



CITY OF ABERDEEN

# BUSINESS RESOURCE GUIDE



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



410.272.1600



The City of Aberdeen Department of Planning and Community Development is dedicated to creating a business-friendly environment and growing the economic base in the City.

Our Department provides a number of services to property owners, developers, businesses, and investors. We facilitate access to incentives on the local, County, and State level, assist in locating funding resources, and provide site selection assistance to find the perfect location of your next endeavor.

The Department of Planning and Community Development will assist with navigating the permitting process on the local and County level to get your business on the move.

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# Aberdeen Business Resource Guide

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# Business Resource Information

## **Aberdeen Chamber of Commerce**

18 N. Howard Street  
Aberdeen, MD 21001  
[www.aberdeenc.org](http://www.aberdeenc.org)  
Phone 410.272.2580

## **Army Alliance, Inc.**

2021 E. Pulaski Highway, Suite D  
Havre de Grace, MD 21078  
410-838-ARMY

## **City of Aberdeen**

60 N. Parke Street  
Aberdeen, MD 21001  
[www.aberdeenmd.gov](http://www.aberdeenmd.gov)  
410-272-1600

## **Harford Business Innovation Center**

2021 Pulaski Highway, Suite B  
Havre de Grace, MD 21078  
[www.harfordcountymd.gov](http://www.harfordcountymd.gov)  
410-638-4460

## **Harford County Chamber of Commerce**

108 South Bond Street  
Bel Air, MD 21014  
[www.harfordchamber.org](http://www.harfordchamber.org)  
410-838-2020

## **Harford County Office of Economic Development**

2021 Pulaski Highway, Suite D  
Havre de Grace, MD 21078  
[www.harfordcountymd.gov](http://www.harfordcountymd.gov)  
410-638-3059

## **Maryland Department of Commerce**

World Trade Center  
401 East Pratt Street  
Baltimore, MD 21202  
[www.commerce.maryland.gov](http://www.commerce.maryland.gov)  
410-767-6300 or 410-962-4539

## **Maryland Department of Commerce**

Small Business Office  
World Trade Center  
401 East Pratt Street  
Baltimore, MD 21202  
[SBR.Commerce@maryland.gov](mailto:SBR.Commerce@maryland.gov)  
410-767-6391

## **Maryland Job Service**

2 South Bond Street  
Bel Air, MD 21014  
410-836-4603

## **Small Business Development Center**

The Ground Floor  
2021 Pulaski Highway, Suite G  
Havre de Grace, MD 21078  
[www.marylandsbdc.org/northern](http://www.marylandsbdc.org/northern)  
443-866-8595

## **State Department of Assessments and Taxation**

Trade Name Search and Registration  
301 West Preston Street  
Baltimore, MD 21201  
410-767-1340

## **State Department of Assessments and Taxation Business Personal Property Division**

301 West Preston Street  
Baltimore, MD 21201  
410-767-1170

## **Susquehanna Workforce Network**

2021 Pulaski Highway, Suite D  
Havre de Grace, MD 21078  
410-939-4240

# Business Startup Checklist

The State provides detailed information regarding business requirements on their website at [www.commerce.maryland.gov](http://www.commerce.maryland.gov).

In addition to this information, we recommend the following steps in the process:

- Select your business structure (sole proprietorships, general partnerships, corporations, limited liability companies, etc.)
- Create a business plan
- Create and register your business
- Obtain business personal property tax information
- Select and register your business name or trade name
- Obtain federal, state, county and local tax information
- Check City zoning requirements
- Obtain and complete an application for a business license

## Online Business Registration

Maryland's online business registration system, Maryland Business Express, allows business owners to easily register new businesses and state tax accounts in just a few days, at [commerce.maryland.gov/process](http://commerce.maryland.gov/process).

# Small Business Resources

There are a number of small business development networks throughout Maryland that assist in business planning, support, funding, and training.

## Networks

### 1. Maryland Small Business Development Center Network (MDSBDC)

The MDSBDC network provides services to current and prospective small business owners in Maryland:

- Free individual, confidential counseling
- Market and industry research
- High-quality Training
- Business plan assistance
- Accessing capital

#### **Harford County Contact:**

[mdsbdc.umd.edu](http://mdsbdc.umd.edu)

Ryan Del Gallo

Business Consultant Harford and Cecil Counties

[rdelgallo@harford.edu](mailto:rdelgallo@harford.edu)

443-373-3377

### 2. United States Small Business Administration (SBA)

SBA provides financial, technical, and management assistance to start, run, and grow your business. The agency's services include information on procurement assistance and the Small Business Innovation Research Program.

**Sba.gov**

Baltimore Office: 410-962-6195

### 3. Service Corps of Retired Executives (SCORE)

SCORE is a volunteer association sponsored by the Small Business Administration. SBA staff matches volunteer business management counselors with clients in need of expert advice, helping them identify problems, determine the causes and find solutions. All individual and team counseling is free.

SCORE provides online resources including workshops, business plan and financial templates to assist in the business planning process. SCORE features topics on: Biz Planning and Management, Communications and Human Resources, Finance, Franchising, Government, International Trade, Legal, Tax, Sales and Marketing, and U.S. Small Business Administration.

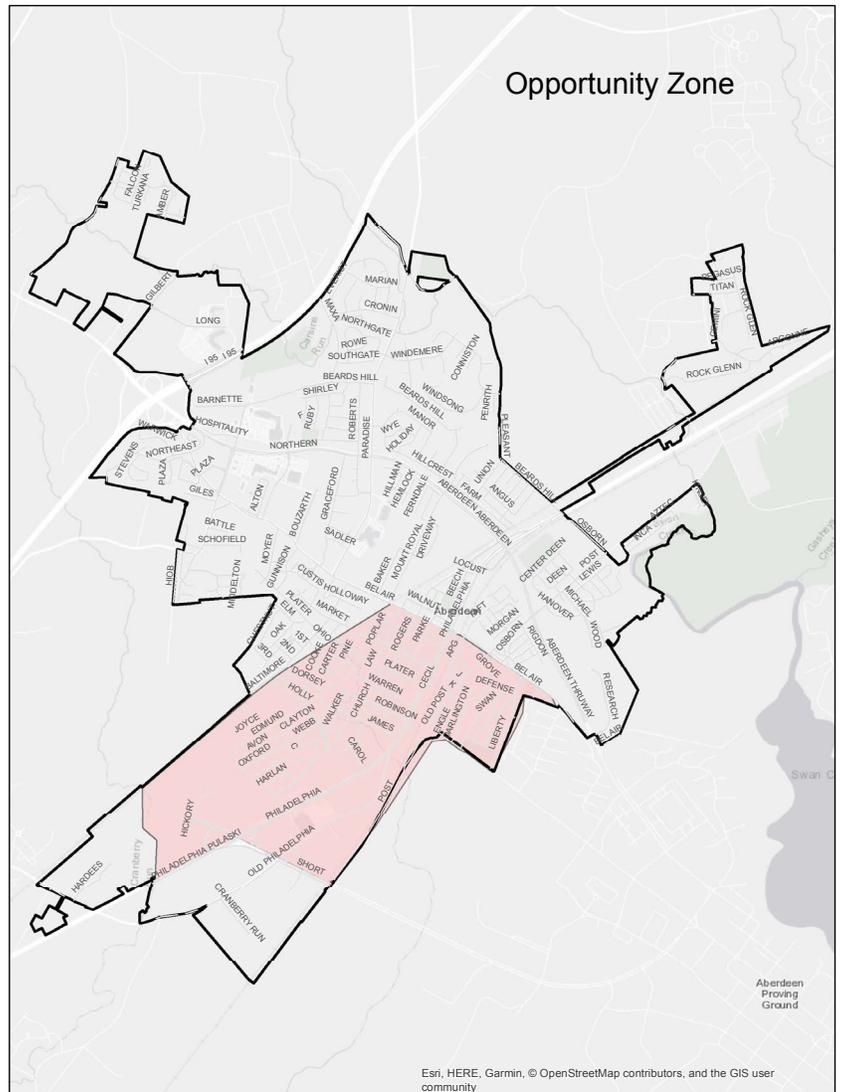
# Maryland Business Financing Resources

Eligible Business	Program Name or Sponsor
<p><b>Small and Disadvantaged Businesses:</b> For small and disadvantaged businesses that cannot obtain financing through banking institutions based on credit criteria.</p>	<p>Maryland Small Business Development Financing Authority Contact: Randy Croxton, Meridian Management Group, Inc. Randy.croxton@mmgroup.com 410-333-4270</p>
<p><b>Small, Minority, and Woman-Owned Business:</b> The VLT Fund uses proceeds from Maryland’s casinos to assist small, minority, and woman-owned businesses throughout Maryland</p>	<p>Small, Minority, and Woman-Owned Business Account: Video Lottery Terminal Fund Contact: www.commerce.maryland.gov/ 410-887-8000</p>
<p><b>Non-Profits, Commercial Property Owners, Commercial Property Tenants, Developers, Retail, Manufacturers, Service, Mixed-Use Projects Located in Priority Funding Areas</b></p>	<p>Maryland Department of Housing and Community Development: Neighborhood Business Works Contact: <a href="mailto:Dhcd.businesslending@maryland.gov">Dhcd.businesslending@maryland.gov</a> 301-429-7408</p>
<p><b>Businesses Owned by Military Reservists, Veterans, and National Guard Members</b></p>	<p>Military Personnel and Veteran-Owned Small Business Loan Program Contact: 410-767-6356</p>
<p><b>Manufacturers, Wholesalers, Service Companies, and Skilled Trades</b></p>	<p>Maryland Economic Adjustment Fund Contact: 410-767-6356 or 877-821-0099</p>
<p><b>Businesses located in Harford County:</b> Provides funding for new equipment and operations by complementing traditional lending programs</p>	<p>Harford County’s Office of Community and Economic Development: Economic Development Opportunity Fund Contact: www.harfordcountymd.gov 410-638-3045</p>
<p><b>Technology Companies:</b> Financial incentives for growing and stable technology companies or tech catalyst organizations to relocate to Harford County</p>	<p>Harford County’s Office of Community and Economic Development: Tech Attraction Fund Contact: www.harfordcountymd.gov 410-638-3045</p>
<p><b>Businesses Fronting on U.S. Route 40:</b> Provides funds for exterior improvements by business owners and tenants for companies facing U.S. Route 40</p>	<p>Harford County’s Office of Community and Economic Development: Revitalization Area Improvement Loan Contact: www.harfordcountymd.gov 410-638-3045</p>
<p><b>Businesses Looking for Gap Financing:</b> Provides a bridge between growing businesses initial investment and traditional financing.</p>	<p>Harford County’s Office of Community and Economic Development: Entrepreneurial Growth Loan Contact: www.harfordcountymd.gov 410-638-3045</p>
<p><b>Commercial and Industrial Businesses</b></p>	<p>Maryland Industrial Development Financing Authority Contact: www.commerce.maryland.gov/ 410-767-2369 Or 877-821-0099</p>

# Maryland Opportunity Zones

The Opportunity Zone program is a nationwide initiative administered by the U.S. Treasury created under the 2017 Tax Cuts and Jobs Act. This program provides federal tax incentives for investment in distressed communities over the next 10 years. Areas designated as opportunity zones will be able to reap the benefits of capital gains to help redevelop underserved communities.

Census Tract 3029.02 was one of 149 designated areas to receive an Opportunity Zone. To find out more information on the opportunity zone, go to [www.dhcd.maryland.gov/opportunityzones](http://www.dhcd.maryland.gov/opportunityzones)



**To find out information on properties available in the Opportunity Zone, contact:**

City of Aberdeen  
Department of Planning and Community Development  
60 North Parke Street  
Aberdeen, MD 21001  
(410) 272-1600

# Aberdeen Facade Improvement Program Information

The Facade Improvement Program provides matching grants to property owners and tenants to stimulate improvements to building frontages for commercial properties located within the Aberdeen Sustainable Community Area: <http://www.dhcd.state.md.us/GIS/revitalize/index.html>

It is designed to stimulate private investment in improvements that contribute to the overall strength of our commercial districts. The program goals and requirements for the Facade Improvement Program are as follows:

## **Program Goals:**

- To create attractive and inviting commercial/retail areas to allow greater use by residents and visitors.
- To promote the commercial vitality of the Aberdeen Sustainable Community Area and improve economic development.
- To emphasize the importance of public/private partnerships as the key to successful revitalization.
- To use public funds to stimulate private investment that conveys an image of an economically viable marketplace where businesses can prosper.

## **Eligible Applicants:**

- Property owners of a commercial building located within the Aberdeen Sustainable Community Area.
- Tenants of a commercial building located within the Aberdeen Sustainable Community Area with an executed lease.

## **Program Requirements:**

- Businesses occupying the building to be renovated must have a current Harford County/City Business License.
- Funds must be used for exterior improvements only.
- Work must be done on street elevations visible from public spaces or parking lots.
- Applicants must obtain all required permits.
- Applicant must obtain design review approval from the Aberdeen Architectural Review Committee, if applicable.
- Funding is provided on a reimbursement basis. City must receive proof of expenditures prior to releasing funds directly to the applicant.

## **Eligible Improvements:**

- Architectural Services for façade improvements
- Awning/Canopies
- Exterior Wall Finishes to include painting, stucco, and masonry products
- Exterior Doors & Windows
- Exterior Building Lighting
- Landscaping
- Signage
- Interior Improvements may be applicable determined by the Aberdeen Department of Planning and Community Development

**Ineligible Uses:**

- Improvements related to the lack of regular and normal building maintenance
- Refinancing existing debt
- Improvements not visible from a public right-of-way
- Security bars, roofing, HV/AC, plumbing and mechanical equipment
- Projects completed prior to final loan approval
- Parking lot paving, striping, or lighting

**Matching Funds for Project**

- Applicant must provide half of the funds for the total project cost

**Process - Property Owner/Tenant:**

1. Applicant submits a completed and executed application along with:
  - Copy of executed building lease, if applicable.
  - Photographs of the existing façade (street view, side view, and rear view)
  - Drawings which indicate the facade improvements to be completed
  - A breakdown of the facade work to be completed and two detailed cost estimates provided by a licensed contractor, who has a current Harford County/City Business License, who will be performing the work.
2. The Aberdeen Department of Planning and Community Development in conjunction with the Maryland Department of Housing and Community Development will review the application and all documentation provided.
3. Notification to applicant as to whether or not the proposal is eligible for the program and any additional documentation needed to proceed with the application.
4. A construction contract is executed. Agency is provided a copy of the executed contract between applicant and contractor.
5. The Department of Planning and Community Development must also be provided a copy of any and all change orders
6. All permits are obtained, and design review is completed (if applicable).
7. Construction completed as evidenced by a final inspection by the Department of Planning and Community Development.

# City of Aberdeen Façade Improvement Application

Please return your completed application with all supporting documents to:

Facade Improvement Program  
City of Aberdeen  
Department of Planning and Community Development  
60 North Parke Street Aberdeen, Maryland 21001  
410-272-1600 ext. 216  
Fax: 410-273-7402

This application is for assistance to:

Name of Business: \_\_\_\_\_

Business Address: \_\_\_\_\_

Business Phone Number: \_\_\_\_\_

## APPLICATION CHECKLIST

- \_\_\_\_\_ Completed application form
- \_\_\_\_\_ Photographs (color) of existing conditions
- \_\_\_\_\_ Conceptual idea of improvements or architectural services rendered
- \_\_\_\_\_ Copy of current Harford County/ City Business License for all businesses occupying the building
- \_\_\_\_\_ Two contract estimates/bids attached to application

### Please check one and provide the necessary documents:

- |                               |                                      |
|-------------------------------|--------------------------------------|
| _____ Property Deed           | _____ Business License               |
| _____ Paid Municipal Tax Bill | _____ Business Owner Permission Form |
| _____ Insurance Certificate   |                                      |

Instructions: Applicants must answer all items; incomplete applications will be returned.  
Any items which do not apply to your project should be marked "N/A".

**SECTION A. BUILDING OWNERSHIP INFORMATION (Only if different from applicant)**

Property Owner's Name: \_\_\_\_\_

Property Owner's Address \_\_\_\_\_

Property Owner's Phone Number: \_\_\_\_\_

**Please note:**

- There can be no liens other than mortgages against the Applicant's property. All payments to the City of Aberdeen and other government entities must be current (taxes, water, etc).
- Projects must conform to applicable building codes, zoning regulations, and/or requirements for public accessibility. Other conditions may apply.
- Applicant is responsible for obtaining appropriate building permits, obtaining bids for construction activity, and must submit any state license numbers that apply to the work and agree to an inspection of the work by the City of Aberdeen.
- Applicant is responsible for submitting design drawing to the Aberdeen Architectural Review Committee (if applicable).

**SECTION B. PROPERTY INFORMATION**

1. Number of businesses occupying the building: \_\_\_\_\_

2. Number of vacant commercial units in the building: \_\_\_\_\_

3. How long have these units been vacant: \_\_\_\_\_?

4. Assessed value of the property per Maryland Dept. of Assessment & Taxation \$ \_\_\_\_\_

5. Year Built: \_\_\_\_\_

6. Gross area of building: \_\_\_\_\_

7. Tax ID # \_\_\_\_\_

8. Current Annual Property Taxes: \_\_\_\_\_

9. Are there any outstanding debts (mortgages, encumbrances, liens, attachments) on the property? Yes \_\_\_\_\_ No \_\_\_\_\_

If "Yes", please indicate all secured interests in this property.

If necessary, attach a separate page to document additional items.

1. First Mortgage Holder Name: \_\_\_\_\_

2. Address: \_\_\_\_\_

- 3. Amount of Mortgage: \_\_\_\_\_
- 4. Date of Mortgage: \_\_\_\_\_
- 5. Second Mortgage Holder Name: \_\_\_\_\_
- 6. Address: \_\_\_\_\_
- 7. Amount of Mortgage: \_\_\_\_\_
- 8. Date of Mortgage: \_\_\_\_\_

**SECTION C. PROJECT INFORMATION**

Please describe the type of improvements you propose to make to the building façade or interior. Include a brief description of all other improvements (use additional sheets, if necessary).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Total Project Cost: \$ \_\_\_\_\_

Source of Funds: \_\_\_\_\_

Grant Request in the amount of: \_\_\_\_\_

Matching Fund obtained through: \_\_\_\_\_

Have you sought architectural assistance? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please attach drawings, renderings and plans.

Firm or individual's Name, Address, and Phone # \_\_\_\_\_

Please list the names of all contractors who provided an estimate and attach copies of all estimates

Firm or Individual's Name, Address, and Phone # \_\_\_\_\_

Firm or Individual's Name, Address, and Phone # \_\_\_\_\_

Firm or Individual's Name, Address, and Phone # \_\_\_\_\_

Estimated time of project completion? \_\_\_\_\_

**APPLICANT CERTIFICATION**

I/we certify that all information provided in the application is accurate and that I/we will complete a facade improvement project in accordance with plans approved by the City of Aberdeen. Upon notification that my/our project is approved for the Façade Improvement Program Grant, I/we will sign a participation agreement authorizing the City of Aberdeen to encumber funds for my/our project, and stipulating that I/we will abide by all program requirements. I further agree that at the conclusion of the facade improvements to maintain the completed project. I/we understand there will be no alterations of the completed work without approval from the City of Aberdeen.

Applicant(s) Signature(s):

\_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_

Date: \_\_\_\_\_

# Historically Underutilized Business Zone (HUB)

The Hub Zone (Historically Underutilized Business Zone) Contracting Program is designated and managed by the Small Business Administration (SBA). The program allows eligible businesses to compete for the program's set-aside Federal contracts.

## **Eligibility Criteria:**

To be eligible for the program, a business must meet all of the following criteria:

- It must be a small business by SBA standards
- It must be located in a recognized HUB Zone.
- It must be at least 51% owned and controlled by person(s) who are U.S. Citizens, Community Development Corporation, an agricultural cooperative, Native Hawaiian organization, or an Indian Tribe.
- Have at least 35% of it's employees live in a HUBZone.

## **Certify as a HUBZone business:**

Before you can participate in the HUBZone program, you must be certified by the SBA.

1. Make sure you have a SAM.gov account
2. Make sure you have a General Login System account
3. Apply for HUBZone certification using the General Login System.
4. Check your email for time-sensitive instructions to electronically verify your application within 10 business days
5. Submit any requested supporting documentation within 10 business days
6. Update your SAM.gov profile to indicate you are HUBZone business after you get an email confirmation from the SBA.

## **For assistance, contact:**

Office of the HUBZone program  
409 Third St. SW Suite 8800  
Washington, DC 20416  
[hubzone@sba.gov](mailto:hubzone@sba.gov)  
202-765-1264

# Greater Aberdeen-Havre de Grace Enterprise Zone

## **Zone Objective**

The Enterprise Zone is designated by the Maryland Department of Commerce and aims to:

- Insure retention and spur expansion of resident businesses
- Encourage the creation of well-paying new jobs
- Promote development and occupancy of vacant, underutilized land and buildings
- Support the County's commitment to revitalizing older industrial areas of Harford County

## **Eligibility**

A business must be located within the zone and meet minimum requirements for job creation or for capital investment, including, but not limited to, specified design standards.

## **Minimum Capital Investment in Construction/ Rehabilitation of Real Property**

\$75,000 (if business has 10 or less employees)

\$125,000 (if business has 11 or more employees)

## **Minimum Full-Time Job Creation**

2 New (if business has 10 or less employees)

5 new (if business has 11 or more employees)

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## Greater Aberdeen/ Havre de Grace Enterprise Zone

- Redesignated June 2016
- 9,720 + acre Zone
- Properties situated along U.S. 40 and within municipalities of Aberdeen and Havre de Grace

### **Business parks located within the zone:**

- Water's Edge Corporate Campus
- Chesapeake Industrial Park
- Cranberry Run Business Center
- Hardee's Industrial Park
- Rock Glenn Business Park
- Harford Gateway
- Advantage Business Center
- Perryman Industrial Park
- Enterprise Business Park
- 40 East Industrial Park
- Northgate Business Park

## Local Real Property Tax Credits

Credits are available for up to ten years on capital investments. Credit of 80% on increases in assessed value of real property for first five years, decreasing by 10% annually for the remaining five years. Any real property tax credits are granted for full taxable years only.

## State Income Tax Credits

The State requires that a minimum number of new full-time jobs be created. Salaries must be 150% of minimum wage for 35 or more per hours per week. Credits for hiring "economically disadvantaged" employees (vouchered by the State) are:

First year \$3,000  
Second year \$2,000  
Third year \$1,000

One-time credit of \$1,000 for all other eligible new jobs

\*NOTE: Businesses seeking local real property tax credits must apply to the Harford County Office of Community and Economic Development and applicable municipal departments prior to completing the construction or rehabilitation project. Real property tax credits are not retroactive.

# Sample Property Tax Calculations

Year	Increase Tax Without EZ Credit	Credit Rate	Credit Amount	Tax Paid
1	5,460	80%	4,368	1,092
2	5,460	80%	4,368	1,092
3	5,460	80%	4,368	1,092
4	5,460	80%	4,368	1,092
5	5,460	80%	4,368	1,092
6	5,460	70%	3,822	1,638
7	5,460	60%	3,276	2,184
8	5,460	50%	2,730	2,730
9	5,460	40%	2,184	3,276
10	5,460	30%	1,638	3,822
<b>Total Savings Due to the Credit</b>			<b>\$35,490</b>	

An example of a Property Tax credit for \$500,000 investments at market value of the improvement that go to the property owner are:

## Program Objectives

Harford County and the cities of Aberdeen and Havre De Grace use the Enterprise Zone Program as a strategic economic development tool with these objectives:

- Promote private capital-investment.
- Create private employment opportunities.
- Increase employment opportunities for low and moderate incomes families.
- Broaden the industrial and commercial base of the County and respective cities.
- Support the retention and encourage the expansion of resident business and industry.
- Provide incentives and initiatives to attract new business and industry.

# Application for Maryland State Enterprise Zone Application in The Greater Aberdeen-Havre de Grace Enterprise Zone

This application will determine whether your business, property, or developer is eligible for Maryland Enterprise Zone tax credits. If determined to be eligible, you will receive a letter from the Enterprise Zone Administrator indicating which tax credit(s) you are eligible to receive.

Applying For:

Income Tax Credit

Real Property Tax Credit

## **This Section is to be filled by Local Zone Administrators Only**

- To be eligible, an applicant must answer all questions in Sections A and B
- If applying for the “Property” tax credit, please complete Section C
- If applying for the “Employment (income)” tax credit, please complete Section D

### **Section A: Applicant Information**

Name of Business/ Developer applying for Enterprise Zone credits: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

Title: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Mailing address: \_\_\_\_\_

### **Section B: Enterprise Zone Property Information**

Enterprise Zone Property Address: \_\_\_\_\_

Property Tax Account Number: \_\_\_\_\_

Property Ownership: Lease: \_\_\_\_\_ Own: \_\_\_\_\_

**Section C: Enterprise Zone Property Improvements Information**

To be eligible for Enterprise Zone property tax credits, the application must be submitted prior to the project completion date and issuance of User/Occupancy Permits. If the developer or company making property improvements is applying on behalf of the property owner, the property owner must concur with the application by co-signing below. The property tax credits are automatically applied to the property tax bill (i.e., directly awarded to the property owner only). If you are not applying for the property tax credit, this section may be left blank.

Owner of the Real Property: \_\_\_\_\_

Mailing address of property owner: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Project Start Date: \_\_\_\_\_

Anticipated Project Completion Date: \_\_\_\_\_

Briefly describe capital improvements plans: \_\_\_\_\_

**Type of Construction and Costs**

Cost of building(s) & land acquisition: \$ \_\_\_\_\_

New Construction: \$ \_\_\_\_\_

Rehabilitation: \$ \_\_\_\_\_

Cost of new machinery & equipment:\* \$ \_\_\_\_\_

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Property Owner: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*\*Cost of new machinery & equipment is not a part of real property assessment.*

**Section D: Enterprise Zone Employment Tax Credit Information**

To be eligible for Enterprise Zone employment tax credits, please complete the following section. Employment tax credits to be applied against State income tax liabilities are available for certain new employees hired in the Enterprise Zone. The requirements for qualified employees can be found on Maryland Department of Commerce Website: <http://commerce.maryland.gov/fund/programs-for-businesses/enterprise-zone-tax-credit>.

If you are not applying for the employment tax credit, this section may be left blank.

Federal Employer Identification Number (EFIN): \_\_\_\_\_

Unemployment Insurance #: \_\_\_\_\_ NAICS Code (if available): \_\_\_\_\_

Type of Business (i.e., restaurant, retail, financial services, etc.) \_\_\_\_\_

Is the business located in the Enterprise Zone now? Yes \_\_\_ No \_\_\_

If yes, since what year: \_\_\_\_\_

Is the business relocating from another place? Yes \_\_\_ No \_\_\_

If yes, please explain how the Enterprise Zone benefits will assist your business: \_\_\_\_\_

\_\_\_\_\_

Number of existing employees: \_\_\_\_\_

If you are new to the Enterprise Zone, please provide the number of employees before relocating or locating in the Enterprise Zone: \_\_\_\_\_

If you were already located in the Enterprise Zone, please provide the number of employees as of date of this application in the Enterprise Zone: \_\_\_\_\_

Number of new full-time jobs to be created in the Enterprise Zone in the next 12 months: \_\_\_\_\_

Number of new part-time jobs to be created in the Enterprise Zone in the next 12 months: \_\_\_\_\_

I agree as a condition of certification to provide all data required by the Enterprise Zone Administrator as requested.

Name of Applicant: \_\_\_\_\_ Position/ Title: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# City of Aberdeen Real Property Tax Credit for the Transit Oriented Development Area

## Program Summary:

The Real Property Tax Credit is a credit levied on City Real Property Tax on the total assessed value of the property for a 3-year period\*. The Tax Incentive begins July 1, 2019 through June 30, 2022. The Tax Incentive has the following objectives:

- Encourage development and redevelop in the Transit Oriented Development (TOD) Area
- Create attractive and inviting commercial/retail areas to encourage greater use by residents and visitors
- Facilitate the growth of the TOD to have an active and thriving pedestrian and transit-oriented area

\*Please note, an application must be filled out each year

## Eligibility:

Improved properties located in the TOD that meet one or more of the following criteria:

1. Improvements on the property of at least \$25,000 are made to a free-standing building used for retail, restaurants, or professional office purposes
2. The improvements on the property of at least \$25,000 are occupied by a commercial or professional office use after the property has been vacant for at least two consecutive years immediately prior to the current occupation
3. The Rehabilitation or improvements on the property of at least \$25,000 bring the property to meet current code requirements and subsequent occupancy of the improvements remove the property from a blighted condition
4. The Improvements on the property of at least \$25,000 are used to provide a needed public service to residents of the City as determined by the City Council

## Tax Rate:

The Aberdeen City Council will establish a tax rate for properties within this subclass. The tax abatement is then applied for a period of three years, with the taxes being 1% in year one, 50% in year two, 75% in year three, and 100% in year four.

### Application Checklist

- \_\_\_\_\_ Current year property assessment
- \_\_\_\_\_ Cost estimates for each improvement
- \_\_\_\_\_ Proof of payment for capital improvements
- \_\_\_\_\_ Associated permits for all work performed

# Application for the City of Aberdeen Real Property Tax Credit for the Transit Oriented Development Area

Please Return this application and required documents to:  
City of Aberdeen  
Department of Planning and Community Development  
60 N. Parke Street  
Aberdeen, MD 21001

1. To be Eligible, an applicant must answer all questions in each section
2. The application eligibility is determined by the Department of Planning and Community Development and the Aberdeen City Council
3. The City Council has the right to reject an application as presented

## Section A: Applicant Information

Name of Business/ Developer applying for Real Property Tax Credit: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

Title: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

## Section B: Property Information

Property Address: \_\_\_\_\_

Is the Property Zoned TOD? Yes \_\_\_\_\_ No \_\_\_\_\_

Property Tax Account Number: \_\_\_\_\_

Property Ownership: Lease: \_\_\_\_\_ Own: \_\_\_\_\_

Property Owner Name: \_\_\_\_\_

Address: \_\_\_\_\_

**Section C: Real Property Tax Credit Improvement Information:**

The applicant must show that building permits were obtained and proof that capital improvements were made prior to applying for real property tax credits.

Project Start Date: \_\_\_\_\_ Anticipated Project Completion Date: \_\_\_\_\_

Briefly Describe Capital Improvement Plan: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Type of Construction and Costs:**

Cost of building(s) and Land acquisition: \$ \_\_\_\_\_

New Construction: \$ \_\_\_\_\_

Rehabilitation: \$ \_\_\_\_\_

**Section D: Criteria Eligibility**

Is the property a free-standing building used for retail, restaurant, or professional office use?

Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, which use: \_\_\_\_\_

Has the property been vacant for at least two consecutive years immediately prior to the current occupancy?

Yes \_\_\_\_\_ No \_\_\_\_\_ Date of current occupancy: \_\_\_\_\_

Are the improvements on the property used to meet current code requirements that allow the property to be occupied?

Yes \_\_\_\_\_ No \_\_\_\_\_

Do the improvements on the property provide a needed public service to residents of the City?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please explain the needed public service \_\_\_\_\_  
\_\_\_\_\_

I agree as a condition of certification to provide all data required by the Aberdeen City Council as required.

Name of Applicant: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Property Owner: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Business Improvement Incentive Tax Credit

## Program Summary:

The Business Improvement Incentive Tax Credit is a credit against City of Aberdeen Real Property Taxes to the owners of certain renovated or rehabilitated commercial real property located within the City of Aberdeen for a period of five years\*. The Incentive Program is applicable beginning July 1, 2019 through June 30, 2022. The credit shall be applicable only to those properties which have completed renovations or rehabilitation on or before June 30, 2022.

**\*Please note, applications must be filled out for each year the tax credit applies**

## Program Eligibility:

The tax incentive applies to commercial properties located in the City of Aberdeen that are rehabilitated or renovated with a minimum capital improvement of \$50,000 and the assessed value increases as a result of the renovation or rehabilitation.

## Tax Rate:

Year	Rate
1	100%
2	80%
3	60%
4	40%
5	20%
6	0%

### Application Checklist

- \_\_\_\_\_ Assessment of property before capital improvement
- \_\_\_\_\_ Assessment of property after capital improvement
- \_\_\_\_\_ Cost estimates for each improvement
- \_\_\_\_\_ Proof of payment for capital improvements
- \_\_\_\_\_ Associated permits for all work performed

# City of Aberdeen's Business Improvement Incentive Tax Credit Application

Please Return this application and required documents to:

City of Aberdeen  
Department of Planning  
and Community Development  
60 N. Parke Street  
Aberdeen, MD 21001

1. To be Eligible, an applicant must answer all questions in each section
2. The application eligibility is determined by the Department of Planning and Community Development and the Aberdeen City Council
3. The City Council has the right to reject an application as presented

## Section A: Applicant Information

Name of Business/ Developer applying for Real Property Tax Credit: \_\_\_\_\_

Name of Contact Person: \_\_\_\_\_

Title: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

## Section B: Property Information

Property Address: \_\_\_\_\_

Property Zoning: \_\_\_\_\_

Property Tax Account Number: \_\_\_\_\_

Property Ownership: Lease: \_\_\_\_\_ Own: \_\_\_\_\_

Property Owner Name: \_\_\_\_\_

Address: \_\_\_\_\_

**Section C: Real Property Tax Credit Improvement Information:**

To be eligible to receive the Tax Credit, the applicant must make a capital improvement of at least \$50,000 and have an increase to their assessed value from the result of capital improvements. Applicants are required to submit assessment information as required by this application.

Project Start Date: \_\_\_\_\_ Project Completion Date: \_\_\_\_\_

Briefly describe the capital improvement plans: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Type of Construction and Costs:**

Cost of building(s) and Land acquisition: \$ \_\_\_\_\_

New Construction: \$ \_\_\_\_\_

Rehabilitation: \$ \_\_\_\_\_

Previous assessed value: \$ \_\_\_\_\_

New assessed value: \$ \_\_\_\_\_ Date of assessment: \_\_\_\_\_

**Section D: Criteria Eligibility**

All documentation of performed work and permits are required with this application

Describe the renovations made to the commercial property: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Describe the rehabilitation of the commercial property: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

I agree as a condition of certification to provide all data required by the Aberdeen City Council as required.

Name of Applicant: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Property Owner: \_\_\_\_\_ Position/Title: \_\_\_\_\_

Property Owner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# City of Aberdeen Transit Oriented Development (TOD) Water and Sewer Connection Charge Waiver

## **Program Summary**

The Water and Sewer Area Connection Charge Waiver is for new and expanding businesses located in the Transit Oriented Development Area. The program has the following goals:

1. Increase the City's employment and tax bases
2. Stimulate development and redevelopment in the City's Transit Oriented Development District (TOD)
3. Increase housing stock in the Transit Oriented Development (TOD) Area

## **Program Eligibility**

The following criteria determine eligibility:

1. Owners of land in the Transit Oriented Development District on which new commercial or residential development require new connections to the City's water and sewer systems for which connection fees are payable
2. Owners of land in the Transit Oriented Development District (TOD) on which commercial or residential redevelopment require larger connections to the City's water and sewer system for which additional connection fees are payable.

## **Submittal of Application**

Eligible participants for the water and sewer area connection charge waiver must submit an application to the City Manager or Designee for review. Please note, the application for the water and sewer area connection charge should be submitted with the building permit application. All required documentation and applications must be submitted after the Incentive Program is approved by City Council and before July 1, 2021.

# City of Aberdeen's TOD Water and Sewer Area Connection Charge Waiver Application

Property Address: \_\_\_\_\_

Property Owner Name: \_\_\_\_\_

Tax Identification Number: \_\_\_\_\_

Zoning Designation: \_\_\_\_\_

Residential \_\_\_\_\_ Commercial \_\_\_\_\_

If residential, number of residential units? \_\_\_\_\_

If commercial, property square footage \_\_\_\_\_

Fixture count number, as determined by design professional: \_\_\_\_\_

All documentation must be presented with this application to qualify for the Water and Sewer Connection Waiver.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## To Be Completed by City Staff:

Number of connection charges: \_\_\_\_\_

Connection charge fee: \$ \_\_\_\_\_

Date building permit issued: \_\_\_\_\_

Staff Signature: \_\_\_\_\_ Date: \_\_\_\_\_

City Manager Signature: \_\_\_\_\_ Date: \_\_\_\_\_

City Council Approval Date: \_\_\_\_\_





**City of Aberdeen**  
*"Our Home, Your Opportunity"*