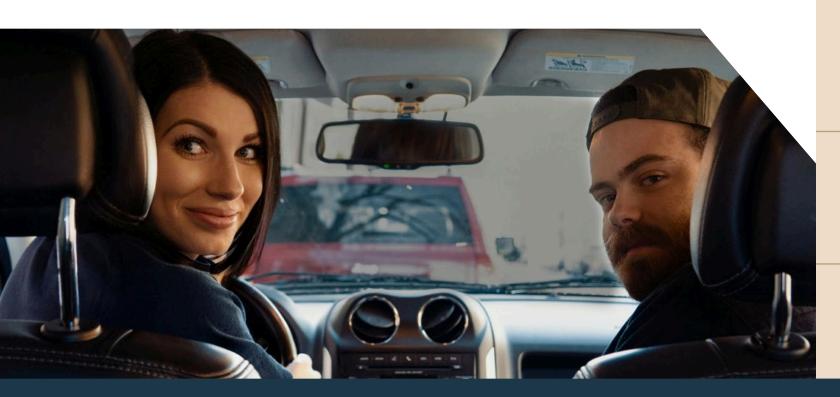
- Many riders require that the vehicle be wheelchair accessible, or that the driver assist them in walking to and from the car. These features are not provided by most ride-sharing services.
- For parents of young children, it can be difficult or even impossible to order a vehicle that has a car seat.
- Among seniors, public forum testimony revealed that many do not own or know how to operate a smartphone and consequently cannot independently use app-based platforms like Uber or Lyft. Though anecdotal, this observation is in line with national studies which show that only 60% of Americans over the age of 65 use a smartphone, and that this number drops off significantly after age 74.
- Physically vulnerable populations, including seniors and people with physical and cognitive disabilities, also expressed an understandable concern over unfamiliar drivers and whether they could be relied upon to provide assistance when needed.
 - Testimony given during the public forum portion of this investigation also revealed that some residents were unaware that Uber and Lyft require background checks for their drivers—a requirement which they felt was important.
- A concern emerged with scheduled ride services that required a predicted hour of return: many people, especially seniors heading to medical appointments, could not anticipate exactly how long the trip would last. This meant that they were at risk of being stranded at the location. This problem also exists with TransIT-Plus.
- Since some of these efforts are new or launching, communicating the information will be important. There is currently no broad-based system for informing the public about the latest developments in Frederick County's transportation network.
- Data collected through rideshare programs can provide valuable information about transportation needs in Frederick County. Measurable items can include but are not limited to pick up/drop off locations, age, ethnicity, gender, times, costs and durations, ride reasons, and information about why other ride options may not be a possibility.



Despite its various weak points, ride-sharing provides a highly attractive transportation option in the eyes of Frederick County residents. Notably, subsidized rideshare was among the highest rated options in our survey data.

Routes to Take

- Building Ride Sharing Answers a Community Need: United Way's Ride United and Good Works Frederick's new transportation initiative represent important steps towards building out this type of service. The need is apparent; however, it will require a business model that is not solely reliant on grant funding.
- Perhaps medical providers and commercial employers could be motivated to help support the program in order to provide better access to their clients/employees?
- ° Many nonprofits include funding for Uber/Lyft or taxi rides in their budgets. Could the Ride United partnership enable them to support even more clients?
- Organizing and Incentivizing Volunteer Drivers: Frederick County boasts a generous population of volunteer drivers, offering up their time to assist organizations like Partners in Care or to drive vans for the many churches, community centers, and other groups whose participants need transportation assistance. In some cases, the volunteer driver works independently of any official agency and instead donates their time to giving free rides to others in their neighborhood, family, or social circle.
- ° Connecting these potential volunteers to the needs would be an essential element of a Single Point of Entry system that is described further in the Community Awareness and Advocacy chapter.
- Acknowledging and even rewarding these volunteers through an incentives program would go a long way to encouraging this high-impact altruism that is already prevalent within the County-one of its great strengths.





Word On the Street

"When I cannot drive due to medical problems, my other options are so expensive or not offered where I live."

- Anonymous survey respondent

"One day I had to go to a [medical] center for a checkup, and I had nobody to call that day... I called the cab company and I got the most wonderful driver. I was in my wheelchair, he came to the door to help me in the car, put the wheelchair in the trunk, drove me to my doctor's, and said, 'I will wait for you, here's my number. You call me back.' When I got done, he did the same thing: helped me to the car, helped me in and out of my chair, and helped me to my door. He's probably one of a hundred drivers I could have had, this guy was amazing-he knew what to do. I'm thinking, 'How can we transfer the knowledge from people like that?' There are people out there, we just need to find them."

- Charlie Covell, Daybreak participant

"If you're outside the City of Frederick, it's almost impossible to find transportation." Few Uber/Lyft drivers are willing to pick up from rural areas, even if you have the money for it."

- Community forum participant

Another participant in a forum held at Centro Hispano de Frederick noted that she spends a lot of time driving others in the Latino community. They help pay for gas and offer compensation for her time.



Introduction

The power to travel autonomously (without the use of any third-party service) easily offers the most freedom and flexibility of any transportation method described in this report. Those who "move themselves" are people with their own vehicles as well as those who walk or bike wherever they need to go. However, these methods also bring with them steep barriers for entry: the traveler must possess strong financial and physical capacity to overcome the costs associated with car ownership and the physical demands associated with biking and walking.

Those who are able to drive themselves enjoy far shorter commute times than those using public transportation. They are also able to structure their lives without regard for the schedules or routes of other transportation systems—a feature that is especially important for those living in the countryside. Importantly, the car ownership of one individual impacts those in their social network: survey results showed that a ride from a friend or relative was one of the most useful and highly used transportation options among respondents, suggesting that Frederick County residents rely on informal vehicle resource sharing to overcome gaps in the transportation network.

Travelers who are prepared to walk or bike are in a position to better capitalize on the usefulness of existing public transportation systems like buses and trains as they are also less restricted by the routes and schedules of these services. For example, a cyclist might use the bus to travel from Emmitsburg to Downtown Frederick but then be free to explore the city independently from there via their bike. Particularly within urban areas, cyclists and pedestrians also provide the added value of reducing traffic congestion while boosting the patronage of local shops, restaurants, museums, and other sites.

In this section, explore the advantages, limitations, and resources surrounding this form of travel and define its evolving role in Frederick County's transportation infrastructure.

The Current Picture

- **Car Ownership and Licensing:** As of 2019, roughly 99% of eligible Frederick County residents had an active driver's license and more than 96% of households had a vehicle. This means that approximately 5,600 people within Frederick County do not have access to their own car. Given the rural nature of the County, it is possible that these numbers are skewed by farm vehicles.
- Second Chances Garage: Local nonprofit Second Chances Garage seeks to make a difference in Frederick County by helping individuals and families maintain their independence in regards to transportation.

 Their Low-Cost Vehicle Program and Reduced-Cost Repair Program offer access to car ownership and maintenance, respectively, to eligible applicants.



- **Vehicles For Change:** For over 20 years, Vehicles For Change has connected low-income individuals and families with affordable and functional cars.
- These requests are processed through the Frederick Office of the Maryland Department of Human Services who typically provide cars for two people per year. There are specific requirements for eligibility which include having received TCA (similar to Temporary Assistance for Needy Families) support within the past 12 months or being a youth in foster care between the ages of 18 and 21. Eligible participants must also be able to pay an \$800 flat fee plus insurance up front, but can potentially receive loans or grants if eligible.
- **Walking and Biking:** These foot-powered modes of transportation were highly rated by survey respondents, making up the second and fourth most widely used methods of travel. These options were not, however, brought up as strongly in either the discovery phase of the interviews and focus groups, nor in the community forums.

The City of Frederick's East Street Rails with Trails is building bicycle infrastructure from Monocacy Boulevard to the downtown Frederick MARC Station along the old Pennsylvania Railroad line. Frederick County is currently working on a connector project that will take bike infrastructure all the way to Woodsboro. The City of Frederick is also currently halfway through The East Street Redesign, looking at road usage and effectiveness.

• **E-Bikes:** Electric-bikes have surged in popularity with more than 500,000 being purchased by American consumers in 2020 alone—a trend magnified by the COVID pandemic. For comparison, this is more than twice the number of electric cars sold during that same period. Many cities across the United States are also adopting e-bike sharing systems where residents and visitors can easily rent, pick up, and drop off e-bikes from access points scattered around the city.

"COVID was able to highlight micromobility as an essential transportation service, filling in where transit service stopped or where gaps existed and helping essential workers get to work," said Samantha Herr, the executive director of the North American Bikeshare Association. Currently, Frederick County does not have a public e-bike program in place.

Points to Consider

- Car ownership is not as attractive as one might imagine: survey respondents consistently indicated disinterest in expanding programs to lower the costs associated with automobile purchase and repair. Compared with other programs like subsidized ride-sharing, incentives for volunteer drivers, and bike and scooter rentals, "affordable car purchase and repair" was ranked as number five out of eight possible program initiatives in terms of perceived usefulness. Survey data did indicate that drivers providing rides to friends and family is an important part of the informal transportation system in Frederick County. When one person owns a vehicle, many others share the benefits of this resource.
- Many potential car owners may view the strain of paying for a vehicle as being too much to bear: car ownership costs in Maryland are some of the highest in the nation. Recent surges in gas prices only exacerbate the issue of cost. However, data from the National Equity Atlas suggests that just over 3% of households in Frederick County do not have a have a vehicle. In the City of Frederick, this number increases to nearly 7%.
- Anecdotal reports exist about predatory towing practices, in which some tow truck operators wait in low-income apartment complexes and neighborhoods to remove cars the minute time runs out in special zones. An analysis of the process and procedures behind towing and ticketing should be included in Frederick County's transportation plans.
- Additional cars would negatively impact an already crowded road system, especially on the highways that surround the City of Frederick.
- Survey respondents listed walking as the second mostused transportation option. However, many groups that face the largest mobility challenges are also those who are unable to primarily rely on this method: this includes seniors, people with disabilities, and those living in rural areas who regularly travel large distances.
- Investments in pedestrian and bike infrastructure are most likely to benefit younger residents and those living in urban areas. While these modes of transport have benefits for public health and downtown economic activity, they are not suitable replacements for motorized transportation.

A conversation about "moving yourself" should include an understanding of the Complete Streets concept. This summary was taken from Smart Growth America:

They are designed and operated to prioritize safety, comfort, and access to destinations for all people who use the street, especially people who have experienced systemic underinvestment or whose needs have not been met through a traditional transportation approach, including older adults, people living with disabilities, people who cannot afford or do not have access to a car, and Black, Native, and Hispanic or Latino/a/x communities. Complete Streets make it easy to cross the street, walk to shops, jobs, and schools, bicycle to work, and move actively with assistive devices. They allow buses to run on time and make it safe for people to walk or move actively to and from train stations.

This goal of enhancing Frederick County's roadways to be more accessible to a broader swath of transportation types and travelers was also reinforced by The Livable Frederick Master Plan conducted in 2016. This study outlines the transportation aspirations for Frederick County between now and 2040. Recommendations include expanding the available modes of transportation and closely coordinating the County's zoning strategies in support of the region's evolving transportation network. Special attention is paid to how developments in the transportation network would impact public health, the economy, the environment, and the community overall.

Autonomous travel via walking, cycling, and using personal vehicles makes up the backbone of Frederick County's transportation infrastructure. Yet these options remain out of reach for many of the region's most vulnerable populations due to the physical and economic resources required to utilize them. Even for younger and able-bodied travelers, survey results indicate that the appetite to invest in centralized public transportation and ride sharing resources far outweigh the interest in expanding personal vehicle ownership or bike/pedestrian infrastructure.

Routes to Take



- Build awareness and advocate for expanded capacity of organizations that provide access to car ownership and drivers licenses.
- Develop ways that individuals who fall below a certain income threshold might be eligible for a free or reduced fee to obtain a driver's license.
- Skypoint Federal Credit Union, a Community Finance Development Institution, entered the Frederick market in 2021. In this case, utilizing a CDFI's low-interest loans and financial training might be a solution to boost car ownership.
- Look at alternative forms of mobility, like e-bikes, scooters, or motorcycles—especially those powered by electricity.
- Link walking and biking trails into the larger transportation eco-system by including them in "mix and match" scenarios.



Heard On the Street

"Having a car lets you branch out more. I've been able to get to more AA meetings because I'm not confined to this immediate area. In the past 6-7 weeks I've had a vehicle, I've been able to help some guys get to meetings."

- Second Chances Garage participant

Profile of an Emmitsburg resident:

• She has a car of her own now, but it recently broke down. If it were not for the fact that her son was on a military deployment and had left his car at her house, she would have lost her job. The costs associated with maintaining a car, especially an older vehicle, are significant.

Profile of a Thurmont resident:

• During the many years she has lived in Thurmont, it seemed that her old car was always breaking down. She relied on friends, members of her congregation, and acquaintances from work for transportation. When a local nonprofit provided her with a car, she began paying it forward by volunteering to drive others.



Introduction

This section will explore the current transportation opportunities within existing bus and train systems operating in Frederick County as well as the plethora of independent van services operated by nonprofits, churches, and other groups throughout the community. The Transit Services in Frederick County (henceforth known as TransIT) are operated by the county government itself and encompass a broad range of services including public buses, TransIT-Plus, and a host of additional outreach and commuter services.

As a response to the pandemic, all fees for TransIT services were waived. This measure was implemented to not only reduce the economic burden on Frederick County residents during a difficult time but also reduce physical contact between riders and drivers. The majority of van services being run by community groups are also available at no cost. Yet despite these strong incentives, survey results revealed a general dissatisfaction and low rate of use among respondents.

This section will explore the various van and bus transportation programs offered by the County as well as by community organizations and identify both the advantages and limitations of each. Information about the MARC Train is included because of its intersection with TranslT usage and the Transit Center, although the MARC Train is used primarily by commuters.

The Current Picture

- **TransIT Buses:** Low cost or free bus services run throughout Frederick County. Riders can access the schedule online, through various apps, or via printed guides. TransIT does not operate on Sundays. As evidence of the County's commitment to environmental sustainability, nine new fully-electric buses joined the fleet in 2020. The electricity used to charge these vehicles comes from a nearby solar farm.
- **TransIT-Plus:** This service provides on-demand rides for seniors and people with disabilities throughout Frederick County. Participants must be registered prior to use, and rides must be scheduled at least two business days ahead of time. General public trips are available on a space-available basis when a vehicle is close by on a scheduled trip.
- The Frederick Transit Center: Located on East Street, this hub is owned and operated by the State of Maryland and provides a single place for travelers to access TransIT buses, MARC Trains, Bayrunner, Greyhound, and MDOT MTA Commuter Bus routes 204, 505, 515. Some limitations include limited hours and a lack of access to wireless internet. Currently, the Center is only open from 6 am 11 am and again from 2 pm 7 pm. The building is ADA-accessible and provides protection from the elements at each of the various waiting areas.
- MARC: The MARC Commuter Rail, operated by the Maryland Transit Administration, is aimed at commuters and runs Monday-Friday from Maryland to Washington, DC.
 The Brunswick Line includes stops at Brunswick, Point of Rocks, Frederick, and Monocacy MARC Station with service to Washington Union Station.
- The Monocacy MARC Station: This station lies on the Brunswick Line between Washington, DC and the City of Frederick, MD, making it an important part of the commuter infrastructure in the region. Although smaller than the Frederick MARC Station, it also provides access to TransIT buses.
- **Van Pools:** Subsidized by Frederick County, this program supports the use of vans for bringing groups of employees to their place of work. The van could be owned by an individual commuter, rented or leased from a third-party agency, or provided by the employer (the program has contingencies for each model).
- **Community Vans:** It is difficult to quantify the precise number of van/shuttle services operated by nonprofits, churches, and other groups throughout Frederick County. However, the survey and research results indicate that a substantial number exist throughout the community.

Points to Consider

- Public bus and train options in Frederick County provide an affordable option to residents, but lag far behind ride-sharing alternatives in terms of perceived convenience, efficiency, and desirability.
- Only 23% of low-income survey respondents rated TransIT as useful, and expanding
 its hours and routes was rated as less desirable than investing in subsidized ride-sharing.
 However, a high percentage of older respondents showed interest in expanding the
 TransIT system.

- A concern emerged with TransIT-Plus involved the difficulty of predicting the hour of return and the risk of being stranded at the location.
- MARC Trains were ranked as one of the least used and least useful modes of transport among survey respondents. However, it is important to note that this survey primarily captured responses from residents within Frederick County, whereas many MARC Train passengers are commuting to destinations outside of Frederick County.
- In many of the community conversations, there was a lack of understanding about TransIT funding and governance as well as general confusion over how routes are established and/or sustained. Common concerns included seeing "almost empty buses" and asking about plans to increase the number of electric buses. In addition, the website was identified as not being user-friendly.
- Future investments in transportation improvement will have to choose between the competing
 costs of making public transit more efficient versus making ride-sharing more affordable
 and accessible.
- According to TransIT Services of Frederick County's 2020 and 2021 annual reports, ridership has
 decreased by more than 30% since the pandemic began: in 2018, total ridership amounted to
 608,220 one-way trips whereas by 2021 this number had fallen to 415,070.
- TransIT bus lines go to neighboring towns outside of Frederick like Emmitsburg or Thurmont only twice per day, which presents a significant barrier for people who live there.
- Accessibility and ticketing efficiency is being improved through the Token Transit app, which allows for contactless purchases and Google Maps integration, among other key features.
- Use of the vanpooling service has expanded, with several new vanpools being established in 2021.



- The community van usage by area nonprofits (and potentially also churches) is integral to program delivery. Stories shared during the discovery process uncovered some inefficiencies around their usage, including limitations based on the funding streams and specialized needs of clientele.
- Community awareness of these various options varies. Some in community forums were unaware, for example, that buses are equipped to carry bikes.

Routes to Take



- Educate the community about apps like RouteShout that show the real-time location of the buses to help riders know if they had missed it, or see how long they would have to wait for it to arrive.
- Advocate for increased TransIT funding from state and federal sources, including expansion of an electric fleet.
- Improve community awareness of TranslT's services by improving their online presence and including the service in any conversations about the larger transportation ecosystem.
 - For example, promoting and coordinating vanpooling to outer county locations.
- Develop a database of agency and nonprofit vans and encourage collaboration amongst the groups to leverage funding and capacity.
- Continue and expand the improvement of county-wide bus shelters for comfort and safety.
- The Transit Center provides a valuable opportunity to connect people with public transportation. To increase its usefulness, possible upgrades could be made to include wireless internet access, extended hours of operation, and further amenities.
- National Center for Mobility Management (NCMM): describes opportunities to "braid" together federal funding streams which can encourage collaboration and ameliorate issues like liability. More details are provided in the Resources chapter.



Word On the Street

"The bus only comes once or twice in an hour, so we need more pickup times and more buses...The taxi would often take 20 or 30 minutes to arrive... I would use the bus or a taxi depending on which would come to me faster. I would take two buses to get to my kids' after-school program, but then we would take a taxi home." - Angela S. interview

"The current TransIT-Plus system is not easy for most seniors to navigate. Appointments book up very quickly and because they are only able to book so far in advance, it may require multiple calls to try and get a ride booked, and they may be unable to book at all if they are full. You might get to your appointment an hour early or a minute early, depending on the driver's schedule. Then you have to wait for them to come back and pick you up after the appointment. Of course you can never predict how long an appointment will take. People worry that they will miss the driver or not have a ride back. [I witnessed] an older man in a waiting room who had come by TransIT-Plus. The driver came back to get him before he had been

seen by the doctor, and he started to panic. He had been waiting a very long time because the doctor was running behind, he was by himself, and was really thrown off by the situation. Navigating a public transit system alone is simply not easy for most seniors."

- Christina Forbes, Director at Daybreak Adult Day Services

"There are jobs in Thurmont, which is only 10 miles away, but people can't get to these jobs because there is no transportation. Maybe manufacturers could get together and sponsor a bus or van." - Sister Martha Beaudoin, Executive Director of the Seton Center





Throughout this process, survey results as well as public forum testimony illustrated a clear and defined need for centralized, accessible transportation information. There were also concerns that those who drive others are not always sensitive to special needs and circumstances, either through lack of training or other restrictions. Getting folks "there and back again" will require a systemized and collaborative approach to "mixing and matching" modes of transportation while paying special attention to driver training and education.

The plethora of transportation modes combined with their many schedules, eligibility requirements, fee structures, and other considerations underscores the need for an intentional and robust community awareness endeavor. Among the potential solutions that fall under community awareness are:

- A Single Point of Entry: a centralized, public office connecting residents with the full range of transportation options.
- The appetite for this resource is already present: among the nearly 1,200 survey respondents in this study, creating a Single Point of Entry system around transportation was the highest rated option—narrowly beating out other attractive programs like free or subsidized Uber/Lyft or expanding affordable car purchase or repair options.

- This office would actively track transportation programs, schedules, and routes. A well-maintained public facing directory in the form of a website or app could provide basic answers for the majority of public inquiries.
- A central office of this nature would also serve as a clear point of contact for interactions with national transportation agencies and resources.
- **Mobility Managers:** salaried experts in Frederick County transportation services who could offer personalized assistance to residents with difficult questions, assist with transportation benefit enrollment, and monitor mobility trends in order to inform future resource allocation.
- Residents could set up an appointment to have their questions answered, including:
 - Which is the best ride-sharing service for my needs?
 - Is there a combination of transportation types that will get me where I need to go cheaper and/or faster?
 - How can I check my eligibility and enroll in a subsidized transportation program?
- This model is championed nationally by the National Center for Mobility Management, which focuses on coordinating transportation resources so as to reduce barriers to accessibility.
- Mobility manager programs designed to interact more directly with the general public and assist in coordinating the larger transportation network exist within the Ohio Dept. Of Transportation as well as the Chicago Regional Transport Authority, among others.



- **Driver Training:** There are many cases in which being an effective driver requires more knowledge than simply how to operate a vehicle.
- Increasing the number of drivers who are prepared to serve passengers with mobility issues, who suffer from dementia, or face other challenges that require specialized assistance is a top priority for Frederick County residents. Efforts could also be made to increase the number of drivers who are bilingual. Among survey respondents, investing in "Customer Service/ Sensitivity Training" was rated highly-comfortably in the top three most desired resources.
- The level and type of training could correspond with the anticipated needs of the passengers.
 For example, those drivers who offer car seats, ADA accessible vehicles, or who work for programs that serve the elderly or people with physical disabilities like TransIT-Plus would likely receive the most intensive training.

A national example of a central agency that coordinates these types of services is the National Volunteer Transportation Center, a branch of the Community Transportation Center of America (CTAA). They provide expertise and advocacy in the areas of transportation training, regulatory improvements, healthcare transportation systems, intra-agency coordination, technological advancement, and more.

Building Bridges

The ideas presented in this section underscore the importance of robust communication within Frederick County's transportation network. Underutilized programs and underinformed residents are evidence that the "build it and they will come" philosophy often falls short. Getting the word out should be an integral responsibility within any transportation initiative.

By improving the quality of communication between the transportation systems and the general public, we can also expect greater awareness and sensitivity to the evolving needs and habits of travelers across Frederick County.





Introduction

Analyzing Frederick County's various transportation systems reveals a complex network of public platforms, nonprofit programs, and informal grassroots collaboration. Anyone reading this report might easily find themselves overwhelmed by the sheer number of different providers and service models available. Who could blame them?

Fortunately, many of the common barriers identified in previous chapters point to common solutions. This section will identify these shared gaps within the current transportation model and suggest key areas for investment, drawn from local survey results as well as broader industry research. Please keep in mind that these are tentative proposals based on the information available at the time this report was written.

As noted throughout this study, transportation is a complex ecosystem. Previous chapters make an attempt to hone in on specific suggestions for each transportation type, but there are other opportunities for change whose impact could be felt across the board:

- Collaboration Challenges: Frederick County has many committed and passionate individuals and organizations who are already involved in ongoing collaborations and partnerships that should be integrated into these conversations. An example is Frederick County's Health's Local Health Improvement Process. Their workgroups on mental health, adverse childhood experiences (ACEs), and type 2 diabetes can provide feedback on transportation options and the needs in these areas
- An effort to better coordinate the many disparate van systems that exist within Frederick
 County could yield significant results. With technology, training, unique funding approaches,
 and collaboration—nonprofits and churches would be able to more effectively utilize their
 fleets and drivers to provide services.
 - An early step would be the establishment of a comprehensive database of current fleets, drivers, and routes which might be included in activities described under the previous Community Awareness section around a Single Point of Entry.

Beyond Traditional Transportation

• The pandemic, coupled with rapid advances in communication technology, has reduced the need for physical travel and pushed institutions to accommodate alternate modes of service delivery. This has a number of important implications, including a reduction of the overall strain on transportation systems as well as expanding opportunities for people with mobility challenges. A greater percentage of people are working from home, and many are receiving key services virtually through telehealth and other avenues.



Although these substitutes for face-to-face interaction are not without their limitations, they also provide notable benefits:

- **Securing Employment:** A person who has the option to work remotely–even part of the time– is less likely to have their employment impacted by the loss of a personal vehicle.
- **Seeing Your Doctor:** For someone without a readily available mode of transportation, telehealth can mean the difference between seeing a doctor versus not receiving any care at all.
- **Implications for human services:** Locally and nationally there have been anecdotal reports of circumstances where case management improved with the use of virtual meetings. There are downsides and upsides but this would be worthy of further conversations, especially for those with specific travel limitations.

Of course, the ability to participate in these developments relies on the availability of high-speed internet. In this way, internet access can be seen as a component of transportation infrastructure.

Most Frederick County residents have access to broadband internet but might lack the resources to pay for it. Some rural areas still lack high speed access. As Frederick County takes a fresh look at the health of its transportation systems, it would be wise to include internet infrastructure in their scope of work.



"Telemedicine has been great, but broadband access has been a challenge. The same areas with transportation access problems have broadband access challenges. Rural transportation advocacy and broadband advocacy are both needed and should be purposefully approached as interconnected issues." - Malcolm Furgol, Executive Director, Frederick County Health Care Coalition



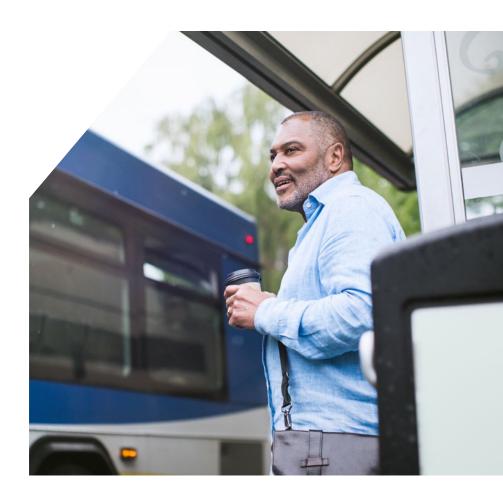
Introduction

Like any community with high needs, there are limited funds available for new or unique approaches. Diverting funding from one area to another is also not always an option; the money needed to support Frederick County's current needs, namely ongoing infrastructure expenses as well as gaps in human services, is often already earmarked. However, if this study process proved one thing, it was that transportation plays a significant role in any discussion around community growth. Increased transportation options for community members would have beneficial repercussions on the entire ecosystem. A more robust system of transportation that included multiple options would beget, for example, better employment training and options, stronger health outcomes, and access to services support for those who struggle.

The scope of this study did not allow for assessing current budgets on transportation and whether there was "wiggle room" to find funds. A case can be made for increased advocacy for funds for existing programs, especially around public transportation. However, addressing potential solutions through imaginative approaches would also be in order. The following areas address some of the potential avenues to explore.

Public/Private Partnerships

- Making the case for the return on investment to companies that look at transportation as integral to business success.
 Possibilities are benefit packages that include commuting costs, eligibility for Uber/Lyft vouchers in emergencies, or even private van or bus usage.
- Adapt the existing model for commuters to Washington to Frederick County and its outer communities.
 Carpool systems and commuter vans that travel from around the County and into and out of the City of Frederick would supplement the more limited TransIT routes and times.



Partner with a Community Development Financial Institution (CDFI) to leverage grant funds.
 Skypoint Federal Credit Union expanded its services to Frederick County in the last year.
 A CDFI provides financial services in low-income communities and to people who lack access to financing. Utilization might include expanded access to car ownership, subsidization of travel vouchers, and financial literacy or credit restoration programs.

Utilizing and Braiding Existing State/Federal Funds

- American Rescue Plan Act (ARPA): There are also options for utilizing federal funding through ARPA, some of which are currently in the works. ARPA is not going to be renewed however, so alternative approaches should be explored.
- National Center for Mobility Management (NCMM): The mission of the Center is to promote
 customer-centered mobility strategies that advance good health, economic vitality,
 self-sufficiency, and community. They do this by promoting cross-funding partnerships that allow
 for leveraging of resources for those with limited ability to access public transportation.
 They have developed a brief that outlines these opportunities.
- Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF)

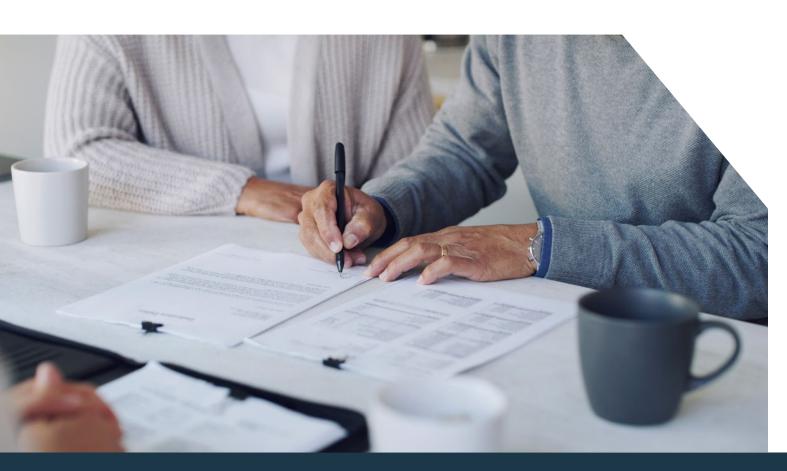
- Funding rural areas for transportation to the City of Frederick.
- USDA Rural Business Development Grants Technical Assistance Grants for Rural Transportation (RT) Systems

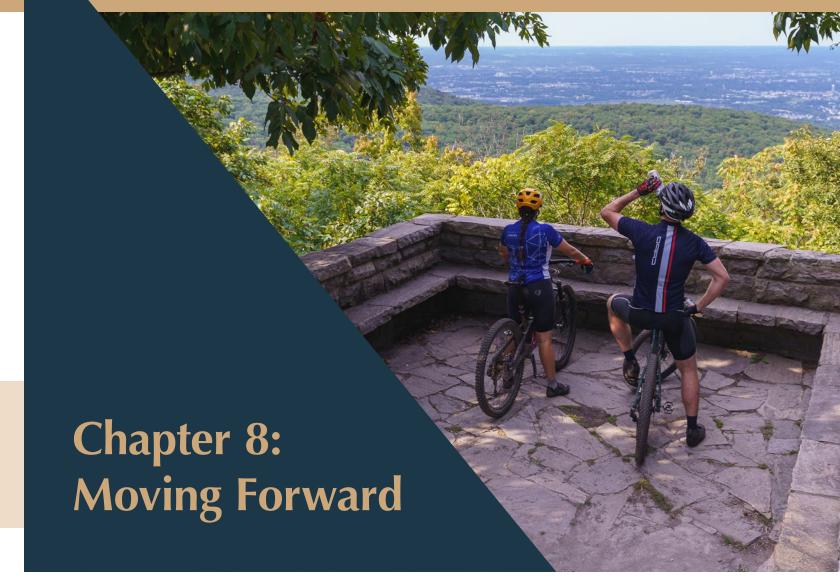
National Foundations

- 2022 AARP Community Challenge
- Rita and Alex Hillman Foundation Hillman Innovations in Care (HIC) Program
- Shepherd University Foundation and Women Investing in Shepherd (WISH)
- W.K. Kellogg Foundation
- Robert Wood Johnson Foundation

"The notion of mixing/braiding funds is about understanding the rules, but also understanding that you're not losing anything by sharing. Shifting the mentality is one of the biggest challenges."

- Judy Shanley, Easterseals, National Center for Mobility Management





The transportation network within Frederick County is as diverse and varied as the region's residents. This report has helped to illustrate how the differing needs among travelers has fueled the demand for an abundance of options. Until now, the efficacy of the system has been inhibited by its complexity. This fact presents an opportunity to bring this network into the light to facilitate more informed choices by travelers and more informed investments by transportation coordinators. Frederick County residents should be able to move with the confidence that they will be able to safely and affordably navigate both to and from their destination. Achieving this will require an intentional effort to improve accessibility while also filling cracks as they emerge.

This report is intended to paint a broad picture of Frederick County's transportation ecosystem. In doing so, this report inevitably had to limit the depth of the study into each branch of this network. Passing the torch to these agencies and action teams will ultimately make this ecosystem stronger and healthier, and this report will lay the foundation for an effective path forward.

Action Teams

The following proposed Actions Teams are still being formed. They will be charged with addressing action steps towards the solutions proposed in earlier chapters. It is also hoped that the Action Teams will embrace the larger perspective of the study—that transportation choice in Frederick County is complex and requires collaboration and awareness of options.

Action Teams

- I. Community Awareness and Advocacy
- II. Ride-Sharing
- III. Moving Yourself
- IV. Mass Transit and Vans
- V. Resources



There and Back Again: Transportation Choice in Frederick County, Maryland



| RECOMMENDATION | Community Awareness and Advocacy | Ride- Sharing | Moving Yourself | Mass Transit | Resources |
|--|--|------------------|--------------------|-----------------|-----------|
| A Single Point of Entry: a centralized, public office connecting residents with the full range of transportation options. | X | x | x | X | |
| Mobility Managers: salaried experts in Frederick County transportation services who could offer personalized assistance to residents with difficult questions, assist with transportation benefit enrollment, and monitor mobility trends in order to inform future resource allocation. | X | X | X | X | |
| The Mobility Manager model is championed nationally by the National Center for Mobility Management, which focuses on coordinating transportation resources so as to reduce barriers to accessibility. | | | | | x |
| Educate the community about apps like RouteShout that show the real-time location of the buses to help riders know if they have missed ithe bus or see how long they would have to wait for it to arrive. | X | | | X | |

| Develop Driver Sensitivity Training on how to transport those requiring specialized assistance around such areas as mobility, mental health, language, etc. Driver training could correspond with specific transportation needs such as wheelchair accessibility, door to door service, car seats, etc. | X | X | | X | |
|---|---|---|---|---|---|
| Enhance current systems by building capacity of Ride United and nonprofits that utilize volunteer drivers such as Partners in Care, Good Works Frederick, Ride Share, SOS Safe Ride. Includes how employers and medical providers can support the programs, tapping into existing nonprofit agency budgets. | | X | | | X |
| Organize and Incentivize Volunteer Drivers: developing a network of who volunteers, acknowledge and even reward volunteer drivers with incentive programs (i.e. free oil changes, etc.) | X | X | | x | |
| Build the awareness and capacity of organizations that provide access to car ownership (Second Chances Garage, Vehicles for Change, etc.) | X | | x | | |
| Develop ways that individuals who fall below a certain income threshold might be eligible for a free or reduced fee to obtain a driver's license. | | | x | | |
| Explore alternative forms of mobility, like e-bikes, scooters, or motorcycles - especially those powered by electricity. | | | x | | |
| Link walking and biking trails into the larger transportation eco-system by including them in "mix and match" scenarios. | X | | x | | |

| Analyze predatory towing practices- the process and procedures behind towing and ticketing. | | х | | |
|--|---|---|---|---|
| Understand and promote the principles of Complete Streets and Livable Frederick. | x | | | |
| Improve community awareness of TransIT's services by improving their online presence and including the service in any conversations about the larger transportation eco-system. | X | | X | |
| Advocate for increased TransIT funding from state and federal. | x | | X | X |
| Advocate for building TransIT's electric fleet. | | | X | x |
| Enhance community awareness of TranslT's services by improving their online presence and including the service in any conversations about the larger transportation eco-system. | X | | X | |
| Address how/whether to adapt the existing Frederick/Washington commuter van system to one for Frederick County (e.g. outlying towns into and out of city.) Includes building use and awareness of existing vanpool system available through TransIT. | X | | X | |
| Develop a database of agency and nonprofit vans and encourage collaboration amongst the groups to leverage funding and capacity. | X | | x | |
| Research opportunities to "braid" together federal funding streams which can encourage collaboration and ameliorate issues like liability, especially through the National Center for Mobility Management (NCMM). | | | X | X |

| Continue and expand the improvement of county-wide bus shelters for comfort and safety. | | | | х | |
|--|---|---|---|---|---|
| Advocate for increased Transit Center usefulness through possible upgrades like wireless internet access, extended hours of operation, and further amenities. | | | | x | |
| Increase community-wide broadband and Internet access, including training for those not literate in technology. | X | | | | |
| Advocate for companies that look at transportation as integral to business success. Possibilities are benefit packages that include commuting costs, eligibility for Uber/Lyft vouchers in emergencies, or even private van or bus usage. | X | x | | x | x |
| Partner with a Community Development Financial Institution (CDFI) to leverage grant funds. Skypoint Federal Credit Union expanded its services to Frederick County in the last year. A CDFI provides financial services in low-income communities and to people who lack access to financing. Utilization might include expanded access to car ownership, subsidization of travel vouchers, and financial literacy or credit restoration programs. | | X | X | | X |

| Explore utilizing and Braiding existing state/federal funds American Rescue Plan Act (ARPA) National Center for Mobility Management Maryland Agricultural Education and Rural Development (MAERDAF) Funding rural areas for transportation to the City of Frederick USDA Rural Business Development Grants - Technical Assistance Grants for Rural Transportation (RT) Systems | X | X | х | X |
|--|---|---|---|---|
| Explore Possible Funding from National Foundations 2022 AARP Community Challenge Rita and Alex Hillman Foundation Hillman Innovations in Care (HIC) Program Shepherd University Foundation and Women Investing in Shepherd (WISH) W.K. Kellogg Foundation Robert Wood Johnson Foundation | | | | X |

