SOUTHWEST PARTNERSHIP

BUILDING COMMUNITY TOGETHER

This summary sheet is intended to be a dynamic, evolving resource for anyone wanting to help physically develop the Southwest Partnership neighborhoods, whether through rehabbing our historic homes, investing in your own home, starting a new business or expanding an existing one.

Please note: We do not claim this list to be comprehensive and does not constitute a recommendation.

Any questions or support you need in connecting with any of these institutions or programs, or corrections in the information presented please reach out to us at (667)-210-2105, leave a comment directly, or email us at staff@swpbal.org.

FINANCIAL RESOURCES

Lenders:
- Spring Garden Lending
  - Target Audience: Developers & Small Businesses
  - 875 Hollins Street, Suite 201, Baltimore, MD 21201
  - (410) 454-1350
  - info@springgardenlending.com
  - https://www.springgardenlending.com/Our-Loans

- Baltimore Community Lending
  - Target Audience: Developers
  - 875 Hollins St Ste 301, Baltimore, MD 21201
  - http://www.bclending.org/lending/loan-application
  - (410) 727-8590

- Baltimore Business Lending
  - Target Audience: Small Businesses (with no collateral)
  - 875 Hollins St Ste 301, Baltimore, MD 21201
  - Website: BaltimoreBusinessLending.org
  - Contacts:
    - Don Cutwright, Loan Officer: don.cutwright@BCLending.org,443-450-1384
    - Sharlene Paul, Loan Officer: sharlenet.paul@BCLending.org, 410-319-0732

- [Enterprise Community Loan Fund](#)

- Washington Area Community Investment Fund (makes loans in Baltimore)
  - Target Audience: Small Businesses (with collateral)
  - 2012 Rholde Island Ave, NE, Washington, DC 20018
  - 202-529-5505 x217
  - Website:http://wacif.org/
  - [Flyer](#)
  - Contact: Ian Lawrence, Director of Lending (ilawrence@wacif.org)
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- [Maryland Capital Enterprises Inc.](#)
  - Target Audience: Micro and Small Businesses in Baltimore City, Baltimore/Anne Arundel County and Maryland's Eastern Shore
  - Contact:
    - Nick Rudolph: Nrudolph@marylandcapital.org
    - 144 E. Main Street Salisbury, MD 21801
    - (410) 900-5715 (Baltimore Area)

- Small Business Administration (Federal) - Baltimore Office
  - Address: 100 S Charles St #1201, Baltimore, MD 21201, 410-962-6195
  - Contact: Debra Brown -- Debra.Brown@sba.gov
  - Target Audience: Small Businesses -- who do not qualify for conventional financing and meet eligibility requirements
  - Loan Products:
    - [7(a) Loan:](#) to buy real estate, equipment or inventory. Also for working capital, to refinance business debt or purchase a small business. Max loan of $5 million.
    - [SBAExpress Loan](#): 7(a) loans delivered by lenders on behalf of SBA with max loan of $350,000.
    - [Community Advantage Program](#): financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution. Max $250,000. Program pilot expires March 31, 2020.
    - [Microloan Program](#): Borrow $500 to $50,000 and access free business counseling for working capital or funds for supplies, equipment, furniture and fixtures.
    - [504 Certified Development Company Loan Program](#): to purchase/renovate real estate or buy heavy equipment

- State of Maryland
  - [Microenterprise Loan Program](#): $500-$50,000 for remodeling work and asset purchase (not property acquisition)

- ■ Target Audience: Small Businesses (under $500,000 in annual revenue and not more than 5 employees at time of application)
  - ○ [Neighborhood BusinessWorks Loan Program](): Up to $5 million for rehab, asset acquisition
    - ■ Target Audience: Small Businesses
    - ■ [Flyer]()
- ● Baltimore Development Corporation
  - ○ [Micro Loan Program](): Low-interest $5,000-$30,000 loans to existing and start-up small businesses for working capital, furniture, fixtures, machinery, and equipment.
    - ■ Target Audience: Small Businesses
    - ■ Contact: [info@baltimoredevelopment.com]()

Tax Credits/Incentives
- ● Federal:
  - ○ [HUBZone program](): federal government's goal to award at least 3% of all federal contracting dollars to HUBZone-certified small businesses each year. All of SWP qualifies, but [see if you qualify for other requirements]().
- ● State:
  - ○ Commercial Property Assessed Clean Energy (C-PACE) financing: C-PACE is a financing mechanism designed to promote energy and water efficiency improvements, and installation of renewable energy systems, for commercial, industrial, agricultural, nonProfit and multifamily buildings with 5 or more dwelling units. MAPA website. If you're interested in this program, SWP can arrange a conversation with their program manager.
  - ○ [One Maryland](): tax credits for jobs created (nonprofits are eligible)
  - ○ [Job Creation Tax Credit Program](): tax credits for jobs created in "revitalization" areas (Entire Southwest Partnership area is eligible)
  - ○ Tech company tax credits -- [See attached]()
  - ○ Maryland Historic Trust (MHT) Programs (Note: Your property must fall within a historic district--see websites for more details)
    - ■ [Small Commercial Tax Credit](): For projects up to $500,000 and not used for more than 75% residential rental purposes
    - ■ [Competitive Commercial Tax Credit](): For income-producing properties with projects above $25,000. Eligible for 20% credit up to $3 million.
    - ■ [Capital Projects](): Up to $100,000 for acquisition, restoration, and rehabilitation of historic properties in Maryland. Eligible properties are limited to those which are listed in or eligible for the Maryland Register, either individually or as a contributing structure within a district.

- ● City:
  - ○ Baltimore Development Corporation
    - ■ Façade improvement grant (FIG) programs

- Traditional FIG:matching grants up to $25,000 (depending on location and property use) to improve business/industrial facade - see fact sheet for full listing
- Violence Reduction Initiative (VRI) FIG: Provides $10,000 grant with no matching requirement
  - Contact: Nikky Davis (bdcnikky@gmail.com)
- BDC Business Assistance Programs: Flyer
  - Grocery Store Tax Credit
- Enterprise Zones: Reduce tax increases resulting from property improvements
  - Flyer; Website
- CHAP Historic Tax Credit: https://chap.baltimorecity.gov/tax-credits

- Other:
  - BGE Grant Program - HVAC/Energy system upgrades: https://bgesmartenergy.com/business/business-sectors/nonprofit

OTHER BUSINESS SUPPORT

Pigtown Mainstreet: Pigtown Main Street offers technical assistance, marketing and a variety of programs and services to retrain and attract businesses along Washington Blvd. Contract Kim Lane or Frieda Ulman at 443.908.7038 or director@historicpigtown.org

Business services:
- FREE Small Business training and consulting: http://www.marylandsbdc.org/
  - To schedule a free consulting appointment
  - To talk to a consultant before scheduling reach out to Bill Freeman:
    - E-mail: wfreeman@umd.edu
    - Office: (410) 706-5482
    - Cell: (301) 792-3435
- Baltimore City SourceLink (Small Business Portal): https://www.baltimoresourcelink.com/
- Listing your commercial space for potential lessees: http://www.loopnet.com/
- Listing your business on Google: https://www.google.com/business/

Business Certifications:
- B-Corporation: A legal framework and support network to help businesses balance profit and mission.

MARKET RESEARCH

- List of SWP Member Neighborhood Association contacts and meetings
- Is a contractor licensed with State of Maryland? See if an individual is licensed before they do business for you.

- [Online Map w/ Neighborhood Profiles](#) (NEW): This map includes basically all of the Planning Departments GIS layers. If you are zoomed out far enough you can click on the map for a link to neighborhood profiles (Census data), and when zoomed in far enough you can click for property information like in [codeMap](#).
- [Housing Market Typology](#): Helps identify real estate market types across the City
- [CityView](#): Where you can always check economic incentives for any property in the city
- [Cityview/BETA](#) (NEW): Same data as CityView, but has new features like being able to draw your own boundaries and download data just from those geographic areas.
- [CodeMap](#): Where you can get City Housing Department data on any property
- [Permit Search](#): find out if a property has permits pulled on it for construction or Use & Occupancy.
- [Property Tax Search](#): Find out if a property owner is delinquent on taxes. It might be eligible for tax sale.
- [Real Property Data Search](#): State Department of Taxation information
- [How to do a Deed Search](#)
- [SWP Development Map](#): See the major development areas and projects in Southwest Partnership footprint.
- [Central Maryland Development Tracker](#) (PAID Service): tracks development projects in the pre-planning stages as a service to developers.

If you are a resident or future resident and interested in learning more about where you live, [check out these additional resources.](#)