

APPENDIX A

Access to State and Federal Financial Resources

Garrett County
Access to State and Federal Financial Resources

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Tax Incentive Programs				
Job Creation Tax Credits	Provides tax credits to businesses that create new jobs. The purpose of these incentives is to encourage businesses to expand or relocate in Maryland.	Business must create 60 new, full-time jobs at the expanding or new facility during a 24-month period; in designated “priority funding areas” the minimum is 25.	In most cases, the credit is 2½% of aggregate annual wages for all newly created, full-time jobs, subject to a limit of \$1,000 times the number of jobs created up to \$1 million annually	Tax Incentive Group (410) 767-6438
One Maryland Tax Credits	Businesses can qualify for up to \$5.5 million in tax credits under the One Maryland Tax Credit Program. Businesses that invest in an economic development project in a “qualified distressed county” may qualify for project tax credits of up to \$5 million and start-up tax credits of up to \$500,000.	Project Tax Credit – of up to \$5 million are awarded based on qualifying costs and expenses incurred by the business entity in connection with the acquisition, construction, rehabilitation, installation and equipping of an eligible economic development project. Start-up Tax Credit – for the expense of moving a business from outside Maryland and for the costs of furnishing and equipping a new location for ordinary business functions.	Project Tax Credit – must be at least \$500,000; project costs in excess of \$5 million are not eligible for the project tax credit Start-up Tax Credit – Credit earned may not exceed the lesser of \$500,000 of eligible start-up costs or \$10,000 times the number of new, qualified positions created.	Tax Incentive Group (410) 767-6438
Maryland Enterprise Zone Tax Credits	Enterprise zones in the state offer an attractive locational alternative for industrial and commercial businesses. Areas within enterprise zones that meet more stringent standards of eligibility may be declared focus areas.	Eligible areas in Garrett County include: Central Garrett, Northern Garrett and Southern Garrett Industrial Parks	Benefits of locating in an Enterprise Zone include: Real Property Tax Credits, Income Tax Credits, enhanced Job Creation Tax Credits, and Priority access to Maryland’s financing programs.	Tax Incentive Group (410) 767-6438
Maryland Research and Development Tax Credit	Businesses that incur qualified research and development expenses in Maryland are entitled to a tax credit.	For a business to be eligible, it must apply to and be certified by the Maryland Department of Business and Economic Development.	Basic R&D Tax Credit – 3% of eligible R&D expenses that do not exceed the firm’s average R&D expenses over the last four years.	Tax Incentive Group (410) 767-6438

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			Growth R&D Tax Credit – 10% of eligible R&D expenses that exceed the firm’s average R&D expenses over the last four years.	
Brownfields Tax Incentives	This program was developed as a way to clean up old, and sometimes contaminated, manufacturing sites throughout the State of Maryland.	A site that qualifies for incentives from this program must be located in a jurisdiction that has elected to participate in the Brownfields Revitalization Incentive Program (BRIP). The site must be owned by an inculpable person or an innocent purchaser. The site will qualify for 5 years after cleanup of the site at a rate between 50% and 70% of the increased value of the site.	A site that qualifies for incentives from the BRIP automatically qualifies for real property tax credits	Tax Incentive Group (410) 767-6438
Federal Low-Income Housing Tax Credit Program	Maryland administers the Federal Low Income Housing Tax Credit Program to support the development of affordable multifamily rental housing.		Credits are awarded competitively in conjunction with the State’s Rental Housing Program funds and federal HOME funds. Tax credits are allocated in accordance with federal IRS rules and Maryland’s Qualified Allocation Plan. Credits are subject to recapture for failure to comply with all IRS requirements.	Maryland Department of Housing & Community Development (410) 514-7446
Loan Programs				
Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Economic Development Assistance Authority and Fund (MEDAAF)	The five financing capabilities offered through this incentive program are: ➤ Significant Strategic Economic Development Opportunities ➤ Local Economic Development Opportunity ➤ Direct Assistance to local jurisdictions or MEDCO	To qualify for assistance from MEDAAF, applicants are restricted to businesses and political jurisdictions located within priority funding areas and an eligible industry sector.	With a few exceptions, assistance cannot exceed 70 percent of the total project costs unless the recipient is the Maryland Economic Development Corp. (MEDCO), which can request 100 percent assistance.	Maryland Department of Housing & Community Development (410) 514-7446

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	<ul style="list-style-type: none"> ➤ Regional or local revolving loan fund ➤ Special purposes loan 			
Significant Strategic Economic Development Opportunities	Assistance is provided to a business or Maryland Economic Development Corporation (MEDCO) in the form of a loan.	A project that provides eligible industries with a significant economic development opportunity on a statewide or regional level.	Maximum assistance cannot exceed the lesser of \$10 million or 20 percent of the current fund balance.	Maryland Department of Housing & Community Development (410) 514-7446
Local Economic Development Opportunity	The local jurisdiction must sponsor the business and must participate in the form of either a guarantee, a direct loan or a grant in an amount equal to at least 10 percent of the State's financial assistance.	A business that provides a valuable economic development opportunity to the jurisdiction in which the business is located and is a priority for the governing body of that jurisdiction.	Loans may be up to \$5 million, while conditional loans and grants may be up to \$2 million.	Maryland Department of Housing & Community Development (410) 514-7446
Direct Assistance to local jurisdictions or MEDCO	The Department may provide financial assistance to a local jurisdiction for local economic development needs.	The use of funds includes land acquisition, infrastructure improvements, acquisition of fixed assets and leasehold improvements.	The total amount of assistance cannot exceed \$3 million. Requested funds should not exceed 70 percent of the cost of a feasibility study and 50 percent of the cost of preparing a local economic development plan.	Maryland Department of Housing & Community Development (410) 514-7446

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Regional or local revolving loan fund	Grants to local jurisdictions to help capitalize local revolving loans funds.	Eligible applicants include a county or regional economic development agency, whether public or private. A jurisdiction may transfer all, or a portion of its allocation to a regional revolving loan fund.	Each jurisdiction may receive a grant of \$250,000 annually with a \$500,000 cap through June 30, 2003. DBED may not make grants totaling more than \$2 million per fiscal year. To qualify for a grant, the local government must provide a matching grant of funds to the local revolving loan fund.	Maryland Department of Housing & Community Development (410) 514-7446
Special purposes loan	This loan targets specific funding initiatives that are deemed critical to the State's economic health and development.	The special purpose initiatives required by the Legislature include the Brownfield Revitalization Incentive, Seafood and Aquaculture, Animal Waste and Day Care Centers programs.	The specific program determines the level and type of financial assistance provided.	Jim Henry – Central Region Phone: (410) 767-6353 Fax: (410) 333-6931 Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931
Economic Development Opportunities Fund (Sunny Day Fund)	This fund promotes Maryland's participation in extraordinary economic development opportunities that provide significant returns to the State through creating and retaining employment as well as the creation of significant capital investments.	Applicants must possess a strong balance sheet and be credit worthy. Projects must be consistent with the State's strategic economic development plan. Substantial employment, particularly in areas of high unemployment, must be created by the project.	Participants must provide a minimum capital investment of at least five times the amount of the Sunny Day assistance.	Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931
Smart Growth Economic Development Infrastructure Fund (One Maryland)	This fund promotes the creation of industrial parks and other needed infrastructure in qualified distressed counties through direct funding of projects identified in the local strategic plan for economic development. The eligible recipients include a local government and MEDCO.	A qualified distressed county is defined as a county, including Baltimore City, with a local strategic economic development plan that has been approved by the Secretary. The jurisdiction must also have an unemployment rate, for the most recent 18 months, or at least 150 percent of the State's unemployment rate		Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
		<p>for the same period; and an average per capita personal income, for the most recent 24 months, at or below 67 percent of the State's per capita personal income for the same period.</p> <p>The site must be located in a Priority Funding area.</p> <p>The use of funds include acquisition and development of land for industrial sites, development of water and sewer lines, construction of shell buildings and other infrastructure projects.</p>		
<p>Maryland Industrial Development Financing Authority (MIDFA)</p>	<p>Encourage private sector financing in economic development projects through the use of insurance, the issuance of tax-exempt and taxable revenue bonds and linked deposits. The use of insurance reduces the lender's risk in the project to an acceptable level.</p>	<p>The project must be in a Priority Funding Area.</p>	<p>Insurance – insures loans made by financial institutions up to 80 percent and not to exceed \$2.5 million.</p> <p>Insurance of Bonds – insures bonds up to 100 percent and not to exceed \$7.5 million.</p> <p>Taxable Bond Financing – provides access to long-term capital markets at generally favorable interest rates.</p> <p>Tax-Exempt Bond Financing – as restricted by Federal tax law, can finance 501 c (3) non-profit organizations and manufacturing facilities.</p> <p>Linked deposits – used to stimulate the economic and employment growth of small businesses located in rural areas with a qualifying high</p>	<p>Greg Cole – Southern and Western Regions Phone: (410) 767-6376 Fax: (410) 333-6931</p>

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			unemployment rate. To participate, lenders must agree to provide an eligible business with a loan at below market rates in exchange for having a certificate of deposit of equal value placed with their institution.	
Maryland Small Business Development Financing Authority (MSB DFA)	Provides financing for small businesses and those owned by socially and economically disadvantaged persons.	<p>Contract Financing Program – loan guarantees and direct working capital and equipment loans to socially or economically disadvantaged businesses that have been awarded contracts mainly funded by government agencies and/or public utilities.</p> <p>Equity Participation Investment Program – direct loans, equity investments and loan guarantees to socially or economically disadvantaged-owned businesses</p>		Stan Tucker Phone: (410) 333-4270 Fax: (410) 333-2552
Community Development Block Grant Program – Economic Development (CDBG-ED)	Provides funding to commercial and industrial economic development projects. Program funds are dispersed to a local jurisdiction in the form of a conditional grant and are then used for public improvements or loaned to a business.	<p>Project must create employment for individuals with low to moderate income in non-urban areas of the State.</p> <p>The political subdivision may be liable if the project fails.</p> <p>The use of funds is fairly broad and includes the acquisition of fixed assets and infrastructure and feasibility studies.</p>	Funding ranges from \$200,000 to \$1,000,000.	Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931
Maryland Economic Adjustment Fund (MEAF)	This Fund assists businesses entities in the State with the modernization of manufacturing operations, the development of commercial applications for technology and exploring and entering new markets. The program is administered in accordance with the guideline	<p>Applicants must demonstrate credit worthiness, ability to repay the obligation and inability to obtain financing on affordable terms through normal lending channels.</p> <p>State designated locations eligible are Baltimore City and</p>	The maximum amount of the loan to any one borrower is \$500,000.	Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	imposed by the Federal Government's Economic Development Act (EDA).	<p>Baltimore, Howard, Anne Arundel, Harford, Queen Anne's Somerset, Worcester, Dorchester, Allegany and Washington counties.</p> <p>A loan may not be used to relocate jobs from one commuting area to another.</p>		
Maryland Competitive Advantage Financing Fund (MCAFF)	The purpose of the Maryland Competitive Advantage Financing fund is to provide financial assistance for the development and expansion of small businesses within the State.	Companies that have been unable to obtain financing on reasonable terms from traditional sources are eligible to apply for assistance, subject to certain requirements. Applicants for financing must be located in a priority funding area.	The Fund provides loans in the range of \$10,000 to \$100,000 to companies with sales of less than \$1 million and fewer than 100 employees.	Les Hall Phone: (410) 767-6356 Fax: (410) 333-6931

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
-----------------	---------------------	-------------------	----------------------------	-----------------

Heritage Preservation

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Certified Local Government Grants	The Certified Local Government Program is a federal/state/local preservation partnership.	Like the Maryland Non-Capital Grant Program, CLG funds may be used for a wide variety of projects such as historic site research and survey work, National Register nomination development, community planning, public education and archeology.	The program is available to local governments on a 60/40 matching basis, requiring the applicant to cover only 40% of the total cost.	Nicole Diehlmann (410) 514-7625
Historic Preservation Easements	Not only does an easement provide for the future of your property, it may also provide you with financial incentives and is an important part of estate planning.	Owners of properties listed on, or eligible for, the National Register of Historic Places, or located within a locally certified or Register-listed historic district, may convey a perpetual historic preservation easement as a gift to the Maryland Historical Trust.		Richard Brand (410) 514-7634
Historic Preservation Loan Program	The Historic Preservation Loan Program provides loans to nonprofit organizations, local jurisdictions, business entities, and individuals to assist in the protection of historic property.	Loan funds can be used to acquire, rehabilitate, or restore historic property listed on, or eligible for, the National Register of Historic Places. They may also be used for short-term financing of studies, surveys, plans and specifications, and architectural, engineering, or other special services directly related to pre-construction work required or recommended by the Trust or the State Historic Preservation Officer on projects being funded with federal or state monies.	Average loans have been in the amount of \$100,000 with loans as large as \$300,000. Low – interest loans are available on a first-come, first served basis.	Richard Brand (410) 514-7634

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Historic Rehabilitation Tax Credits	The Federal Rehabilitation Tax Credit program enables the owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district), to receive a federal tax credit.	Tax Credits are available to owners of "certified heritage structures."	The Heritage Preservation Tax Credit Program, administered by the Maryland Historical Trust, provides Maryland income tax credits equal to 20% of the qualified capital costs expended in the rehabilitation of a "certified heritage structure." The maximum credit is \$300,000 per each rehabilitation project.	Ray Goodrow (410) 514-7626
Maryland Historical Trust Grants	The Historic Preservation Grant Fund includes both Capital and Non-Capital projects.	Capital grant monies are available to non-profit organizations, local jurisdictions, business entities and individual citizens for acquisition, rehabilitation, or restoration of eligible projects. Non-capital grants are available to nonprofit organizations and local jurisdictions for a wide array of preservation activities ranging from research and survey work to the development of educational programs and planning documents.	Available funds are limited to \$50,000 per year, per project.	Richard Bland (410) 514-7634
Technical Preservation Assistance	The Maryland Historical Trust offers technical handouts and professional consultation to assist in solving problems as commonplace as fixing a leaky roof, repairing flat plaster, and ending peeling paint problems. The archeology staff can consult with you on most matters that affect prehistoric and historic archeological sites or steer you in the direction of an appropriate consultant. The Trust maintains lists of preservation consultants who have expressed an interest in working on Maryland projects.	Owners/occupants of historic properties.	Handouts, Technical Assistance	Richard Bland (410) 514-7634

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Heritage Museum Development Grants, Mini Grants and Consultant Grants	Heritage Museum Development Grants , Heritage Museum Mini Grants, and Heritage Museum Consultant Grants are all administered through the Historical and Cultural Museum Assistance Program.	These grants are available to nonprofit organizations and local jurisdictions.	Grants are awarded based on a museums annual operating budget.	Mary Alexander (410) 514-7622

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
-----------------	---------------------	-------------------	----------------------------	-----------------

Housing

<p>Operating Assistance Grants Program - Production Grants</p>	<p>The purpose of awarding production grants is to support the capacity of active nonprofit housing developers to facilitate the production and rehabilitation of limited income housing.</p>	<p>Eligible recipients include nonprofit organizations engaged in the production of affordable housing. For the purposes of these policies, a nonprofit organization is a corporation, foundation, or other legal entity, no part of the net earnings of which inures to the benefit of any private shareholder or individual holding any interest in such entity.</p>	<p>Grants are awarded on a first-come, first-serve basis.</p> <ul style="list-style-type: none"> a. For qualified rental housing projects, the grant amount is one percent of the loan or grant amount evidenced by a reservation or commitment of funds for the development or pre-development costs associated with a housing project, up to a maximum of \$13,000. b. For qualified group home projects, the grant is \$750 for each project. Grants awarded for this purpose to a single nonprofit organization in one fiscal year may not exceed \$1,500. c. For qualified homeownership programs, the grant is \$100 for each unit of housing identified by a nonprofit organization in a reservation or commitment of funds in its grant application. The grant may not be less than \$1,000 or more than \$5,000. <p>For nonprofit organizations that assist individuals in making applications for loans under the other special loan programs or the Lead Hazard Reduction Grant and Loan Program, the grant is \$150 for each individual</p>	<p>Maryland Department of Housing & Community Development (800) 543-4505</p>
---	---	--	--	--

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			application submitted to the Department. The total amount of funds awarded for this purpose to a single nonprofit organization in one fiscal year may not exceed \$5,000.	
Operating Assistance Grants Program – Capacity Building Grants	The purpose of awarding capacity building grants is to develop the capacity of inexperienced nonprofit organizations to undertake the development of affordable housing and to assist existing nonprofit organizations to undertake new types of affordable housing activities.	Eligible recipients include inexperienced nonprofit organizations or existing nonprofit organizations that are undertaking new types of affordable housing activities.	A maximum grant of \$65,000 for up to three years, with \$30,000 disbursed in the first year, \$20,000 in the second and \$15,000 in the third.	Maryland Department of Housing & Community Development (800) 543-4505
Community Services Block Grant Program	The Community Services Block Grant Program (CSBG) was created by the federal Omnibus Reconciliation Act of 1981 to provide a range of services designed to assist low-income people to attain the skills, knowledge and motivation needed to achieve self-sufficiency.	The eligible recipients of these funds are Maryland's seventeen designated Community Action Agencies and two limited-purpose agencies. Eligible entities must have a tripartite Board of Directors in which one-third of the members represent the private sector, one-third represent the public sector, and one-third represent the low-income residents.	The State of Maryland receives its share of the federal allocation from the Department of Health and Human Services based on population and the level of poverty in each State. For Federal Fiscal Year 2001, the State's allocation was more than \$8.1 million.	The CSBG program is administered within the Department of Housing and Community Development, Division of Neighborhood Revitalization, Office of Community Services.

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Housing Rehabilitation Program – Single Family (MHRP-SF)	MHRP-SF is designed to bring properties up to applicable building codes and standards.	The purpose of the Maryland Housing Rehabilitation Program-Single Family (MHRP-SF) is to provide rehabilitation funds for single family owner-occupied properties and one to four unit rental properties.	Loans have interest rates based on the income of tenants served and projected income available to repay the loan. Generally, the maximum loan is 95 percent of the value of the property. Loans in excess of \$5,000 or with deferred payments are secured by a mortgage. The maximum loan term is 30 years. Loans which serve families with incomes at or below 50 percent of the statewide or Washington, D.C. MSA median income may have deferred payments if necessary for project feasibility.	Garrett County Contact (301) 334-9431
Multifamily Rental Housing Program	The Rental Housing Program provides loans for the development of affordable multi-family housing in priority funding areas.	Non-profit and for profit developers may apply and both new construction and rehabilitation projects are eligible for financing. Local government support and a contribution are required.	Loans of up to \$1.5 million are available for the development of affordable multi-family housing. Funds are awarded competitively on a semi-annual basis in conjunction with federal low-income housing tax credits and HOME funds.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Neighborhood Housing Services Program (NHS)	Neighborhood Housing Services (NHS) organizations partner with residents, financial institutions, community organizations and local and state government to stabilize and improve the housing market in targeted low- and moderate-income neighborhoods.	Through matching grants, Maryland supports a portion of the operating costs of three NHS, each of which has been certified by the National Reinvestment Corporation: NHS of Baltimore, Inc. which includes the Hillendale area of Baltimore County; Cumberland NHS, Inc. and Salisbury NHS, Inc.	The program assists homebuyers with closing costs and providers homebuyer education and counseling services.	Kevin Baynes Garrett County Program Contact (410) 514-7246
Accessory, Shared and Sheltered Housing Program (ACCESS)	The purpose of the Accessory, Shared and Sheltered Housing Program (ACCESS) is to provide housing opportunities for low-income owners by financing the creation of accessory, shared or sheltered housing facilities.	Low-income home owners	Loans may be provided to create an accessory dwelling unit or shared living space in an owner-occupied single family home. Loans may also be used to create sheltered housing facilities in an owner-occupied single family home that provides sheltered care for persons with special needs.	Maryland Department of Housing & Community Development (800) 543-4505
Group Home Financing Program (GHRP)	The purpose of the Group Home Financing Program (GHFP) is to help individuals, qualified limited partnerships and nonprofit organizations construct or acquire and modify existing housing to serve as a group home for income-eligible persons with special housing needs. Housing may include group sheltered living arrangements, shared living, temporary housing facilities and other group homes for persons with special needs.	Individuals, qualified limited partnerships and nonprofit organizations.	Loan terms are structured to help make the project financially viable and affordable for eligible residents. The interest rate varies from 0 to 7 percent depending on the source of the funds and the cashflow of the project. The maximum term is generally 30 years. State loans GHFP maybe combined with a revenue bond loan under SHOP. The maximum loan amount varies by geographic location but may not exceed the appraised value of the property. Nonprofit sponsors are expected to contribute 5% towards the project. Individual sponsors are required to make a 10% equity contribution. Upon sale, exchange or disposition of the property, the sponsor must share any net equity in the	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
			property with the Department at a rate determined by the Department if a GHFP loan. SHOP loans cannot be prepaid for a minimum of 10 years.	
Historic Rehabilitation Tax Credit	The Federal Rehabilitation Tax Credit program enables the owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district), to receive a federal tax credit.	Owners or long-term lease holders of income-producing certified historic structures (listed in the National Register of Historic Places, or a contributing element within the boundaries of an historic district).	The Heritage Preservation Tax Credit Program, administered by the Maryland Historical Trust, provides Maryland income tax credits equal to 25% of the qualified capital costs expended in the rehabilitation of a "certified heritage structure."	Ray Goodrow, Administrator, Rehabilitation Tax Credit Programs, at 410-514-7626
HOME Investment Partnerships Program (HOME)	DHCD administers the State of Maryland's federal HOME Investment Partnerships Program funds.	The program is available to nonprofit organizations, local governments, local housing agencies and state government agencies.	The program features 0% interest deferred loans. The loans may be provided in the form of a grant under certain limited circumstances.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Affordable Housing Trust (MAHT)	The Maryland Affordable Housing Trust provides grants to create, preserve, and promote affordable housing throughout the State.	Grants are awarded through competitive rounds for capital assistance to rental and homeownership housing, for non-profit developer capacity building to create affordable housing, for supportive services for the occupants of affordable housing, and for operating expenses to maintain affordable housing.		Maryland Department of Housing & Community Development (800) 543-4505
Multifamily Bond Program	The Department issues tax-exempt and taxable mortgage revenue bonds to finance the acquisition, rehabilitation or construction of affordable multifamily rental housing in priority funding areas. Applications are accepted throughout the year and must meet specified threshold criteria.	The program is available to for-profit and non-profit housing developers.	All loans must be credit-enhanced. Applications that meet threshold are assigned to a bond schedule, underwritten, and must be approved by the Housing Finance Review Committee prior to issuance of the bonds.	Maryland Department of Housing & Community Development (800) 543-4505
Partnership Rental Housing Program (PRHP)	The Partnership Program provides loans of up to \$85,000 per unit for rental housing that will be occupied by households with incomes below 50% of the statewide median. There is no limitation on the maximum project amount but Partnership projects tend to include 100 or fewer units. Local governments must provide the site and any necessary off-site improvements. State funds may be used for the development costs of building acquisition, construction or rehabilitation of buildings on site. Projects financed by the program are intended to provide rental housing to individuals and households with incomes	Local governments and housing authorities may apply for Partnership funds. The applicant must provide a site, including roads, water, sewer, and other infrastructure. Also, the local government or authority must have an interest in the ownership entity of the property.	Loans of up to \$85,000 per unit for rental housing that will be occupied by households with incomes below 50% of the statewide median.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
	sufficient to pay rents in amounts necessary to maintain financial self-sufficiency of the project.			
Community Housing Support Program (CHSP)	An innovative way of allowing approved Non-Profit organizations to purchase State owned property.	Non-profit organizations.	The State will provide the Non-Profit with an interest free 1 year loan payable 1 year from settlement date. The State will also provide certain closing cost help. Non-Profits must resell the property to Owner/Occupants.	Maryland Housing Fund (410) 514-7300
Affordable/Accessible Housing Registry	The Affordable/Accessible Housing Registry has been created as a tool in locating affordable and/or accessible housing throughout the state of Maryland. Developed under Grant #18-P91524 from the U.S. Department of Health and Human Services, Center for Medicare and Medicaid Services.		This registry has been presented in PDF format, providing listings for each of the 24 jurisdictions (counties and Baltimore City) of the State. Information will be updated quarterly.	Patrece Yancey (800) 638-7781

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Community/Business Development				
Maryland Town Manager Circuit Rider Grant Program	The Maryland Circuit Rider Town Manager Program provides a circuit of two or more municipalities with professional town management assistance that they cannot afford separately. The Maryland Town Manager Circuit Rider Grant Program enhances the management capacity of small town governments by providing grants, which allow them to hire public management professionals. A professional administrator "Rides Circuit" by serving on a part-time basis several towns in the same area and provides expertise in public administration, financial management, planning and community development.	Small municipalities, counties, and regional governmental organizations form a consortium to sponsor a circuit and hire a professional staff who will serve two or more towns. Eligibility is determined by the inability of participating municipalities to afford full-time, qualified professionals and their willingness and ability to contribute pro-rata shares of the matching requirements.	The annual level is determined by an appropriation of the General Assembly each year. For Fiscal Year 2003, the funding is \$120,000. The circuit can apply for a grant of up to 50% of the cost of the management services (salary of manager, fringe benefits, travel costs, administrative costs, training costs, and office equipment costs).	Maryland Department of Housing & Community Development (800) 543-4505
Community Legacy Program	Community Legacy is an on-going program that will provide \$10 million in fiscal year 2002 in financial assistance to help existing communities develop comprehensive revitalization plans and implement projects targeted at reducing sprawl and enhancing community life for businesses and residents.	The program is available to local government and community development organizations.	The program offers financial and technical support for a variety of capital and non-capital projects.	Maryland Department of Housing & Community Development (800) 543-4505

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Live Near Your Work Program (LNYW)	Live Near Your Work is a partnership between DHCD, local government and businesses to provide a \$3,000 grant to employees who purchase a home near their place of employment. These funds can be used for closing costs or a down payment on a home within the employer's targeted neighborhoods.	The LNYW program is available to local governments in partnership with local employers.	Partnered funds in the amount of \$3,000 are available to employees for costs associated with the purchase of a home.	Maryland Department of Housing & Community Development (800) 756-0119
Main Street Maryland Program	Main Street Maryland is a comprehensive downtown revitalization program that has a goal to strengthen the economic potential of Maryland's main streets and business districts. Main Street utilizes and emphasizes the "Four Point Approach" of economic restructuring, promotions, design and business organization.	Those selected for designation have made a commitment to succeed and the program will assist them in approving the economy, appearance and image of their downtown business districts.	The program offers technical assistance and training for communities enrolled in the program.	Maryland Department of Housing & Community Development (800) 638-7781
Maryland Capital Access Program	The Maryland Capital Access Program is a small business credit enhancement program that enables private lenders to establish a loan loss reserve fund from fees paid by lenders, borrowers, and the State of Maryland.	Most Maryland small businesses, including nonprofit organizations, are eligible.	An enrolled loan, or portion of a loan, may range from \$10,000 to \$1,000,000.	Ted Conlon, Administrator, Small Business Lending, at 410-209-5804 or e-mail conlon@dhcd.state.md.us .
Maryland Downtown Development Association	The Maryland Downtown Development Association (MDDA) is a statewide organization of professionals aggressively promoting the health and vitality of Maryland's downtowns and traditional commercial business districts through its conferences, newsletter, mentoring and professional network.	Maryland's downtowns and traditional commercial business districts are eligible.	Information and networking opportunities.	Dani Duniho (410) 514-7264
Microenterprise Grant	The Microenterprise Grant	Provides grants to existing	Typical grants range from \$5,000	Adrienne Humes

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Assistance (MEGA)	Assistance Program is a cooperative effort sponsored by the Maryland Department of Housing and Community Development (DHCD), the Maryland Department of Business and Economic Development, and the Microenterprise Council of Maryland.	intermediary organizations offering microenterprise training, technical assistance, and/or micro-loans to qualified Maryland residents starting or expanding a microenterprise.	- \$35,000 but do not exceed 50% of the total budget.	(410) 209-5816
Neighborhood Business Development Program	The Neighborhood Business Development Program provides flexible gap financing in the form of below-market interest rate loans to small businesses and loans and grants to nonprofit organizations locating or expanding in locally designated neighborhood revitalization areas.	Small business and nonprofit organizations.	Financing ranges from \$25,000 to \$500,000 for up to 50 percent of a project's total cost. Grants typically range from \$25,000 to \$250,000, depending on the nature of the project.	Maryland Department of Housing & Community Development (800) 514-7288
Neighborhood Partnership Program (NPP)	The Neighborhood Partnership Program (NPP) supports nonprofit projects by awarding allocations of state tax credits to the sponsoring organizations to use as incentives for business contributions.	Any business may reduce its Maryland tax liability by contributing cash or goods to support NPP projects.	The business earns credits equal to 50 percent of the contribution, in addition to deductions on both State and federal taxes as a result of the charitable contribution.	Maryland Department of Housing & Community Development (800) 514-7288

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Programs for Revitalizing Communities				
Code Lynx	A web site that contains building and fire code information for the State of Maryland and includes information from those local jurisdictions that adopt and enforce these codes. There are links to related federal government agencies for the accessibility code, the energy code and the HUD Manufactured Home program. In addition, there are links to non-profit organizations related to code enforcement.		Access to information/one-stop shopping.	Kanti Patel (410) 514-7220
Office and Commercial Space Conversion Initiative	The Office and Commercial space conversion Initiative was created in 1998 to assist in the revitalization of Maryland's downtown areas by converting older office and commercial space into new, market rate, rental housing.	There are no income limits and processing requirements are limited to those that are necessary in keeping with prudent lending practices and to ensure compliance with the program's statutory requirements. A recommendation from local government is required as a condition for the submission of an application.	The program is designed to supplement conventional financing.	Maryland Department of Housing & Community Development (410) 514-7446
Smart Codes – The Maryland Building Rehabilitation Code Program	The Maryland Building Rehabilitation Code Program encourages private investment in existing buildings and communities through a new construction code that streamlines and harmonizes the code requirements for rehabilitation work. The new Building Rehabilitation Code became effective on June 1, 2001.	Buildings of all types over one year old.	One-stop shopping for Maryland Building Codes.	Mr. John Hopkins Smart Codes Program (410) 209-5815
Special Targeted Applicant	The purpose of the Special	Low-income family owner-	Loans have an interest rate at	Maryland Department of

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Rehabilitation Program (STAR)	Targeted Applicant Rehabilitation Program (STAR) is to provide rehabilitation funds for low -income single family owner-occupied properties. STAR is designed to bring properties up to applicable building codes and standards.	occupied properties.	zero percent and are fully deferred. Generally, the maximum loan is 100 percent of the value of the property. Loans are secured by a mortgage.	Housing & Community Development (410) 514-7565

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland State Highway Administration				
Partnership Planting Program	The Maryland State highway Administration (SHA) develops partnerships with local governments, community organizations and garden clubs for the purpose of beautifying highways and improving the environment.	Community gateway plantings, reforestation plantings, streetscapes and highway beautification plantings are examples of the types of projects that have been completed within the Partnership Planting Program.	When a site has been selected and meets approval from all parties, the State Highway Administration will provide a landscape design for the project. Some organizations sponsor plantings by participating in the cost of projects. Others participate by providing volunteers to do the work.	Leroy Jonas Maryland State Highway Administration planting@sha.state.md.us
Transportation Enhancement Program (TEA-21)	The Maryland Department of Transportation invites the submission of project proposals for review and consideration for Transportation Enhancement Program funding.	Potential project sponsors may include a State agency, a county or municipal government, a private, non-profit organization, a community group or a private individual. Projects proposed by non-governmental entities must secure an appropriate government agency as a co-sponsor.	Funds are available on a reimbursable basis for a broad array of projects that must conform to Federal requirements.	Maryland Department of Transportation (888) 713-1414

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
Maryland Department of Natural Resources				
Community Parks & Playgrounds Program	The Community Parks and Playground Program provides a dedicated fund source to allow the State to focus on restoring existing and creating new park and green space systems in Maryland's cities and town.	The Community Parks and Playgrounds Program will provide flexible grants to local governments to respond to the unmet need for assistance to rehabilitate, expand or improve existing parks or create new parks, or purchase and install playground equipment in older neighborhoods and intensely developed areas throughout the state.	In Fiscal Year 2003, \$5.5 million was approved to fund 69 parks and playground projects.	Deidra Ritchie Assistant Regional Administrator (301) 777-2030 dritchier@dnr.state.md.us
Maryland's Rural Legacy Program	The Rural Legacy Program works with landowners in established Rural Legacy Areas to provide financial incentives to protect the natural character rural heritage of the area.	The Program encourages local governments and private land trusts to identify Rural Legacy Areas and to competitively apply for funds to complement existing land preservation efforts or to develop new ones. Easements or fee estate purchases are sought from willing landowners in order to protect areas vulnerable to sprawl development that can weaken an area's natural resources, thereby jeopardizing the economic value of farming, forestry, recreation and tourism.	During the first five years under the Rural Legacy Program, between \$110 and \$128 million will be committed to preserving from 50,000 to 75,000 acres of Maryland's farms, forests, and open spaces.	Pamela F. Bush Director, Rural Legacy Program Department of Natural Resources 580 Taylor Avenue, E-4 Annapolis, MD 21401 410-260-8428 410-260-8404 (fax) pbush@dnr.state.md.us

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
-----------------	---------------------	-------------------	----------------------------	-----------------

Federal Resources				
--------------------------	--	--	--	--

U.S. Small Business Administration	The U.S. Small Business Administration provides assistance to individuals who are interested in starting a business or those that are currently operating an established business.		SBA provides a variety of local financial, counseling, training and information resources.	Baltimore District Office (410) 962-4392
USDA Rural Development Rural Business Cooperative Service	The Rural Business Cooperative Service (RBS) is a division of USDA Rural Development. The program was designed to assist rural American in building local economies by increasing job opportunities and developing small and emerging businesses	RBS programs generally assist businesses located in towns with a population of 50,000 or less.	RBS provides guaranteed loans, loans for re-lending programs and financial assistance for economic development and rural towns and non-profit corporations.	James Waters Rural Business Programs Director (302) 697-4324
USDA Rural Development Community Facility Programs	The Community Facilities loan program is designed to assist rural communities up to 20,000 population to help provide public services.	Funds can be used to construct, enlarge or improve community facilities for health care, public safety, and public services.	Loans are made directly from USDA to the community at low interest rates. Guaranteed loans are made by banks or other lending institutions with a federal guarantee up to 90 percent against possible losses.	James Waters Community Facility Programs Director (302) 697-4324
USDA Rural Development Rural Housing Programs	USDA Rural Development offers a number of different housing programs to assist lower income and individuals and families, who do not have adequate housing.	The programs are only available in rural areas, usually in towns of up to 10,000 population.	Loan and grant funds are available in an effort to promote safe, adequate and affordable housing.	Pat Baker (302) 697-4353
USDA Rural Development Water and Waste Programs	USDA's water and waste program is for the development of water and waste systems in Rural America.	Public bodies and non-profit organizations are eligible to receive funds to develop and maintain their water & septic systems.	Loan and grant funds are available.	USDA Water & Wastewater Program (302) 697-4324

Name of Program	Program Description	Eligible Projects	Available Funding/Benefits	Program Contact
U.S. Economic Development Administration	The EDA provides grants to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas.	Non-profit organizations and local governments are eligible to apply for EDA funds.	The EDA provides grants for infrastructure development, local capacity building, and business development.	Paul M. Raetsch Regional Director Curtis Center, Suite 140 South Independence Square West Philadelphia, PA 19106-3821 215-597-4603 215-597-6669 fax
Appalachian Regional Commission	The Appalachian Regional Commission serves to support economic and social development in the Appalachian Region.	Non-profit organizations and local governments are eligible to apply for ARC funds.	ARC helps fund such projects as education and workforce training programs, highway construction, water and sewer system construction, leadership development programs, small business start-ups and expansions, and development of health-care resources.	Al Feldstein Arc Program Manager Maryland Department of Planning (301) 777-2161