

## **Resources Available for Small Businesses in Baltimore City:**

- Financial
- Technical Assistance
- Tax Incentives

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# Table of Contents

<b>Financial Resources.....</b>	<b>2</b>
Loans.....	3
Baltimore Development Corporation.....	3
Maryland Economic Development Corp. (MEDCO) .....	2
Maryland Department of Business & Economic Development.....	3
Maryland Department of Housing & Community Development.....	4
Small Business Administration Resource Center.....	5
Grants.....	6
Baltimore Main Streets Façade Grant Program.....	6
BDC Façade Improvement Grant.....	6
Financial Resources.....	7
Business Friendly Banks.....	7
<b>Technical Assistance.....</b>	<b>8</b>
Baltimore Main Streets.....	8
Baltimore Main Street Affiliate Programs.....	9
Office of Commercial Revitalization.....	10
Baltimore City Chamber of Commerce.....	10
Baltimore County Chamber of Commerce.....	11
Employ Baltimore.....	11
Women Entrepreneurs of Baltimore.....	11
Governor’s Office of Business Advocacy & Small Business Assistance..	11
Hub Zone.....	11
Small Business Resource Center.....	12
Small Business Development Center (SBDC).....	12
Service Corps of Retired Executives (SCORE).....	12
<b>Tax Credits.....</b>	<b>13</b>
Historic Rehabilitation Tax Credits.....	13
Employment Opportunity Tax Credit.....	14
Enterprise Zone Tax Credit.....	14
Neighborhood Partnership Program Tax Credit.....	15
Work-Based Learning Program Tax Credit .....	16

# Financial Resources

## Loans

### **Baltimore Development Corporation**

36 South Charles Street  
Baltimore, MD 21201  
(410) 837-9305  
Fax: (410) 837-6363  
[www.baltimoredevelopment.com](http://www.baltimoredevelopment.com)  
Contact: Arthur Gray

### **\$hop Baltimore Loan Program**

The purpose of the \$hop Baltimore Loan Program is to promote attractive and healthy neighborhood retail districts by providing flexible gap financing in the form of below-market interest rate loans to eligible retail businesses located in designated commercial districts, Retail Business District License areas, and Main Street districts. Maximum \$100,000, not to exceed 50% of total project costs.

### **Maryland Economic Development Corp. (MEDCO)**

100 North Charles St., Suite 630  
Baltimore, MD 21201  
(410) 625-0051  
Fax: (410) 625-1848  
[h\\_mayer@medco-corp.com](mailto:h_mayer@medco-corp.com)  
Hans F. Mayer, Executive Director

The Maryland Economic Development Corporation enables the State to develop property for economic purposes that serve the public interest. Originally, the Corporation was limited to developing vacant or unused industrial sites and facilities and other economic resources in economically distressed areas of the State (Chapter 498, Acts of 1984). Since 2001, the Corporation may develop property throughout the State as long as the private sector has shown no significant interest or development capability (Chapter 338, Acts of 2001).

To encourage business activity and commerce, and relieve unemployment, the Corporation purchases and develops property that is leased to others under favorable terms. It also makes **loans** to companies to maintain and develop facilities and helps State and local economic development agencies expand, modernize, and retain businesses, and attract new ones. To finance this assistance, the Corporation borrows money and issues bonds.

### **Maryland Department of Business & Economic Development**

217 E. Redwood Street  
Baltimore, MD 21202  
(410) 767-6300  
Fax: (410) 333-6911  
[www.choosemaryland.org](http://www.choosemaryland.org)  
Steve Henry, Central Coordinator

The Maryland Department of Business & Economic Development's mission is to attract new businesses, stimulate private investment and create jobs, encourage the expansion and retention of existing companies, and provide businesses in Maryland with workforce training and financial assistance. The department promotes the State's many economic advantages and markets local

products and services at home and abroad to spur economic development, international trade and tourism.

**Maryland Small Business Development Financing Authority (MSBDF)**

MSBDF is provided for small businesses and those owned by socially and economically disadvantaged persons. For more information, contact Stan Tucker at (410) 333-4270 for more information.

**Maryland Competitive Advantage Financing Fund (MCAFF).**

The MCAFF provides financial assistance for the development and expansion of small businesses within the State. Certain requirements apply. The fund provides loans in the range of \$10,000 to \$100,000 to businesses with sales of less than \$1 million in assets and fewer than 100 employees. Contact Les Hall at (410) 767-6356 for more information.

**Maryland Small Business Development Financing Authority (MSBDF)**

Provides financing for small businesses and those owned by socially and economically disadvantaged persons.

- **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.
- **Equity Participation Investment Program** - direct loans, equity investments and loan guarantees to socially or economically disadvantaged-owned businesses in franchising, in technology-based industries, and for the acquisition of profitable businesses.
- **Long-Term Guaranty Program** - provides loan guarantees and interest rate subsidies.
- **Surety Bonding Program** - assists small contractors in obtaining bonding for primarily funded government or public utility contracts that require bid, performance and payment bonds.
- For more information about this program please contact:  
**Stan Tucker**  
Phone: (410) 333-4270  
Fax: (410) 333-2552

**Maryland Department of Housing & Community Development**

1201 W. Pratt Street, D  
Baltimore, MD 21223  
(410) 209-5820  
Contact: Glenda Odom  
[www.dhcd.state.md.us](http://www.dhcd.state.md.us)

**Maryland Capital Access Program (MCAP)**

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. An enrolled loan, or portion of a loan, may range from \$10,000 to \$1,000,000. Most small businesses are eligible. Typical loans under this program would be those that fall slightly outside the lender's normal credit guidelines. For additional information, including a list of participating lenders, please call Susan Milukas at 410-209-5805 or email [milukas@dhcd.state.md.us](mailto:milukas@dhcd.state.md.us).

**Maryland Works**

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. Financing ranges from \$25,000 to \$500,000 for up to 50% of the project's total cost. Grants typically range from \$25,000 to \$250,000, depending on the nature of the project. For more information on this program, contact Ted Conlon at (410) 209-5804 or [conlon@dhcd.state.md.us](mailto:conlon@dhcd.state.md.us).

**Small Business Resource Center**

1101 E.33rd Street, Suite 307

Baltimore, MD 21218

Phone: (443) 451-7160

Fax: (443) 451-7460

[www.sbrcbaltimore.com](http://www.sbrcbaltimore.com)

[www.sba.gov](http://www.sba.gov)

Paul Taylor, Director

Venita Moore, SBRC Coordinator

**The Micro loan Program for Entrepreneurs**

The intermediaries use these funds to make loans of up to \$35,000 to new and existing small businesses. The average age loan sized is around \$10,500

**The Surety Bond Guarantee Program**

The SBA can guarantee bid, payments and performance bonds for contracts up to \$2 million for eligible small contractors

**Low Documentation Smaller Business Loan**

A maximum loan amount of \$150,000

**SBAExpress**

Maximum loan amount of \$250,000.

**Small Office/Home Office Loan Initiative**

This initiative combines financial and technical assistance to enable small and home-based business owner's access to business loans through Innovative Bank instead of consumer loans. \$5,000 - \$25,000 and 7 year repayment term.

# Financial Resources

## Grants

### **BDC Façade Improvement Grant (FIG)**

Commercial Revitalization  
Baltimore Development Corporation  
36 S. Charles Street, Suite 1600  
Baltimore, MD 21201  
410-837-9305

[agray@baltimoredevelopment.com](mailto:agray@baltimoredevelopment.com)

Contact, Arthur Gray

The FIG program offers up to \$2,500 in matching grants and, in certain cases, design assistance to merchants and property owners in designated commercial revitalization districts in order to improve the appearance of individual building facades, signs and awnings, as well as the overall look of the retail district. Improvements must be to areas visible from the public way and are reviewed by the Highlandtown Community Review Board. Businesses within the Highlandtown Main Street area not eligible for this program.

### **Baltimore Main Street Façade Grant Program-Highlandtown Only**

Main Street Manager  
3700 Eastern Avenue  
Baltimore, MD 21224  
410-342-3234

The Highlandtown Main Street program has limited funds (\$25,000 annually) to award for façade improvement grants to property and business owners inside the Highlandtown Main Street boundaries. With volunteers from the Main Street Design Committee and Community Review Board, property owners and businesses are encouraged to create standard-setting facades that can increase shopper traffic and enhance the overall marketability of the Main Street and Arts and Entertainment District. Contact Beth Perry for further information and to apply.

## Financial Resources Business Friendly Banks

We encourage those wishing to invest to take advantage of the programs, products, and services offered by our merchants, including both national and local banks.

With the exception of Homewood Savings Bank, all banks are SBA Certified lenders and participate in the SBA Express loan program. Certified lenders are lenders that have been heavily involved in regular SBA guaranty loan processing and meet certain SBA criteria. Their loan guaranty applications are given a three-day turn-around by the local SBA office, assuming the documentation is complete.

<p>M&amp;T Bank 3410 Eastern Ave Baltimore, MD 21224 (410) 244-4065 Barb Walton, Manager</p>	<p>Homewood Federal Savings Bank 3228 Eastern Avenue Baltimore, MD 21224 (410) 327-5220 John Schott, President</p>
<p>Bank of America 3415 Eastern Ave Baltimore, MD 21224 (410) 342-4560 Lisa Stinchcomb, Manager</p>	<p>Provident Bank of Maryland 3300 Eastern Avenue Baltimore, MD 21224 Phone: (410) 277-8307 Jennifer Payne, Branch Manager</p>
<p>BB&amp;T 2 North Charles Street Baltimore, MD 21201 Patricia Park</p>	<p>Harbor Bank 3240 Belair Road Baltimore, MD 21213 (410) 675-5722 William Freeman, VP Commercial Lending</p>
<p>Carrollton Bank 351 S. Conkling Street Baltimore, MD 21224 (410) 675-4622 Tony Pearce, Manager</p>	<p>Susquehanna Bank (Towson) 100 West Road Baltimore, MD 21204 (410) 769-5353 John Draksler, VP-Business Banking</p>

# Technical Assistance

## **Baltimore Main Streets**

36 South Charles Street, Suite 1600  
Baltimore, MD 21201  
410-837-9305 (Office)  
410-837-6363 (Fax)  
[mpfannon@baltimoredevelopment.com](mailto:mpfannon@baltimoredevelopment.com)  
Mary Pat Fannon, Director  
Charles Penny, Program Associate

The National Trust's National Main Street Center offers a comprehensive strategy to commercial district revitalization that has been widely successful in many towns and cities throughout the country. Baltimore Main Streets follow the national Four Point Approach, which includes Organizational, Promotion, Design and Economic Restructuring. All four approaches are headed up by committees and are staffed and run by community members. The Main Street program is successful because it is comprehensive and incremental, mobilizing the community's resources-its people-to create change and develop assets based on the neighborhood's uniqueness, emphasizing quality while building partnerships in public and private sectors. The list below consists of the eight Main Street programs and two affiliates that offer technical assistance to local merchants.

## **Belair Edison Neighborhoods. INC**

3412 Belair Road  
Baltimore MD, 21213  
410-482-8422  
410-485-0728 Fax  
Johnette Richardson, Manager  
[jrichardson@belair-edison.org](mailto:jrichardson@belair-edison.org)

## **East Monument Street Monument Street Renaissance**

808 N. Chester Street  
Baltimore, MD 21205  
Lorrie Schoettler, Manager  
443-524-2595  
443-524-5299 Fax

## **Historic Federal Hill Main Street**

1105 Light Street  
Baltimore, MD 21230  
410-7274500  
410-727-7505 fax  
Bonnie Crockett, Executive Director  
[bcrockett@historicfederalhill.com](mailto:bcrockett@historicfederalhill.com)

## **Hampden Village Main Street Program**

PO BOX 4739  
Baltimore, MD 21211  
410-235-5800  
410-951-0145 fax  
Janine Bradley, Manager  
[hampdenmainstreet@msn.com](mailto:hampdenmainstreet@msn.com)

**Highlandtown Main Street**

Southeast CDC  
3700 Eastern Ave  
Baltimore MD, 21224  
410-342-3234, X30  
410-342-6657 Fax

**Pennsylvania Ave Redevelopment Collaborative**

1601 Pennsylvania Avenue  
Baltimore, MD 21217  
410-669-5397  
George Gilliam, Executive Director  
[royalth@msn.com](mailto:royalth@msn.com)

**Waverly Main Street**

2301 North Charles Street  
Baltimore, MD 21217  
410-235-5989  
410-235-5544  
Winkie Campbell-Notar, Manager  
[waverlybusiness@hotmail.com](mailto:waverlybusiness@hotmail.com)

**Washington Boulevard/Pigtown Main Street**

904 Washington Blvd  
Baltimore, MD 21230  
410-385-8494 x103  
410-385-0243 Fax  
Jack Danna, Manager  
[jackdanna@hotmail.com](mailto:jackdanna@hotmail.com)

**Baltimore Main Streets/Affiliate- Fell's Point Redevelopment Corporation**

P.O. Box 38245  
Baltimore, MD 21231  
410-276-9333  
470-675-5109 Fax  
Jeremy Fennema, President  
[fpdc@verizon.net](mailto:fpdc@verizon.net)

**Baltimore Main StreetsAffiliate-Govanstowne Business Association**

414 Lyman Avenue  
Baltimore, MD 21212  
410-433-8289  
410-435-7435 Fax  
Larry Ford, Executive Director  
[govanstowne@aol.com](mailto:govanstowne@aol.com)

## **Office of Commercial Revitalization**

Baltimore Development Corporation  
36 S. Charles Street, 1600  
Baltimore, MD 21201  
Phone: (410) 837-9305  
Fax: (410) 837-6363  
[www.baltimoredevelopment.com](http://www.baltimoredevelopment.com)

BDC provides technical and financial assistance, workshops, and programs in small business development and commercial revitalization. List of services include:

### **Technical Assistance**

- Permit approval process
- Referrals to lenders
- Partnership with financial institutions
- Referrals to our family of business partners and support groups

### **Retail Business Districts**

- Managing vacancy/product mix
- Improving shopping environments
- Uniform design standards
- Façade improvement programs, including matching grants
- Urban Renewal Plans
- Land use restrictions
- Organizing business associations

### **Business Partnerships**

- SBA (Small Business Administration)
- CEBO (Council for Economic and Business Opportunities)
- DCF (Development Credit Fund)
- BCCC (Baltimore City Chamber of Commerce)
- CDFC (Community Development Financing Corporation)
- BDC (Baltimore Development Corporation)
- MDBED (Maryland Department of Business Economic Development)
- MSBDFA (Maryland Small Business Development Financing Authority)

## **Baltimore City Chamber of Commerce**

3 West Baltimore Street  
Baltimore, MD 21201  
(410)837-7101  
Fax: (410)837-7104  
[www.baltimorecitychamber.com](http://www.baltimorecitychamber.com)

Since 1992, the strength of the organization has been its diversity and diligent effort to be the voice of the small business community in Baltimore city. It is an inclusive group of individual's entrepreneurs, organizations and businesses concerned and committed to the economic well-being of Baltimore. Our goal is to make Baltimore a better place *"to live, work and do business."*

**Baltimore County Chamber of Commerce**

Atrium Offices at Eastpoint Mall  
7835 Eastern Avenue, Suite 302  
Baltimore, MD 21224  
(410)282-9100  
Fax: (410)284-9864  
[www.baltcountycc.com](http://www.baltcountycc.com)

Promotes business prosperity and an enriched quality of life through strong member involvement in legislative, educational, social, and other issues influencing the economic strength of Baltimore County.

**Employ Baltimore**

417 E. Fayette Street, 466  
Baltimore, MD 21202  
(410) 396-9675  
[www.oedworks.com](http://www.oedworks.com)

Employ Baltimore is a professional business service that assists employers in hiring qualified Baltimore City residents. Employers get skilled employees and a host of valuable support services, ranging from outreach and recruitment, prescreening, and assessment and testing services to human resources and support. Contact Employ Baltimore directly for more information.

**Women Entrepreneurs of Baltimore, Inc.**

Suite 202  
1118 Light Street  
Baltimore, MD 21230  
(410) 727-4921  
[www.webinc.org](http://www.webinc.org)

A non-profit organization that provides entrepreneurial training, technical assistance, and follow-up services for micro-business start-up and development in the Baltimore metropolitan area.

**Governor's Office of Business Advocacy and Small Business Assistance (GOBA)**

James H. McLean  
Executive Director  
410-767-0545

GOBA exists to help Maryland businesses navigate the processes and regulations of local, state, and federal governments. Reporting directly to the Secretary, GOBA provides personalized attention to business clients, acting as liaison, information provider, ombudsman, and problem solver to meet and resolve business concerns quickly and efficiently.

**Hub Zone**

SBA District Office  
City Crescent Building, 6th Floor  
10 South Howard Street  
Baltimore, Maryland 21201  
410-962-6195 x322  
Hallot Watkins

<http://www.sba.gov/md/>

The HUBzone Empowerment Contracting program provides federal contracting opportunities for qualified small businesses located in distressed areas. Fostering the growth of these federal contractors as viable businesses, for the long term, helps to empower communities, create jobs, and attract private investment.

### **Small Business Resource Center (SBRC)**

3 W. Baltimore St  
Baltimore, MD 21201  
410.605.0990 T  
410.605.0995 F  
[info@sbrcbaltimore.com](mailto:info@sbrcbaltimore.com)  
Paul Taylor, Director

At the Small Business Resource Center, you will find a wealth of information about many subjects that affect your small business, from planning and financing to marketing and insurance. The Center has a large business library, plus PC-based internet access to magazines and newspapers nationwide, for your research on a variety of business topics. There are videos and cassettes for you to use, as well as literature and self-help guides. At the Small Business Resource Center you can learn more about starting your own business, preparing a business plan, getting credit, business taxes and regulatory responsibilities, networking, and much more.

### **Small Business Development Center (SBDC)**

(410)704-5001  
[www.towson.edu/sbdc](http://www.towson.edu/sbdc)

The Maryland Small Business Development Center (MDSBDC) is a partnership between the U.S. Small Business Administration and the University of Maryland College Park. This partnership links private enterprise, government, higher education and local economic development organizations to provide management training and technical assistance to Maryland's small businesses. For more information visit [www.towson.edu/sbdc](http://www.towson.edu/sbdc) or call (410)704-5001.

#### **SAFF**

Strategic Assistance Consulting Fund is a new initiative designed to provide expert private – sector consulting services to small, minority and micro-enterprise business. Booth Management Consulting, LLC will administer the strategic Assistance Consulting Fund to build upon the basic services currently offered through the Maryland Small Business Development Center, (SBDC) network to qualifying clients and provide more advanced and specialized consulting services. For more information about SAFF call 410.625.1297.

### **SCORE– Counselors to America’s Small Business**

SCORE, the Services Corps of Retired Executives, is a 13,000-member volunteer association sponsored by the U.S. Small Business Administration. Since 1964, the association has matched volunteer business management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the cause and find solutions. Contact the Greater Baltimore Chapter of SCORE at 410-962-223

## Tax Credits

### **Historic Rehabilitation Tax Credits**

There are local, state, and federal tax credits available for the renovation of historic properties in Baltimore City.

#### **City Property Tax Credit**

Property tax credits are available for the rehabilitation of homes as well as income-producing designated historic buildings. In Baltimore City, property taxes are frozen at pre-rehab levels for 10 years.

Contact:

Baltimore City Commission for Historical and Architectural Preservation,  
417 E. Fayette Street, Suite 1037  
Baltimore, MD 21202,  
410-396-4866  
Brigitte Fessenden

#### **State Income Tax Credit**

Maryland income tax credits equal to 20% of rehabilitation expenditures are available for the rehabilitation of homes as well as income producing designated historic buildings. The rehabilitation expenditure for income-producing property must be substantial, in an amount exceeding the adjusted basis of the property. If the credit exceeds the taxpayer's tax liability, a refund may be claimed in the amount of the excess.

For more information about the program, contact [Dan Sams](#), Preservation Officer, at 410-514-7620 or [Collin Ingraham](#), Preservation Officer, at 410-514-7671 at the Maryland Historical Trust, or visit their extensive website at [www.marylandhistoricaltrust.net](http://www.marylandhistoricaltrust.net).

#### **Federal Income Tax Credit**

Federal income tax credits equal to 20% of rehabilitation expenditures on a certified rehabilitation are available for the rehabilitation of income-producing designated historic buildings. Detailed information can be found at [www2.cr.nps.gov/tps/tax](http://www2.cr.nps.gov/tps/tax)

A federal tax credit equal to 10% of the qualified costs of rehabilitating a non-historic structure built before 1936 is also available.

For more information, contact [Dan Sams](#), Preservation Officer, at 410-514-7620 or [Collin Ingraham](#), Preservation Officer, at 410-514-7671

## Employment Opportunity Tax Credit

### **DESCRIPTION:**

Businesses that hire an individual who is receiving Aid to Families with Dependent Children (AFDC) or Family Investment Program (FIP) entitlements may be entitled to a tax credit for wages paid to the employee and for child care and transportation expenses paid on behalf of the employee.

The credit may be taken against corporate income tax, personal income tax, state and local taxes withheld (for certain tax-exempt organizations only), insurance premiums tax or public service company franchise tax. The same credit may not, however, be applied to more than one tax type. Sole proprietorships, corporations, tax-exempt non-profit organizations and pass-through entities, such as partnerships, subchapter S corporations, limited liability companies and business trusts may claim the tax credit.

### **TO QUALIFY FOR THE CREDIT:**

The company must hire at least one employee that received AFDC or FIP payments for any three months during the 18-month period before employment by the company. The employee cannot be closely related to the owners of the business. Certification must be obtained from the Department of Labor, Licensing and Regulation that the individual is a qualified employee

### **For more information, contact:**

Maryland Department of Labor, Licensing and Regulation  
Division of Employment and Training  
1100 N. Eutaw Street  
Baltimore, MD 21201  
Phone: 410-767-2047  
E-mail: [ghee@careernet.state.md.us](mailto:ghee@careernet.state.md.us)

## Enterprise Zone Tax Credit

### **DESCRIPTION:**

Businesses located in a Maryland enterprise zone may be entitled to a tax credit for wages paid to newly hired employees. The local enterprise zone administrator must certify the business to qualify for the credit. The credit may be taken against corporate income tax or personal income tax. Sole proprietorships, corporations, tax-exempt non-profit organizations and pass-through entities, such as partnerships, subchapter S corporations, limited liability companies and business trusts may claim the tax credit

### **TO QUALIFY FOR THE CREDIT:**

The business must hire at least one employee who:

- Is a new employee or an employee rehired after being laid off for more than one year;
- Worked for the business for at least 35 hours per week for six months or more;
- Earns at least 150 percent of the federal minimum wage;
- Spends at least 50 percent of the workday either in the enterprise zone or on activities of the business resulting from its location in the enterprise zone or focus area;
- Is hired after the date the enterprise zone was created or the date the business located in the enterprise zone or focus area, whichever is later; and

- Is not hired to replace an individual employed by the business within the last four years.  
If the individual is economically disadvantaged, the business must obtain certification from the Maryland Department of Labor, Licensing and Regulation.

**FOR MORE INFORMATION, CONTACT:**

Maryland Department of Business and Economic Development  
Division of Business Development, Tax Incentives Group  
217 E. Redwood Street  
Baltimore, MD 21202  
Phone: 410-767-6438 or 410-767-4980  
E-mail: [taxincentives@choosemaryland.org](mailto:taxincentives@choosemaryland.org)

## Neighborhood Partnership Program Tax Credit

**DESCRIPTION:**

Businesses that contribute cash or goods to approved projects operated by tax exempt organizations (under Internal Revenue Code section 501(c)(3)) are eligible for a tax credit of up to \$125,000 per year. This credit is in addition to any charitable contribution deduction that is allowed for these contributions on both the state and federal income tax returns. The credit may be taken against corporate income tax, personal income tax, insurance premiums tax or public service company franchise tax. The same credit may not, however, be applied to more than one tax type. Sole proprietorships, corporations and pass-through entities, such as partnerships, subchapter S corporations, limited liability companies and business trusts may claim the tax credit.

**TO QUALIFY FOR THE CREDIT:**

The business must donate at least \$500 in money or goods to an approved project and document the value of the contribution. The documentation may be either a receipt or certification of value of used goods from an independent and unrelated third party. The business must also attach a copy of the fully executed certification to the tax return.

**FOR MORE INFORMATION, CONTACT:**

Maryland Department of Housing and Community Development  
100 Community Place  
Crownsville, MD 21032-2023  
Phone: 410-514-7241  
E-mail: [keel@dhcd.state.md.us](mailto:keel@dhcd.state.md.us)

## Work-Based Learning Program Tax Credit

### **DESCRIPTION:**

Businesses that hire students as part of an approved work-based learning program in the state may be entitled to a tax credit for a portion of the wages paid to these individuals. (Note: credit is scheduled to end June 30, 2004.) The credit may be taken against corporate income tax, personal income tax, insurance premiums tax or public service company franchise tax. The same credit may not, however, be applied to more than one tax type. Sole proprietorships, corporations and pass-through entities, such as partnerships, subchapter S corporations, limited liability companies and business trusts may claim the tax credit

### **TO QUALIFY FOR THE CREDIT:**

The business must establish a work-based learning program and have the program approved by the Maryland State Department of Education. The business must also hire at least one student for placement in the program that is at least 16, but less than 23 years old or who turns 23 years old while in the program, and is enrolled in a secondary or post-secondary school in Maryland. The business must also employ each student for at least 200 hours.

### **FOR MORE INFORMATION, CONTACT:**

Maryland State Department of Education  
Division of Career Technology and Adult Learning  
200 W. Baltimore Street  
Baltimore, MD 21201  
Phone: 410-767-0182  
E-mail: [jmholly@msde.state.md.us](mailto:jmholly@msde.state.md.us)