



Maryland

Tax Benefits and Incentives for Convenience Services Operators



NAMA

This state-by-state guide highlights a range of tax credits and incentive programs specifically relevant to the convenience services industry, offering operators clear application instructions and links to find further information. While this report emphasizes programs tailored to the convenience services industry, you know your business and its unique needs.

Opportunities for Convenience Services Operators

Advantage Maryland (MEDAAF)

MARYLAND DEPARTMENT OF COMMERCE

A flexible and broad-based program, Advantage Maryland (also known as MEDAAF) funds grants, loans and investments to support economic development initiatives. Uses include business attraction and retention, infrastructure support, brownfield redevelopment, arts and entertainment districts, daycare, revolving loan funds and local strategic planning.

Eligibility Requirements

Projects must include a County Resolution and support economic development initiatives to include:

1. Business attraction and retention
2. Infrastructure support
3. Brownfield redevelopment
4. Local revolving loan funds
5. Local strategic planning within Priority Funding Areas
6. Eligible industry sectors

Eligible industry sectors (as of 12/2020)*

1. Aerospace Aeronautics, Unmanned Aerial Systems (UAS)
2. Agriculture and Resource Based Industries
3. Biotechnology, Health Care Technology, Pharmaceuticals
4. Businesses with U.S. or regional headquarters in Maryland
5. Distribution, Warehousing, Transportation and Logistics
6. Environmental Technology, Renewable Energy and Energy Production
7. Financial Services
8. Information Technology, Telecommunications, Cybersecurity
9. Manufacturing

Application Information

For more information about Advantage Maryland, contact the business development representative in your region. The contact information for representatives is on the Maryland Department of Commerce's website.

[Additional information available from the Maryland Department of Commerce.](#)

Businesses That Create New Jobs Tax Credit

MARYLAND STATE DEPARTMENT OF ASSESSMENTS AND TAXATION & COMPTROLLER OF MARYLAND

Businesses located in Maryland that create new positions and establish or expand business facilities in the state may be entitled to a tax credit. To be eligible for the tax credit, businesses must first have been granted a property tax credit by a local government of Maryland for creating the new jobs.

Eligibility Requirements

The business must create at least 25 new positions as part of the new or expanded business facility in Maryland (5,000 square feet or more). Businesses located in smaller counties (population of 30,000 or less) must create at least 10 new positions.

An enhanced credit is instead available for businesses that create or expand a new business facility in Maryland of 250,000 square feet or more and:

1. Continue to employ 2,500 employees and create 500 new positions that pay at least 150% of the minimum wage; or
2. Create 1,250 new positions that are paid at least 150% of the minimum wage.

In Montgomery County only, a business can:

1. Spend at least \$150 million to obtain at least 700,000 square feet of new or expanded business premises through the purchase, construction, or lease of a new premises; and
2. Employ at least 1,100 individuals including at least 500 new, permanent full-time positions. All of the positions must receive employer-provided subsidized health care benefits, be paid at least 150% of the minimum wage, and be located in or neighboring the new, expanded or renovated premises.

The new positions must be:

1. Located in Maryland
2. Part of the new or expanded business facility in Maryland
3. Permanent
4. Full time of indefinite duration. In Montgomery County and Washington County for tax years 2007 and later, the position can be a contract position of definite duration lasting at least 12 months with an unlimited renewal option; and
5. Filled for at least one year

Application Information

The business must then apply for and receive certification for a property tax credit from the local government in which the facility is located.

The county or city government will notify the State Department of Assessments and Taxation (SDAT) that the property tax credit has been approved. SDAT will calculate and certify the amount of the allowable tax credit to the Comptroller.

[Additional information available from the Maryland State Department of Assessments and Taxation & Comptroller of Maryland.](#)

Commercial, Industrial & Agricultural Grant Program

MARYLAND ENERGY ADMINISTRATION

The CI&A Program provides grant incentives to Maryland commercial and agricultural entities that seek to improve the energy efficiency of their existing structures, or install energy efficient technologies that exceed code-minimum standards in to-be-constructed facilities.

Eligibility Requirements

To be considered for a grant award, an application must be complete, accurate, and signed by an authorized representative of the business owner. Contractors may not apply on behalf of clients.

AOI 1: Commercial & Industrial Sector

1. Businesses (registered corporations, LLPs, LLCs, GPs, etc.)
2. Manufacturers & Industrial Entities
3. Nonprofit Organizations
4. Private Schools (Pre-K, K - 12)
5. Privately-owned Colleges and Universities
6. Other types of commercial buildings on a case-by-case basis.

AOI 2: Agricultural Sector

1. Farms and Businesses in the Agricultural sector
2. Entities that fall within NAICS Codes 11

Application Information

Application materials are found on the program website.

[Application Link](#)

[Additional information available from the Maryland Energy Administration.](#)

Community Investment Tax Credits Program

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Community Investment Tax Credits support 501(c)(3) nonprofit organizations by awarding allocations of State tax credits for use as incentives to attract contributions from individuals and businesses to benefit local projects and services. Community Investment Tax Credits complement other State funding programs which offer resources to assist communities with revitalization efforts.

Eligibility Requirements

Nonprofit organizations, designated a 501(c)(3) organization by the Internal Revenue Service, are eligible to apply for Community Investment Tax Credits to support a project or activity that is either located in or serving a community in a Priority Funding Area.

Organizations soliciting charitable contributions in Maryland are generally required to register with the Office of the Secretary of State as a charitable organization. Nonprofits must maintain their charitable registration status with the Office of the Secretary of State of Maryland. As well as, provide an official Certificate of Status from the Maryland Department of Assessment and Taxation.

Eligible Projects:

1. Projects must be located in or serve residents of a Priority Funding Area?.
2. Projects typically involve activities such as:
 - Education and Youth Services
 - Housing and Community Development
 - Job and Self-Sufficiency Training
 - Enhancing Neighborhoods and Business Districts
 - Arts, Culture and Historic Preservation
 - Economic Development and Tourism Promotion
 - Technical Assistance and Capacity Building
 - Services for At-Risk Populations

Eligible Contributions:

Donors that make contributions of \$500 or more are eligible to receive Community Investment Tax Credits. Individuals and businesses making donations are required to obtain from the nonprofit a Donor Acknowledgement Form and complete and submit it to the nonprofit organization receiving the contribution. Individuals or businesses that wish to donate real property must contact the nonprofit prior to making the donation.

Eligible Donors:

Businesses: Any entity that conducts a trade or business in the State and is subject to: the State income tax on individuals or corporations; the public service company franchise tax or the insurance premiums tax. These types of entities generally include corporations, public utility companies, insurance companies, financial institutions, S corporations, partnerships, sole proprietorships and limited liability corporations.

Individuals: An individual is a natural person or fiduciary having personal tax liability in the State of Maryland.

Individuals and businesses that make charitable contributions benefit by:

1. Reducing their Maryland tax liability
2. Helping a local nonprofit organization achieve an essential community goal
3. Making a targeted community impact
4. Improving community relations and increasing their visibility

Application Information

The DHCD-NR Project Portal is the online gateway for application submission and award management for the Community Investment Tax Credit programs.

[Application Link](#)

[Additional information available from the Maryland Department of Housing and Community Development.](#)

Economic Development Opportunities Program Fund (Sunny Day)

MARYLAND DEPARTMENT OF COMMERCE

The Sunny Day fund supports extraordinary economic development opportunities that create and retain employment as well as create significant capital investments. Projects must generate significant jobs in areas of high unemployment; they are evaluated on a competitive basis and must be consistent with the state's strategic economic development plan.

Eligibility Requirements

Participants must provide a minimum capital investment of at least five times the amount of the Sunny Day assistance. Applicants must possess a strong balance sheet and be credit worthy.

Application Information

For application details, interested parties should contact:

Timothy Doyle

Maryland Department of Commerce

Office of Finance Programs

401 East Pratt Street

Baltimore, MD 21202

Phone: 410-767-2369

timothy.doyle@maryland.gov

[Additional information available from the Maryland Department of Commerce.](#)

Electric Vehicle Supply Equipment (EVSE) Rebate Program

MARYLAND ENERGY ADMINISTRATION

Through the program, residents, governments and businesses can acquire a state rebate for purchasing or installing an electric vehicle charging station, known as Electric Vehicle Supply Equipment (EVSE).

Eligibility Requirements

Eligible applicants for the commercial application include, but is not limited to:

1. Businesses and/or limited liability companies located in Maryland and/or registered and in good standing with the Maryland State Department of Assessments and Taxation.
 - This includes entities that intend to purchase and locate EVSE for non-exclusive individual use at multi-unit dwelling (MUD) developments (apartments, condominiums, homeowners associations etc.) If an individual living at a MUD development intends to purchase EVSE for their personal use, that individual should submit a residential application.
 - This includes employers that intend to purchase and provide EVSE, located at a workplace, to their employees.
 - This includes companies that intend to purchase and install EVSE to support fleet electric vehicles.

2. Incorporated non-profit entities.
3. Units of state or local government.

Application Information

MEA requests that all applications be submitted electronically. If the applicant does not agree to using electronic communications regarding the rebate application.

[Application Link](#)

[Additional information available from the Maryland Energy Administration.](#)

Employer-Provided Long-Term Care Insurance Tax Credit

COMPTROLLER OF MARYLAND

An employer, including organizations exempt from taxation under § 501(c)(3) or (4) of the Internal Revenue Code, that provides long-term care insurance as part of an employee benefit package may claim a credit for costs incurred during the taxable year.

Eligibility Requirements

Sole proprietorships, corporations and pass-through entities, such as partnerships, subchapter S corporations, limited liability companies and business trusts may claim the tax credit.

The company must provide long-term care insurance benefits to one or more employees during the taxable year as part of an employee benefits package.

Application Information

For taxable year beginning after December 31, 2012, taxpayers must file their income tax return electronically (Form 500 for Corporations, Form 510 and Form 510 Schedule K-1 for Pass-Through Entities, and Form 502 or 505 for Individuals). They must complete the Business Tax Credit Form 500CR section of the electronic return to claim this tax credit.

[Additional information available from the Comptroller of Maryland.](#)

Endow Maryland Tax Credit

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Businesses or individuals who make a donation to a qualified permanent endowment fund at an eligible community foundation may be eligible for a credit against the Maryland State income tax.

Eligibility Requirements

Donations of \$500 or more of cash or publicly traded securities made by the taxpayer to a qualified permanent endowment fund at an eligible community foundation that meets certain requirements are eligible for tax credits. Individuals and businesses may claim a maximum of \$50,000 in credits per year, representing a donation of no more than \$200,000.

The taxpayer must apply to the Maryland Department of Housing and Community Development (DHCD) for a certification for the donation.

For any tax year, the sum of all Endow Maryland tax credits, including any carryover credits, may not exceed the lesser of \$50,000 or the total amount of tax otherwise payable by the individual and/or business for the tax year. Excess credits may be carried over for five (5) years.

Application Information

A copy of the required approval from the Department of Housing and Community Development DHCD must be attached to the appropriate electronic Maryland Income Tax Return - Form 500 for Corporations, Form 510 and Form 510 Schedule K-1 for Pass-Through Entities, and Form 502 for individuals, electing to use Form 500CR. The Form 500CR section of the electronic return must also be completed.

A copy of the required approval from the DHCD must be attached to Form 502 for those individuals, electing to use Form 502CR.

[Application Link](#)

[Additional information available from the Maryland Department of Housing and Community Development.](#)

Endowments For Maryland Historically Black Colleges And Universities Tax Credit

COMPTROLLER OF MARYLAND

Donors that make a donation to a qualified permanent endowment fund held at an eligible institution of higher education may be eligible for a credit against the Maryland State income tax.

Eligibility Requirements

Cash donations made by the taxpayer to a qualified permanent endowment fund that meet certain requirements are eligible for tax credits. Donations must be made to a qualifying fund at any of the following institutions: Bowie State University, Coppin State University, Morgan State University, or University of Maryland Eastern Shore.

In each tax year, the Comptroller may award a maximum of \$60,000 in tax credits to each of the four institutions

Application Information

Donors seeking the tax credit must apply to the Comptroller for a tax credit certificate in the calendar year that the donation is made. Donors are required to submit documentation from the institution showing proof of donation within 30 days before a final tax credit certificate is issued.

Applications must be sent by e-mail and are approved on a first-come, first-serve basis until the maximum amount of authorized credits have been approved.

[Application Link](#)

[Additional information available from the Comptroller of Maryland.](#)

Enterprise Zone Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

The EZ program provides real property and state income tax credits for businesses located in a Maryland enterprise zone in return for job creation and investments. Businesses located in Focus Areas may be also qualified for personal property tax credits on new investment in personal property and enhanced income tax credit for creating new jobs.

Eligibility Requirements

Income Tax Credits:

1. General Requirements

- Not every new employee hired by a business located in an enterprise zone is eligible for one of the enterprise zone income tax credits. The following requirements apply to both the general income tax credit and the income tax credit for hiring economically disadvantaged employees:
 - The employee must have been hired after the business was located in the enterprise zone or focus area, or after the enterprise zone or focus area is designated,
 - The employee must have been employed for at least 35 hours per week for six months (or 12 months in a Focus Area) before or during the taxable year in which the credit is taken,
 - The employee must spend at least 50% of all work time in the enterprise zone or on activities of the business resulting from its location in the enterprise zone or focus area,
 - The employee must have been hired to fill a new position. That is, the firm's number of full-time positions must increase by the number of credits taken, and
 - The employee must earn at least 150% of the federal minimum wage.

2. Requirements for Economically Disadvantaged Employees

- The following requirements apply the income tax credit for hiring economically disadvantaged employees in addition to the general requirements:
 - To claim the income tax credit for hiring the economically disadvantaged employees, the business must obtained the certification from the Maryland Department of Labor, Licensing and Regulation, and
 - To receive the income tax credit, an economically disadvantaged employee must remain in the position for three years.

Property Tax Credits:

In order for a business to qualify for the property tax credit, it must meet all state and local eligibility requirements. To be qualified the business must satisfy one of the two specific statutory requirements, which are that business must either (1) make and investment in capital improvements, or (2) hire new employees. The business must contact the local enterprise zone administrator regarding the local eligibility requirements because the local eligibility requirements vary by the enterprise zone.

Application Information

Applicants must apply to the local enterprise zone administrator for certification. A list of contact information is provided on the Department of Commerce's website.

Contact Information

[Abigail McKnight](#), *Tax Incentive Specialist*

Maryland Department of Commerce, Office of Finance Programs
(410) 767-7234

[Additional information available from the Maryland Department of Commerce.](#)

Jane E. Lawton Conservation Loan Program

MARYLAND ENERGY ADMINISTRATION

The Maryland Energy Administration (“MEA”) provides the Fiscal Year 2022 Jane E. Lawton Conservation Loan Program (“FY22 Lawton Program”) to Maryland Nonprofit Organizations, Local Governments, Maryland Businesses, and State Agencies for the implementation of cost-effective energy efficiency and energy conservation improvements for existing or to-be-constructed facilities.

Eligibility Requirements

In order to qualify for the Lawton Loan Program, potential Borrowers must be one of the following entities:

1. Nonprofit Organization (includes hospitals and schools)
2. Local Government (includes public school systems and community colleges)
3. Maryland Businesses (must be registered to do business with the State of Maryland)
4. State Agencies

At minimum, each proposed project must meet the following requirements:

1. The energy efficiency project will be installed at a facility owned or leased by the applicant organization.
2. The energy efficiency project will be located within the State of Maryland.
3. For Maryland nonprofit organizations, businesses, and local government applicants: each individual energy conservation measure (“ECM”)** part of the project will achieve simple payback through the borrower’s reduced operating expenses within the ECM’s expected useful life. The simple payback is calculated as follows: Total Cost of the Measure ÷ Annual Energy Cost Savings from the Measure.
4. For State agency applicants: The aggregate simple payback of the project does not exceed thirteen (13) years. The aggregate simple payback is calculated as follows: Total Cost of the Project ÷ Annual Energy Cost Savings from the Project. The applicant must document that the anticipated energy cost savings over the loan period exceeds the total cost of the project.
 - **An energy conservation measure (“ECM”) is a single measure of the overall project. E.g. an LED lighting retrofit, HVAC recommissioning, weatherization, etc.

Calculating Energy Consumption Baseline: Eligible projects must establish an energy consumption baseline for the facilities or dedicated spaces proposed for upgrade. A baseline is considered:

1. Existing Facilities: Consumption data from the most recent 12 consecutive months’ utility bills. Consumption information for past months is available from the utility.
2. To-be-constructed facilities: 12 consecutive months’ projected energy usage assuming the installation of energy code-minimum equipment, technology, building materials, etc. If an energy analysis or model was prepared with the planned submission for building permits, this should be provided as part of your application.

Applicants must then base the savings generated by their proposed projects from these baselines. Baseline consumption should be expressed in the the following units:

1. Electricity Measures: kilowatt-hours (kWh)

2. Natural Gas Measures: therms
3. Propane and Fuel/Heating Oil Measures: gallons (gal)
4. Other Types: Contact MEA for guidance.

[Application Link](#)

[Additional information available from the Maryland Energy Administration.](#)

Maryland Business Works - Workforce Development And Adult Learning

MARYLAND DEPARTMENT OF LABOR

The Maryland Department of Labor, in consultation with the Maryland Department of Commerce, is excited to announce the continuation of Maryland Business Works (MBW), a highly successful incumbent worker training program that supports employer strategies for retention, growth expansion, and layoff aversion.

Eligibility Requirements

The training needs and costs must be reasonable, necessary and clearly related to the purpose and activities of the project-as described in the business's submitted training plan. The business is required to match the funds provided by the Maryland Business Works program for the actual training costs on a dollar-to-dollar basis.

Training activities must be specific to the occupation, increase the occupational skill levels of existing workers, and relate to the strategic goals of the company. Participating businesses must take the necessary steps to provide incumbent worker training in specific, job-related skills from which workers will gain transferable skills and an industry-recognized credential or certificate. The Department of Labor encourages businesses with training programs that offer apprenticeships and other work-based learning and/or address workplace literacy and/or English Language Acquisition courses to apply.

Training must result in an industry-recognized credential, certificate of completion for a Registered Apprenticeship, or a certificate that results in a wage increase.

The following types of activities and items are examples of allowable training costs:

1. Classroom-based training, including training that is designed to meet the specific requirements of a business,
2. In-house staff training,
3. Registered Apprenticeships,
4. Instruction provided by consultants,
5. Books and training materials,
6. Initial proficiency testing (for approved curriculum),
7. GED® preparation, and
8. English Language Acquisition.

As Maryland Business Works is a true partnership, business participants are responsible for 50 percent of the training costs. Funds cannot be used for capital costs, the purchase of equipment, the payment of employee wages and/or benefits while in training, wage subsidies, or support services such as child care, transportation costs, lodging costs, and meals for trainees. Training costs that are part of a system or software purchase are not allowable. Other prohibited uses include introductory classes, safety and first aid courses, leadership skills training, and other training that does not directly result in enhancement of job-related, occupational skills.

Training projects will not be considered if the business is not ready to begin training activities. Business applicants must be prepared to enter into contract negotiations, and immediately begin training upon execution of a contractual agreement with the Maryland Department of Labor. To ensure that funds are expended in a timely manner, training contracts awarded for training programs cannot last longer than six months.

Exceptions with proper justification may be approved based on the need to exceed six-month training period. The State review team will approve such requests if the justification is reasonable and if the training will be completed and funds expended in a timely manner.

The successful business applicant is responsible for taking the necessary steps to make provisions for the training of its employees in specific skills that result in the workers' acquisition of transferable skills or an industry-recognized certification or credential program. The business is also responsible for providing acceptable documentation to verify successful completion of training and actual payment for training as well as any performance/outcome information required as part of the training plan.

Application Information

To apply for Maryland Business Works funding, a business must first complete the application (Excel) and submit other required documentation including the WIOA Adult Application with Verification Listed (Word), a Certificate of Good Standing, the U.S. Citizenship and Immigration Services I-9 form "Employment Eligibility Verification," and Internal Treasury Service W-9 form "Identification Number and Certification." Applications will only be accepted in the Excel format. Applications must contain only one program of study per certification.

[Application Link](#)

[Additional information available from the Maryland Department of Labor.](#)

Maryland Commuter Tax Credit

MARYLAND DEPARTMENT OF TRANSPORTATION

A business entity operating a trade or business in Maryland may claim a tax credit in an amount equal to 50% of the cost of providing qualified commuter benefits to their employees.

Eligibility Requirements

To qualify for the tax credit, the business entity must:

1. be a Maryland business registered and in good standing with the Maryland Department of Taxation, or
2. be an Organization exempt from taxation under §501(c) (3) or (4) of the Internal Revenue Code, and
3. Provide any of the following commuter benefits for your employees:
4. Transportation on a publicly or privately owned mass transit system other than a taxi service
5. Vanpool (Employer Funded Program)
6. Guaranteed Ride Home (Employer Funded Program)
7. Cash in Lieu of Parking (Employer Funded Program)

Application Information

See the Maryland Department of Transportation's website for application details.

[Application Link](#)

[Additional information available from the Maryland Department of Transportation.](#)

Maryland Disability Employment Tax Credit (MDETC)

MARYLAND DEPARTMENT OF EDUCATION

Businesses that employ persons with disabilities, as determined by the Division of Rehabilitation Services (DORS) in the Maryland State Department of Education and/or by the Maryland Department of Labor, may be eligible for a tax credit for wages paid to, and for childcare expenses and for transportation expenses paid on behalf of qualified employees.

Eligibility Requirements

The company must hire an individual with a disability and obtain a determination from the Division of Rehabilitation Services (DORS) in the Maryland State Department of Education, or the Maryland Department of Labor for a disabled veteran, that the individual is a qualified employee with a disability. A "Qualified Employee" with a disability means an individual who:

1. Meets the definition of an individual with a disability as defined by the Americans with Disability Act;
2. Has a disability that presently constitutes an impediment to obtaining or maintaining employment or to transitioning from school to work; and,
3. Is ready for employment; or,
4. Is a veteran who has been discharged or released from active duty by the American Armed Forces for a service-connected disability.

An employee must not have been hired to replace a laid-off employee or to replace an employee who is on strike or for whom the business simultaneously receives federal or state employment training benefits. Qualifying child care expenses are those expenses incurred by a business to enable a qualified employee with a disability to be gainfully employed.

Contact Information

Department of Labor

[Lloyd Day](#)

Office of Workforce Development Director

1100 N. Eutaw Street, Room 209

Baltimore, MD 21201

Telephone: 410-767-2995

Fax: 410-333-5162

Note: As a reminder, employers may not ask an applicant if he or she is a person with a disability for tax credit or other purposes.

[Additional information available from the Maryland Department of Labor.](#)

MARYLAND ECONOMIC ADJUSTMENT FUND (MEAF)

MARYLAND DEPARTMENT OF COMMERCE

MEAF provides loans of up to \$150,000 for small and underserved businesses with fewer than 50 employees.

Eligibility Requirements

Eligible businesses include manufacturers, wholesalers, service companies, and skilled trades.

Applicants must demonstrate credit worthiness, ability to repay the obligation, and an inability to obtain financing on affordable terms through normal lending channels. A loan may not be used to relocate jobs from one commuting area to another.

Application Information

Visit this page to learn about the availability of funds. Applications must be submitted to the Maryland Department of Commerce. The following additional information will be required for the Department to evaluate your application:

1. Business Plan, with 3 year's projections, cost budget and sources & uses of funds.
2. Current Personal Financial Statement (request form).
3. A listing of all owners and percentages of ownership.
4. Resume of principal owner(s).
5. Personal Federal Tax Returns with all Schedules (most recent two years).
6. Business Federal Tax Returns with all Schedules (most recent two years).
7. Explain the amount of personal or business funds to be contributed to the project.
8. Explain the type of collateral to be provided to secure the loan.

[Additional information available from the Maryland Department of Commerce.](#)

Maryland Energy Storage Income Tax Credit**MARYLAND ENERGY ADMINISTRATION**

The tax credit is available to residential and commercial taxpayers who have installed an energy storage system on their residential or commercial property in Maryland.

Eligibility Requirements

Eligible Applicants:

The Program is open to the following taxpayers that have purchased an energy storage system:

1. The owner of a commercial property who purchases and installs an energy storage system on the commercial property; or,
2. The owner of a residential property who purchases and installs an energy storage system on the residential property.

The Program is open to the following taxpayers that have leased an energy storage system:

1. An individual or a corporation that owns or pays for the installation of an energy storage system that supplies electrical energy intended for use on the residential or commercial property on which the energy storage system is installed.

Eligible Activities:

An energy storage tax credit may be claimed for qualifying systems that store the following types of energy:

1. Electrical energy;
2. Mechanical energy;
3. Chemical energy (including electrochemical energy); and,

4. Thermal energy that was once electrical energy

[Application Link](#)

[Additional information available from the Maryland Energy Administration.](#)

Maryland Green Building Program

MARYLAND ENERGY ADMINISTRATION

This program provides tax credits against the State income tax for certain costs for the construction or rehabilitation of buildings and the purchase of equipment that meets certain energy efficiency and environmental standards.

Eligibility Requirements

"Eligible building" means a building in Maryland that:

1. Complies with one of the following:
2. Is used primarily for nonresidential purposes if the building contains at least 20,000 square feet of interior space;
3. Is a residential multifamily building with at least 12 dwelling units that contains at least 20,000 square feet of interior space; or
4. Is a combination of the buildings described in §B(7) of this regulation;

Contact Information

Maryland Energy Administration
1800 Washington Boulevard, Suite 755
Baltimore, MD 21230
Phone: 410-537-4000
Fax: 410-537-4096

DLInfo_MEA@maryland.gov

[Additional information available from the Maryland Energy Administration.](#)

Maryland Opportunity Zone Enhancement Credits

MARYLAND DEPARTMENT OF COMMERCE

The State of Maryland provides enhancements to several of its economic development tax credit programs for businesses located in Maryland Opportunity Zones that meet certain requirements.

Eligibility Requirements

To qualify for the Opportunity Zone Enhancement program, the business must first meet the qualifications of the underlying tax credit program for which it is applying. For example, to qualify for the Job Creation Tax Credit (JCTC) enhanced credit of \$3,075 per qualified position (instead of the standard JCTC credit of \$3,000), the business must first meet the qualifications of the JCTC program.

For the Job Creation, One Maryland, More Jobs for Marylanders, Enterprise Zone and Enterprise Zone Focus Area income tax credits, the business must be a Qualified Opportunity Zone Business (as defined in § 1400Z–2 of the Internal Revenue Code) and have received an investment from a Qualified Opportunity Fund (as defined in § 1400Z–2 of the Internal Revenue Code).

The additional requirements for Level 1 and Level 2 Enhancements are listed below:

Level 1: Opportunity Zone Enhancement

Attach an Opportunity Zone Enhancement program application to your application for the specific tax credit. The Opportunity Zone Enhancement program application requires the following information:

1. Date of Qualified Opportunity Fund's investment in the Qualified Opportunity Zone Business and amount of investment
2. Total project or business investment, including leverage
3. Address and census tract of the business and/or fund
4. NAICs code of the business
5. An impact report including qualitative and quantitative data on the investment and its progress
6. Other information required by Commerce

Level 2: Opportunity Zone Enhancement

To qualify for Level 2 Enhancement credits, the business and or fund must meet the Level 1 enhancement requirements and provide the following additional information:

1. Provide one of the following:
 1. Name and address of residents of the communities in the Opportunity Zone that serve on the Governing Board or Advisory Board of the Qualified Opportunity Zone Business.
 2. A copy of a community benefits agreement that is negotiated and agreed to by the community groups or strategic industry partnerships in the Opportunity Zone and the Qualified Opportunity Zone Fund.
2. Provide one of the following:
 1. For applicants located in an Opportunity Zone within a municipality, provide a resolution or letter from the municipality approving the enhanced tax credits.
 2. For applicants located in an Opportunity Zone that is NOT in a municipality, provide a resolution or letter from the County approving the enhanced tax credits.
3. Provide other information required by Commerce.

[Application Link](#)

[Additional information available from the Maryland Department of Commerce.](#)

Maryland Small Business Development Financing Authority (MSBDFA)

MARYLAND DEPARTMENT OF COMMERCE

MSBDFA uses include working capital, supplies and materials, machinery and equipment acquisition, acquisition of real estate, and leasehold improvements. Other uses include the purchase of an existing business or obtaining bid, financing of contracts, which receive the majority of their funding from federal, state, local government, or regulated utilities. MSBDFA can also provide bid, payment, and performance bid, payment, and surety bonds.

Eligibility Requirements

MSBDFA clients include all small businesses unable to obtain adequate business financing on reasonable terms through normal financing channels.

Application Information

For application details, interested parties should see the Maryland Department of Commerce's website.

[Additional information available from the Maryland Department of Commerce.](#)

Microenterprise Loan Program

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Maryland Microenterprise Loan Program expands opportunities for microenterprise development, creates new opportunities for small business development and sustains local economies in Maryland communities.

Eligibility Requirements

Eligible businesses:

1. Retail businesses
2. Manufacturing businesses
3. Goods and Services related businesses
4. Must be located in a designated Sustainable Community area
5. Small business cannot exceed \$500,000 in annual revenue
6. Not more than 5 employees at time of application

Eligible uses of funds:

1. Working capital
2. Marketing/planning/feasibility studies
3. Real estate acquisition down payment
4. Minor renovations
5. Minor leasehold improvements
6. Machinery and equipment
7. Certain other costs associated with opening or expanding a small business

Ineligible uses of funds:

1. No residential or transient living businesses, multifamily or single-family housing developments, nursing homes, assisted living facilities, crisis care centers, group homes, transitional housing, and homeless shelters
2. No facilities such as community halls, fire stations, hospitals, colleges, or universities
3. No adult bookstores, adult video shops, other adult entertainment facilities, gambling facilities, gun shops, liquor stores, massage parlors, pawn shops, tanning salons, or tattoo parlors
4. No home-based businesses

Application Information

Please contact the intermediary directly to receive an application. A list is provided on the Maryland Department of Housing and Community Development's website.

[Additional information available from the Maryland Department of Housing and Community Development.](#)

Military Personnel And Veteran-Owned Small Business Loan Program (MPVOLP)

MARYLAND DEPARTMENT OF COMMERCE

MPVOLP provides no interest loans up to \$50,000, from one to eight years, for businesses owned by military reservists, veterans, National Guard personnel and for small businesses that employ or are owned by such persons.

Eligibility Requirements

Eligible applicants include veteran-owned small businesses, businesses owned by military reservists and National Guard members called to active duty, and small businesses, with fewer than 50 employees that employ them. For reservists or National Guard members called to active duty, Program funds must be used for payment of identifiable costs of the business, including general business expenses, which result from the call to active duty. The loan may be made at any time from the date of the call to active duty through the period ending six months after the end of the individual's active duty.

For service-disabled veterans, businesses owned by service-disabled veterans, and businesses employing service-disabled veterans, the purpose of the Program is to assist with the cost of making the home, motor vehicle, or place of employment of a service-disabled veteran accessible to individuals with disabilities, and to defray other necessary expenses.

Application Information

Applications must be submitted to the Maryland Department of Commerce (Commerce). Commerce will work closely with the Maryland Department of Veterans Affairs (MDVA) to obtain an eligibility review of each application. Once MDVA determines that an applicant meets basic eligibility rules for the Program, Commerce will initiate a financial review and underwriting.

The following additional information will be required for the Department to evaluate your application:

1. Business Plan, with 3 year's projections, cost budget and sources & uses of funds.
2. Current Personal Financial Statement (request form).
3. A listing of all owners and percentages of ownership.
4. Resume of principal owner(s).
5. Personal Federal Tax Returns with all Schedules (most recent two years).
6. Business Federal Tax Returns with all Schedules (most recent two years).
7. Explain the amount of personal or business funds to be contributed to the project.
8. Explain the type of collateral to be provided to secure the loan.

Commerce will review and process each application using standard commercial credit criteria to determine whether it meets the Program financial and other requirements for loan approval. Commerce will recommend approval of financing for the projects deemed to present the best chance of succeeding.

[Additional information available from the Maryland Department of Commerce.](#)

Neighborhood Businessworks Program (NBW)

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Neighborhood BusinessWorks program (NBW) provides a revitalization resource through loans that provide flexible loan financing to small businesses located in or expanding in locally designated neighborhood revitalization areas throughout the State.

Eligibility Requirements

Eligible applicants: Maryland-based small businesses (as defined by the U.S. Small Business Administration), local development corporations and nonprofit organizations whose activities contribute to a broader revitalization effort, and whose projects are intended to promote investment in commercial districts or town centers. Local governments are not eligible applicants.

Eligible projects:

1. Retail businesses, including franchises
2. Manufacturing businesses
3. Service-related businesses Mixed-use projects, consisting of a commercial or retail use at street level and residential units

Eligible use of funds:

1. Market/planning/feasibility studies
2. Real estate acquisition
3. New construction or rehabilitation
4. Leasehold improvements
5. Machinery and equipment
6. Working capital (when part of total project cost)
7. Certain other costs associated with opening or expanding a small business

Notes: (1) A Minority Business Enterprise Plan is required for those projects where NBDP funds will exceed \$250,000 for construction or rehabilitation. (2) Construction projects are reviewed by the Department offices of Maryland Historical Trust and Codes Administration prior to funding.

Application Information

A complete NBW loan application consisting of the items on the Required Documentation Checklist in the application package must be submitted before a project can be fully processed. If the application for funds is approved, additional documentation will be necessary to close the loan.

Applicants must complete a Neighborhood BusinessWorks loan application package. Upon loan approval an applicant will receive a commitment letter from the Maryland Department of Housing and Community Development. Loan approval requires that applicants meet underwriting guidelines. Applicants must have executed the necessary legal documents prior to disbursement of the loan proceeds.

[Additional information available from the Maryland Department of Housing and Community Development.](#)

Office Of Small Business Regulatory Assistance (OSBRA)

MARYLAND DEPARTMENT OF LABOR

The Office of Small Business Regulatory Assistance (OSBRA) helps Maryland business owners find timely and effective solutions to issues, so they can go about running their companies.

Eligibility Requirements

Any small business in Maryland can contact OSBRA for assistance.

Application Information

Contact the Office of Small Business Regulatory Assistance for general business inquiries at the email address listed:

Maryland Department of Labor
1100 North Eutaw Street, 6th Floor
Baltimore, MD 21201
Phone: 410-230-6101

osbra.inquiry@maryland.gov

[Additional information available from the Maryland Department of Labor.](#)

One Maryland Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

The One Maryland Tax Credit is an income tax credit for businesses that invest in an economic development project in a Tier 1 County and create a minimum number of qualified jobs. The amount of tax credit a business qualifies for depends on the number of jobs it creates and qualified costs it incurs.

Eligibility Requirements

In order to qualify for the One Maryland Tax Credit, a business must meet the following requirements:

1. Declaration of Intent Requirement. A business may not claim any expenses incurred or jobs created prior to notifying the Department of Commerce (Commerce) in writing of its intent to seek certification for a One Maryland Tax Credit.
2. Business Certification Requirement. A business must be certified as a qualified business entity eligible for the One Maryland Tax Credit.
3. Job Creation Minimums. The business must create at least 10 new, full-time qualified positions at the project within 24 months. However, to receive the maximum \$5 million credit, the business must have at least 50 new qualified positions within 24 months.
4. Minimum Expenditure - The business must incur at least \$500,000 of eligible project costs.
5. Location: A business must locate or expand in a "Priority Funding Area" (PFA) in a Tier 1 County. Tier 1 Counties are subject to change. Please verify with Commerce that the project location is in a PFA and Tier 1 County.
 - The following counties are Tier 1 for the One Maryland Tax Credit: Allegany, Baltimore, Caroline, Dorchester, Garrett, Kent, Somerset, Washington, Wicomico, and Worcester
6. Other:
 - The project must be primarily engaged in an eligible activity as defined by the statute.

- The positions must be full-time, pay 120% of State Minimum Wage, be filled for 12 months, and be a "net new" job to Maryland. The business must create the minimum number of jobs in a 24-month period.
7. The facility must be engaged in an eligible activity.

The business may not claim both the One Maryland Tax Credit and Job Creation Tax Credit in the same tax year.

Application Information

Applicants must complete application materials and required documents are included on the Department of Commerce's website.

The application process requires the business to declare its intent to Maryland Commerce in writing prior to incurring eligible costs or creating new, qualified jobs. The business is encouraged to submit a Preliminary Application, along with the Employment Affidavit. The business must be certified as eligible for the tax credit by submitting a Final Application.

[Application Link](#)

[Additional information available from the Maryland Department of Commerce.](#)

Open Energy Grant Program

MARYLAND ENERGY ADMINISTRATION

The Maryland Energy Administration (MEA) occasionally receives proposals for energy projects and initiatives outside of the agency's suite of established technology and sector specific energy programs in a given fiscal year. MEA's OPEN Energy Program (OPEN Energy) provides an avenue for the agency to consider these proposals for funding.

Eligibility Requirements

Eligible Applicants: Businesses, nonprofit organizations, local governments, state government and educational institutions. Other restrictions may apply on a case-by-case basis.

Eligible Activities: A proposal may include capital projects, technical assistance, and other activities that align with the evaluation criteria specified in this FOA. In certain compelling cases, studies or strategy development will be considered.

Application Information

The initial proposal submission to MEA should consist of

1. The OPEN Energy Application Form and
2. A concept paper that will enable the MEA review team to assess potential eligibility and interest by MEA.
 - The concept paper submitted to MEA shall be no more than 10 pages. The concept paper should include at a minimum the following information:
 - the name and address of the entity submitting the proposal.
 - a description of the organization submitting the proposal.
 - the name of the point of contact for the proposal, along with contact information.
 - the date of submission.

- a description of the proposed project.
- anticipated benefits of the proposed project and how these benefits relate to the state's energy goals.
- requested funding amount.
- project partners (if applicable); and,
- matching funds (if applicable).

If deemed necessary by MEA, MEA may request an expanded version of the proposal or additional information and documentation. A request for additional information may include a follow-up meeting with the applicant.

[Application Link](#)

[Additional information available from the Maryland Energy Administration.](#)

Partnership For Workforce Quality (PWQ)

MARYLAND DEPARTMENT OF COMMERCE

PWQ provides matching training grants and support services targeted to improve the competitive position of small and mid-sized manufacturing and technology companies. Grants are used to increase the skills of existing workers for new technologies and production processes, improve employee productivity and increase employment stability.

Eligibility Requirements

Applicants must be a Maryland employer, may not be in arrears with any State taxing agency, and not be in default with any Commerce program.

Applicants should have a minimum of ten full-time employees. At least 60% of available funds must be awarded to employers with 150 or fewer employees in the State. The Program encourages the participation of small and minority-owned businesses.

Priority will be given to manufacturing and technology companies. In regions of the State where regionally important industries have been identified beyond manufacturing and technology, justification should be provided to approve PWQ funding.

Application Information

To apply for PWQ funding, contact the regional representative from the Maryland Department of Commerce who covers the county or region where you are located. A list of regional representatives is available on the Department of Commerce's website.

[Additional information available from the Maryland Department of Commerce.](#)

Sales And Use Tax Exemption For Repair Labor

COMPTROLLER OF MARYLAND

The restoration of used property to its original condition or usefulness is repair is not taxable. The creation or completion of a new or different item is fabrication, which is taxable.

Eligibility Requirements

The sales and use tax is applicable to eligible purchases.

Contact Information

See the Comptroller of Maryland's website for more details:

Phone: 410-260-7980

sut@marylandtaxes.gov

[Additional information available from the Comptroller of Maryland.](#)

Small Business Relief Tax Credit**MARYLAND DEPARTMENT OF COMMERCE**

The Small Business Relief Tax Credit is a refundable tax credit available to small businesses that provide their employees with paid sick and safe leave.

Eligibility Requirements

To qualify for the tax credit, a small business must employ 14 or fewer employees whose primary work location is in Maryland, and provide its employees with paid sick and safe leave in accordance with the Maryland Healthy Working Families Act. Under the Maryland Healthy Working Families Act, employees earn 1 hour of paid sick and safe leave for every 30 hours worked, and sick and safe leave is paid at the same rate as an employee's normal hourly wages.

Qualified employee(s) earning wages paid by the small business must be equal to or less than 250% of the annual federal poverty guideline for a single-person household. For Tax Year 2021, the annual poverty guideline is \$32,200 per year/\$15.48 an hour.

Application Information

The Department of Commerce will begin accepting applications for the Small Business Relief Tax Credit on January 2, 2022 for Tax Year 2021. Small businesses applying for the tax credit must submit an application along with copies of employee(s) W-2 or pay stubs, and statement of accrued paid sick and safe leave provided to employee(s), for each employee for whom the tax credit is being claimed. Commerce will certify or deny an application within 45 days after the receipt of a complete application.

Contact Information

Abigail McKnight
Maryland Department of Commerce
Office of Finance Programs
401 East Pratt Street
Baltimore, MD 21202
Phone: 410-767-7234

abigail.mcknight@maryland.gov

[Additional information available from the Maryland Department of Commerce.](#)

Small, Minority And Women-Owned Business Account - Video Lottery Terminal Fund (VLT)

MARYLAND DEPARTMENT OF COMMERCE

Created with the small business owner in mind, the state Video Lottery Terminal (VLT) fund uses proceeds from video lottery terminals (slots) to assist small, minority, and women owned businesses located in targeted areas surrounding six Maryland casinos: Maryland Live in Anne Arundel County, Hollywood Casino Perryville in Cecil County, Rocky Gap in Allegany County, Ocean Downs in Worcester County, Horseshoe Casino in Baltimore City and National Harbor in Prince George County.

Eligibility Requirements

Eligible Fund Managers oversee the distribution of video lottery terminal funds.

Application Information

For more information about VLT contact the fund manager in your area. Contact information is available on the [Department of Commerce's website](#).

[Additional information available from the Maryland Department of Commerce.](#)

Social Impact Funds

MARYLAND TECHNOLOGY DEVELOPMENT CORPORATION (TEDCO)

Both the Pre-Seed Builder Fund and the Inclusion Fund have minimum ownership requirements by individuals who demonstrate economic disadvantage. However, Maryland has a strong entrepreneurial ecosystem and oftentimes there are other business resources, including at TEDCO, available for our start-ups to grow their business.

Eligibility Requirements

TEDCO welcomes pre-seed technology start-ups from all industries to apply. However, to be applicable, a company must meet all of the following qualifications:

1. Principal place of business is in Maryland
2. At least one full-time employee
3. No less than 50% of founders demonstrate economic disadvantage

Application Information

Opportunities are assessed on an ongoing basis. To ensure fairness, all Social Impact Funds applications must be received online through the application page on TEDCO's website for further review. Applications that are received through other means, such as email or mail shall not be considered or reviewed for funding.

[Application Link](#)

[Additional information available from the Maryland Technology Development Corporation.](#)

Solar Canopy Grant Program

MARYLAND ENERGY ADMINISTRATION

This program provides funding to support the installation of parking lot and parking garage solar photovoltaic canopy systems, which include at least four (4) Level 2 or Level 3 electric vehicle chargers under the solar canopy.

Eligibility Requirements

Eligible Applicants: Businesses, non-profits, state agencies and local governments to include public universities, community colleges, and public schools. Individual residents may not apply for this program.

Eligible Activities: Grantees will either directly install or install through the use of Power Purchase Agreements, solar canopies over parking lots or parking garages.

[Additional information available from the Maryland Energy Administration.](#)

Other Credits, Incentives and Government Programs

Agri-Business Equipment And Working Capital Loan Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Agri-Business Equipment and Working Capital Loan Fund has been established by MARBIDCO to help meet the unique financing needs of Maryland's rural and agricultural businesses that are not otherwise able to obtain commercial financing for working capital and equipment purchases from traditional commercial lenders (e.g., banks or Farm Credit Associations). This program makes available moderate-cost loans to qualified applicants for equipment or working capital purchases.

Agriculture Sales And Use Tax Exemptions

COMPTROLLER OF MARYLAND

The sales and use tax does not apply to sales, including rentals, to a farmer of farm equipment used to raise livestock and poultry, prepare, irrigate or tend the soil, or plant, service, harvest, store, clean, dry or transport seeds or crops.

Biotechnology Investment Incentive Tax Credit (BIITC)

MARYLAND DEPARTMENT OF COMMERCE

BIITC provides an investor with a refundable State income tax credit for an eligible investment in a Qualified Maryland Biotechnology Company (QMBC).

Buy Maryland Cybersecurity (BMC) Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

The Buy Maryland Cybersecurity Tax Credit provides an incentive for Qualified Maryland Companies to purchase cybersecurity technologies and services from a Qualified Maryland Cybersecurity Seller. Qualified Maryland Companies may claim a tax credit for 50% of the net purchase price of cybersecurity technologies and services purchased from a Qualified Maryland Cybersecurity Seller. The tax credit must be claimed for the tax year in which a purchase is made.

Combined Heat And Power Grant Program

MARYLAND ENERGY ADMINISTRATION

This Program provides incentives to Maryland organizations, State agencies and departments, local governments, and essential infrastructure seeking capital support for the installation of qualified CHP systems at their facilities. CHP systems provide enhanced energy resilience, power redundancy, operational sustainability, and energy affordability to entities in both normal and grid outage situations.

Commercial Clean Energy Rebate Program

MARYLAND ENERGY ADMINISTRATION

The Maryland Energy Administration (“MEA”) provides rebates through the Commercial Clean Energy Rebate Program (“C-CERP”) to eligible businesses, nonprofits, local governments, and State of Maryland government agencies and departments that install eligible clean energy systems on facilities located within the State.

Community Legacy Program

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Community Legacy program provides local governments and community development organizations with funding for essential projects aimed at strengthening communities through activities such as business retention and attraction, encouraging homeownership and commercial revitalization.

Cybersecurity Investment Incentive Tax Credit (CIITC)

MARYLAND DEPARTMENT OF COMMERCE

CIITC provides a refundable income tax credit to Qualified Investors who invest in Qualified Maryland Cybersecurity Companies (QMCCs).

Data Center Energy Efficiency Grant Program

MARYLAND ENERGY ADMINISTRATION

MEA is seeking innovative energy efficiency solutions to reduce electrical usage in data centers and improve overall Power Usage Effectiveness (PUE) in existing data centers. The competitive program is open to any commercial, state/local government, or non-profit data center located or being constructed within the State of Maryland with an overall data floor facility size of at least 1,000 square feet. For the purposes of this Program, a data center is defined as a facility used to house only computers, server, and networking systems, IT components, and supporting infrastructure.

Data Center Maryland Sales And Use Tax Exemption Incentive Program

MARYLAND DEPARTMENT OF COMMERCE

Data centers that locate or expand in Maryland and create new full-time positions may receive an exemption from Maryland sales and use tax on the purchase of qualified data center personal property.

Earn Maryland Program

MARYLAND DEPARTMENT OF LABOR

EARN Maryland is a state-funded, competitive workforce development grant program that is industry-led, regional in focus, and a proven strategy for helping businesses cultivate the skilled workforce they need to compete.

Employer Security Clearance Costs (ESCC) Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

The ESCC Tax Credit provides income tax credits for expenses related to federal security clearance costs, construction of Sensitive Compartmented Information Facilities (SCIFs) and first-year leasing costs for small businesses doing security-based contract work.

Energy Efficiency Program (Energy Edge)

MARYLAND ENERGY ADMINISTRATION

RMI encourages energy efficiency and economic growth for manufacturers being served by Delmarva and PEPCO. The State-funded program provides funding to help manufacturers identify energy efficiency upgrades to reduce their energy expenditures and help them access resources to incentivize their investments.

ExportMD Program

MARYLAND DEPARTMENT OF COMMERCE

Maryland companies that receive an ExportMD Award are eligible for up to \$5,000 in reimbursement for expenses associated with an international marketing project. The program is funded in part through a Cooperative Agreement with the U.S. Small Business Administration.

Film Production Activity Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

A film production entity may be entitled to a refundable tax credit against the State of Maryland (State) income tax for certain costs incurred in the State that are necessary to carry out a film production activity in the State.

Forestry Equipment And Working Capital Loan Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Forestry Equipment and Working Capital Loan Fund helps meet the unique financing needs of state forest products businesses with respect to working capital and equipment purchases. This program makes available low-interest loans to qualified applicants for working capital and equipment purchases.

Global Gateway Soft Landing Exchange Program

MARYLAND DEPARTMENT OF COMMERCE

The Maryland Global Gateway Soft Landing Program provides international companies with the opportunity to test out the U.S. market at an affordable rate.

Global Gateway Soft Landing Program

MARYLAND DEPARTMENT OF COMMERCE

bwtech@UMBC Research & Technology Park is a leading US Center for Innovation and Entrepreneurship, hosting companies focused in several key industries: cybersecurity/IT, life sciences, engineering, advanced manufacturing and clean energy. Companies in this program will benefit from expert mentoring by highly experienced international business experts and as well as program and services which will help them build a network of opportunities designed to help accelerate their entry into the US market.

Innovative Technology Fund

MARYLAND DEPARTMENT OF NATURAL RESOURCES

The Innovative Technology Fund, a partnership between Maryland DNR, the University of Maryland and the Environmental Protection Agency, is continuing to accelerate Bay restoration through the development of new technologies.

Job Creation Tax Credit (JCTC)

MARYLAND DEPARTMENT OF COMMERCE

Provide an income tax credit of \$3,000 per new job to a business that creates new full-time jobs. If the business locates in a revitalization area (state enterprise zone, federal empowerment zone, or DHCD Sustainable Community), the credit increases to \$5,000 per new job.

Local Farm Enterprise Food Aggregation Grant Fund Pilot Program

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The grant funds will be used to fund projects that help small farmers aggregate their product to make them attractive to the institutional or wholesale buyer and for projects that will help institutional buyers to increase their capacity to purchase locally grown food.

Local Government Agriculture And Resource-Based Industry Project Cost Share Program

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Local Government Ag/RBI Project Cost Share Program provides support to local and regional rural business development efforts. MARBIDCO will consider a project cost-share request from a local or regional economic development office if the project fits within MARBIDCO's statutorily established mission area. Proposed projects or activities should assist in some fashion Maryland's farming, forestry, or seafood industries.

Main Street Maryland (MSM)

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Using a competitive process, Main Street Maryland selects communities who have made a commitment to succeed and helps them improve the economy, appearance and image of their traditional downtown business districts.

Manufacturing Disruption Mitigation Assistance Program (MDMAP)

MARYLAND ENERGY ADMINISTRATION

Manufacturers can potentially reduce the risk of business disruption from COVID-19 and other respiratory pathogens by improving facility airflow, filtration & ventilation. RMI's no-cost Manufacturing Disruption Mitigation Assistance Program (MDMAP) can help Maryland manufacturers with this process.

Maryland Defense Cybersecurity Assistance Program

MARYLAND MANUFACTURING EXTENSION PARTNERSHIP

The Maryland Defense Cybersecurity Assistance Program (DCAP) provides education, resources, funding and assistance for Defense Contractors to comply with the DFARS and NIST 800-171 Standards for cybersecurity, as well as prepare for CMMC. DCAP is funded by Department of Defense's Office of Local Defense Community Cooperation (OLDCC) through the Maryland Department of Commerce and is being coordinated by the Maryland MEP (MD MEP).

Maryland E-Innovation Initiative Fund (MEIF)

MARYLAND DEPARTMENT OF COMMERCE

The Maryland E-Innovation Initiative Fund (MEIF), administered by the Department of Business and Economic Development, offers a state match to private funds raised in support of endowed chairs at Maryland's higher education institutions.

Maryland Historic Revitalization Tax Credit Program

MARYLAND DEPARTMENT OF PLANNING

A refundable credit may be allowed for substantial expenditures incurred to rehabilitate certified structures in Maryland.

Maryland Industrial Development Financing Authority (MIDFA)

MARYLAND DEPARTMENT OF COMMERCE

MIDFA facilitates capital access by issuing private activity revenue bonds and can provide credit insurance in the form of a loan guaranty to reduce lender's risk.

Maryland Industrial Partnerships Program (MIPS)

MARYLAND DEPARTMENT OF COMMERCE

Maryland Industrial Partnerships (MIPS) promotes the development and commercialization of products and processes through industry/university research partnerships. MIPS provides matching funds to help Maryland companies pay for the university research. Projects are initiated by the companies to meet their own research and development goals.

Maryland Innovation Investment Tax Credit (IITC)

MARYLAND DEPARTMENT OF COMMERCE

IITC provides a refundable income tax credit to a qualified investor for an eligible investment made in a qualified Maryland technology company ("QMTIC").

Maryland Local Food Cold Storage Relief Grant Program

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Local Food Cold Storage Grant Relief Program helps agricultural and rural food and horticultural business enterprises purchase the necessary cold storage equipment needed to continue to operate during and after the pandemic.

Maryland Momentum Fund

UNIVERSITY SYSTEM OF MARYLAND

A pre-seed to late-seed stage investment fund, the Maryland Momentum Fund helps promising early-stage companies bridge from grant funding and angel investment to a Series A round of investment.

Maryland Nonprofit Development Center Program And Fund - Nonprofit, Interest-Free, Micro Bridge Loan Account (NIMBL)

MARYLAND DEPARTMENT OF COMMERCE

This interest-free, micro bridge loan program and fund supports the operations of nonprofit entities. The program is administered by the Maryland Nonprofit Development Center and the Maryland Department of Commerce ("Commerce").

Maryland Offshore Wind Workforce Training Program

MARYLAND ENERGY ADMINISTRATION

The Program provides grant funding on a competitive basis to support new or existing workforce training centers entering the offshore wind industry by offsetting their capital expenditure investments and/or operating expenditures.

Maryland Registered Apprenticeship Tax Credit And Maryland Apprenticeship And Training Program (MATP)

MARYLAND DEPARTMENT OF LABOR

The Maryland Apprenticeship Tax Credit provides a State income tax credit to Registered Apprenticeship Sponsors or participating employers (Employer) which hire an eligible Registered Apprentice(s). The Employer may qualify for a \$1,000 tax credit for each eligible Registered Apprentice.

Maryland Remote Setting Shellfish Aquaculture Financing Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO) is partnering with the Maryland Department of Natural Resources (DNR) and industry organizations to make affordable, subsidized loan financing available to commercial watermen and others wishing to start or expand shellfish remote setting aquaculture operations.

Maryland Resource-Based Industry Financing Fund Loan (MRBIFF)

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The MRBIFF program makes available low-interest loans to qualified applicants for the purchase of land and capital equipment. Commercial lender participation is required. MARBIDCO may provide up to a maximum of 40% of any financing needed for a project under the condition that a commercial lender (and/or a public instrumentality) has at least an equal financial commitment in the project.

Maryland Shellfish Aquaculture Financing Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO) is partnering with the Maryland Department of Natural Resources (DNR) to help make affordable, subsidized loan financing available to commercial watermen.

The University of Maryland is also contributing to this important effort by making training and business planning assistance available to current and prospective commercial shellfish growers.

Maryland Supply Chain Resiliency Program

STATE OF MARYLAND

The Maryland Supply Chain Resiliency Program assists Maryland manufacturers that have been adversely affected by COVID with impacts to operations, workforce and/or sales. The Maryland Supply Chain Resiliency Program will include a business assessment and review of a company's business practices to better understand the impacts on the business and the opportunities to help overcome them.

Maryland Technology Internship Program (MTIP)

STATE OF MARYLAND

Administered by UMBC and funded by the State of Maryland, the program offers financial assistance to technology-based businesses, as well as state and local agencies, to hire more interns.

Maryland Town Manager Circuit Rider Grant Program

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Maryland Town Manager Circuit Rider Program provides grants to hire professional staff to work as a circuit rider to multiple towns assisting with specific municipal functions and activities.

Maryland Urban Agriculture Commercial Lending Incentive Grant (MUACLIG)

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

MARBIDCO partnered with MidAtlantic Farm Credit to establish and manage a fund to offer grants for projects designed to help beginning urban farmers to start or improve their business operations.

Maryland Value Added Producer Matching Grant (MVAPMG - USDA Option)

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The USDA Value Added Producer Grant Program, is offered annually and requires a non-federal financial matching commitment and each application for the MVAPMG must include a "verification of matching funds." MARBIDCO offers a grant of up to 15% of the USDA matching requirement.

Maryland Venture Fund (MVF)

MARYLAND TECHNOLOGY DEVELOPMENT CORPORATION (TEDCO)

TEDCO's evergreen Venture Funds are dedicated to funding and growing the next generation of outstanding early-stage businesses in Maryland. We are an experienced team with significant operating and venture experience whose focus is on making the entrepreneurs successful.

Maryland Vineyard/Hopyard/Orchard Planting Loan Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

MARBIDCO provides low-cost financing services in conjunction with a private commercial lender to make financing both available and affordable. This program is supported by the Maryland Wineries Association and the Maryland Grape Growers Association.

More Jobs For Marylanders Incentive Program

MARYLAND DEPARTMENT OF COMMERCE

More Jobs for Marylanders, promotes the growth of manufacturing in Maryland by providing tax incentives for manufacturing job creation, encourages manufacturers to invest in new equipment through accelerated and bonus depreciation, and funds job training and apprenticeship programs to help strengthen Maryland's workforce. In 2019, the tax credit program was expanded to non-manufacturers that locate or expand in Opportunity Zones.

Next Generation Farmland Acquisition Program ("Next Gen Program")

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Next Generation Farmland Acquisition Program is available to help qualified young or beginning farmers who have trouble entering the agricultural profession, because of relatively high farmland costs and lack of access to adequate financial capital to purchase farmland.

Oyster Shell Recycling Tax Credit

MARYLAND DEPARTMENT OF NATURAL RESOURCES

An individual or corporation may claim a credit against the State income tax in an amount equal to \$5 for each bushel of oyster shells recycled during the tax year. The credit may not exceed \$1,500 per taxpayer.

Regional Institution Strategic Enterprise (RISE) Zone Program

MARYLAND DEPARTMENT OF COMMERCE

Qualified institutions and local governments develop a targeted strategy to use the institutional assets and financial incentives to attract businesses and create jobs within the zone. The program also incentivizes the location of innovative start-up businesses based on technology developed licensed or poised for commercialization at or in collaboration with qualified Maryland institutions.

Research And Development Tax Credit

MARYLAND DEPARTMENT OF COMMERCE

The Research and Development Tax Credit program provides income tax credits to businesses that invest in research and development in Maryland. The total amount of credits depends on the amount of eligible expenses incurred with a limit of \$12 million for all businesses that apply with a small business set-aside of \$3.5 million.

Resiliency Hub Grant Program

MARYLAND ENERGY ADMINISTRATION

This program provides funding for the development and construction of solar plus energy storage systems to serve as "Resiliency Hubs."

Resilient Maryland Capital Development Pilot Program

MARYLAND ENERGY ADMINISTRATION

The Maryland Capital Development (RMCD) Pilot Program builds on the Resilient Maryland Program that MEA began offering for feasibility analysis and other preconstruction planning activities for microgrids and other

distributed energy resource (DER) systems that bolster the resilience of communities, facilities, and critical infrastructure sensitive to power disruption. The RMCD Pilot Program is a competitive grant program that provides equipment and installation funds to incentivize construction of microgrid that have completed feasibility analysis and overall due diligence that are at or very close to “shovel-ready.”

Resilient Maryland Program

MARYLAND ENERGY ADMINISTRATION

Resilient Maryland is a competitive grant program that provides funds to help offset the costs of analyzing, planning, and designing clean and resilient distributed energy resource (DER) systems such as microgrids and resiliency hubs for Maryland communities, critical infrastructure, underserved and unserved communities, businesses, and other organizations seeking highly-reliable, sustainable, and affordable energy.

Rural Business Energy Efficiency Improvement Loan Fund (RBEEIL)

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

In collaboration with the Maryland Energy Administration and using Regional Greenhouse Gas Initiative (RGGI) funds, MARBIDCO offers affordable financing for projects to improve energy efficiency in food and fiber businesses. This program offers a low-interest, “micro” loan to enable farmers and rural-based industry business owners to implement recommendations of a third-party energy auditor.

Sales And Use Tax Exemption For Contractors

COMPTROLLER OF MARYLAND

A contractor may use an organization's exemption certificate to purchase materials that will be used to construct, improve, alter or repair the real property of private, nonprofit charitable, educational, and religious organizations; volunteer fire companies and rescue squads; and nonprofit cemeteries.

Sales And Use Tax Exemption For Film Production

MARYLAND DEPARTMENT OF COMMERCE

An exemption from the 6% state sales and use tax is available to qualified feature, television, cable, commercial, documentary, music video, etc, projects.

Sales And Use Tax Exemption For Production Activities, Machinery, And Equipment

COMPTROLLER OF MARYLAND

The Maryland sales and use tax does not apply to sales of machinery and equipment used in production activities, sales of tangible personal property for consumption in production activities, or sales of tangible personal property for resale or incorporation as a material or part of other tangible personal property produced for sale.

Sales And Use Tax Exemption For Purchases For Research And Development

COMPTROLLER OF MARYLAND

The Maryland sales and use tax does not apply to "research and development" which means basic and applied research in the sciences and engineering as well as the design, development, and governmentally mandated pre-market testing of prototypes, products, and processes.

Seafood Harvesting Equipment Sales And Use Tax Exemption

COMPTROLLER OF MARYLAND

The state offers sales and use tax exemptions for seafood or marine harvesting purposes.

Seed Funds

MARYLAND TECHNOLOGY DEVELOPMENT CORPORATION (TEDCO)

TEDCO's Seed Funds are invested in companies that show promise of becoming venture fundable companies or are companies that, through a seed investment, will be sustainable through customer revenue, follow-on funding, or other forms of corporate venture.

Small Acreage Next Generation ("SANG") Program

MARYLAND AGRICULTURAL AND RESOURCE-BASED DEVELOPMENT CORPORATION

The Small Acreage Next Generation Program (SANG) is available to help qualified young or beginning farmers who have trouble entering the agricultural profession, because of relatively high farmland costs and lack of access to adequate financial capital, to purchase smaller farmland properties that are between 10 to 49 acres.

Small, Minority-Owned Business Sports Wagering Assistance Fund (SWAF)

DEPARTMENT OF COMMERCE

The Sports Wagering Assistance Fund is used to provide grants or loans to small, minority-owned or women-owned businesses entering the sports wagering market.

Tech Transfer

MARYLAND TECHNOLOGY DEVELOPMENT CORPORATION (TEDCO)

Moving innovations from the research lab to the commercial sector to create new ventures and to make new products and cures available to the public.

The Southern Maryland Agricultural Equity Incentive Matching Fund And Revolving Loan Program For Agriculture Producers

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

The Southern Maryland Revolving Loan Fund for Agriculture has been established by the Southern Maryland Agricultural Development Commission (SMADC, a division of the Tri-County Council for Southern Maryland) and the Maryland Agricultural and Resource-Based Industry Development Corporation (MARBIDCO) to help assist agricultural producers in Anne Arundel, Calvert, Charles, Prince George's and St. Mary's Counties with smaller agricultural projects that typically might not be financed by traditional commercial lenders.

Upper Shore Region Agricultural Loan Equity Incentive Matching Fund

MARYLAND AGRICULTURAL AND RESOURCE-BASED INDUSTRY DEVELOPMENT CORPORATION

This effort is designed to incentivize loan requests from Upper Shore farmers, and to help them meet certain down-payment (equity) requirements of lenders in order to help improve the credit quality of their applications.