

Maryland Department of Housing and Community Development  
**Neighborhood Business Works (NBW) Program**  
**Opportunity Zone Microgrant (NBWOZ Microgrant)**

**APPLICATION GUIDE**

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# MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT (DHCD) – Neighborhood Business Works (NBW) Program - Opportunity Zone Micro-Grant Funding (NBA OZ Microgrant):

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## I. Available Funding

### Q1. What type of funding is available to support for-profit businesses in an opportunity zone?

Up to \$1,000,000 via the Maryland Department of Housing and Community Development (DHCD) to assist early stage businesses in growing and expanding their business within eligible areas in Opportunity Zones.

### Q2. How much may I apply for from the DHCD NBWOZ Microgrant funding?

The maximum grant request is \$100,000 and the minimum is \$50,000 based on the organization's annual operating budget and subject to a financial review.

### Q3. When does the application round open?

The application round is projected to open on Tuesday, October 4, 2022 at 12:00 noon.

### Q4. How do I submit an application?

The application will be online and can be accessed by visiting the DHCD website:

<https://apps.dhcd.state.md.us/NBWOZGrant/account/login>

### Q5. When are applications due?

The application round is projected to close on Tuesday, October 11, 2022 at 12PM EST.

**NOTE:** The round may close sooner if grant requests exceed available funding.

### Q6. How will applications be prioritized for funding?

Applications will be prioritized based on (1) the location of the business, (2) the impact of the businesses expansion detailed by (a) new employees to be hired, (b) capital investment for the expansion (c) additional square footage of expansion space for the project and (3) presentation of the business's financials and supporting documents submitted by the applicant.

## II. Eligible Applicants and Use of Funds

### Q1. Who is eligible to apply?

An organization must meet All of the following:

- Be a for profit business;
- Have a matching contribution equal to or greater than the grant request amount;
- Be located at an eligible location in an Opportunity Zone in Maryland;
- Have greater than 2 employees and 50 or fewer employees (full time equivalent) as of October 4, 2022;
- Have an annual revenue of at least \$300,000 but no more than \$5 million;

- Be in good standing with the Maryland Department of Assessments and Taxation (SDAT) <https://egov.maryland.gov/BusinessExpress/EntitySearch>

**NOTE:** If you begin the application and do not meet any of the eligibility requirements, the system will **NOT** let you complete or submit an application

Awards made by DHCD must also be approved by local resolution from the applicant's governing executive body approving of the grant. If awarded, DHCD will initiate the process with the local governing body to seek approval on your behalf.

**Q2. What is at an eligible location in an opportunity zone?**

A location within an opportunity zone located in Allegany County, Garrett County, Somerset County, and Wicomico County **or** in an opportunity zone that overlaps with a priority funding area in one of the remaining jurisdictions.

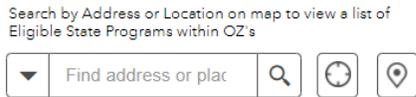
**Q3. How can I determine if my business is at an eligible location in an opportunity zone?**

Go to DHCD's Incentive lookup tool.

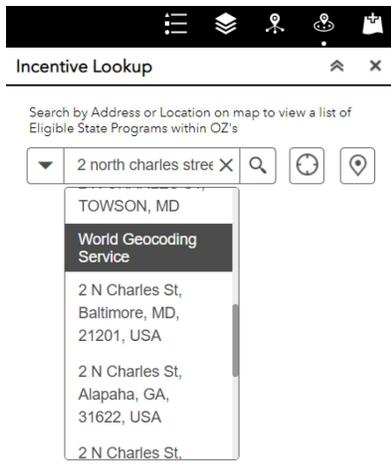
Link:

<https://maryland.maps.arcgis.com/apps/webappviewer/index.html?id=1cc479d2dc3948239f0c47bda8b6967e>).

**Enter** your business address in the incentive look up tool as seen in the following graphic:



**Select** the found address in the dropdown box as shown in the following graphic:



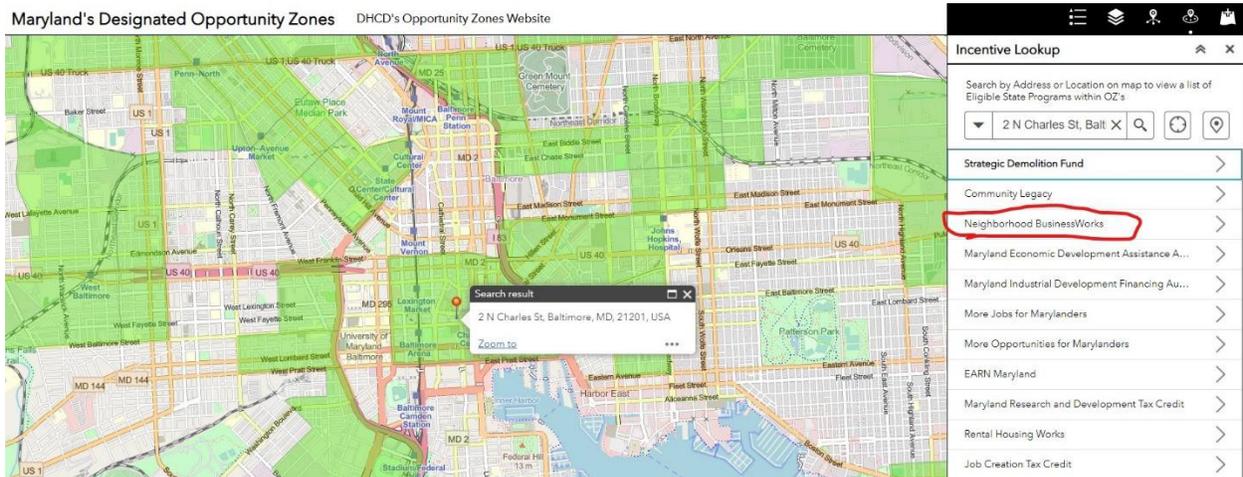
If your business is at an eligible location in an opportunity zone, you will have two indicators:

1. a RED pin will be placed on the map inside of an opportunity zone which will be shaded in a light green **AND**
2. The Neighborhood Business Works (NBW) funding program will appear as an eligible program for your location.

The following graphic showing an address in an opportunity zone and NBW funding is available.

Address “**2 North Charles Street, Baltimore, Maryland 21201**” is in an opportunity zone.  
Circled in red is the Neighborhood Business Works program that is available for this address:

Maryland's Designated Opportunity Zones DHCD's Opportunity Zones Website



Incentive Lookup

Search by Address or Location on map to view a list of Eligible State Programs within OZ's

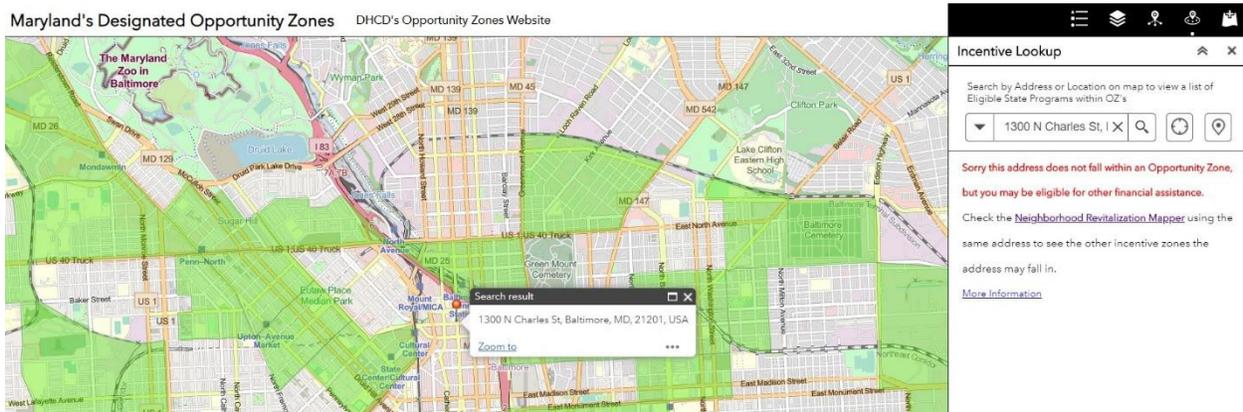
2 N Charles St, Balt X

- Strategic Demolition Fund
- Community Legacy
- Neighborhood BusinessWorks**
- Maryland Economic Development Assistance A...
- Maryland Industrial Development Financing Au...
- More Jobs for Marylanders
- More Opportunities for Marylanders
- EARN Maryland
- Maryland Research and Development Tax Credit
- Rental Housing Works
- Job Creation Tax Credit

Example of an address that is NOT in an opportunity zone:

Address: “**1300 North Charles Street, Baltimore, Maryland 21201**” is NOT in an opportunity zone. See graphic below:

Maryland's Designated Opportunity Zones DHCD's Opportunity Zones Website



Incentive Lookup

Search by Address or Location on map to view a list of Eligible State Programs within OZ's

1300 N Charles St, I X

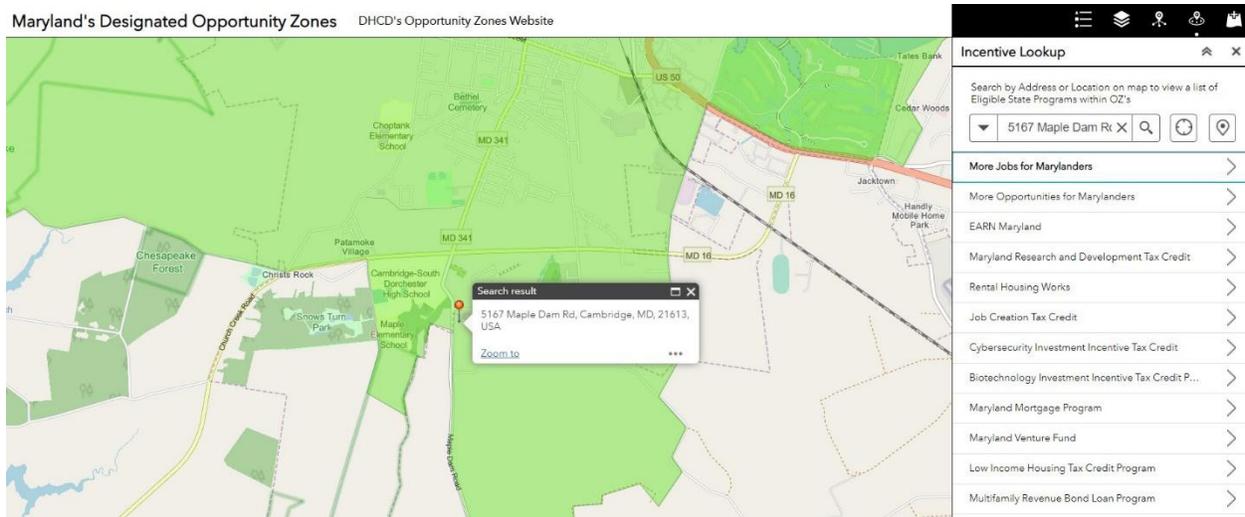
Sorry this address does not fall within an Opportunity Zone, but you may be eligible for other financial assistance.

Check the [Neighborhood Revitalization Mapper](#) using the same address to see the other incentive zones the address may fall in.

[More Information](#)

Also, your location may be in an opportunity zone but **NOT** in a priority funding area, thus your location will **NOT** have the Neighborhood Business Works program listed as an available funding program.

An example of a location that is in an opportunity zone but is not in a priority funding area is **“5167 Maple Dam Rd, Cambridge, MD 21613.”** See graphic below that depicts this address within an opportunity zone but does NOT have the Neighborhood Business Works program listed as an eligible funding program.



#### **Q4. How do I determine if my organization's employees meet the requirement of 50 or fewer employees (full time equivalent)?**

FTE stands for full-time equivalent. An organization may have a maximum of 50 FTEs to be eligible to apply for DHCD-NBWOZ funding.

The calculation of full-time equivalent (FTE) is an employee's scheduled hours divided by the employer's hours for a full-time workweek. When an employer has a 40-hour workweek, employees who are scheduled to work 40 hours per week are 1.0 FTEs. Employees scheduled to work 20 hours per week are 0.5 FTEs. The staff total will include regular employees (that get W2s) AND contractual staff (that get 1099s)

#### **Q5. How can these grant funds be used?**

Funds can be used towards an organization's capital and operating expenses that support revenue growth for the October 4, 2022 through June 30, 2023 period.

These items may include but are not limited to capital and operating expenses such as salary, rent, utilities, product advertising, product development, commercial real estate acquisition, and professional services.

### III. Submitting an Application

#### Q1. When does the application round open?

Projected on-line DHCD-NBWOZ grant application portal opens: 12:00 noon, Tuesday, October 4, 2022. Please check the DHCD website for updates.

#### Q2. How do I submit an application?

The application is online and can be accessed by visiting:  
<https://apps.dhcd.state.md.us/NBWOZGrant/account/login>

You will be required to provide a brief description about your organization, answer questions about your organization and complete a budget table on how you will use grant funds and your matching contribution. Please be prepared to describe how these funds will advance your business in the opportunity zone.

**ONLY applications that are fully complete at time of submission will be considered for funding. Incomplete applications will be returned and processed when resources are available.**

#### Q3. When are applications due?

The application round closes on Tuesday, October 11, 2022 at 12PM EST. **NOTE:** The round may close sooner if grant requests exceed available funding.

#### Q4. What documents will I need to provide with my application?

Organizations are **REQUIRED** to provide the following:

- Articles of Organization for the business.
- By-laws for the business.
- Most recent annual tax return for the business. Tax year 2021 is preferred,
- Organization's Year-To-Date financial statements as of 9/30/2022 (8/31/2022 are acceptable).
- Screen-shot showing the business is in an opportunity zone.
- Proof of matching funds equal to or greater than the grant request amount. If you request for \$50,000, you must show proof of \$50,000 in matching funds. Examples of proof of matching funds are: (1) a copy of the business's bank statement as of August 31, 2022 showing cash balance greater than the grant request amount, (2) Copy of a loan statement from a financial institution that shows available funds for withdrawal greater than the grant request amount.
- Screen capture of an online verification of Certificate of Good Standing from the Maryland State Department of Assessments and Taxation **NOTE:** You should **NOT** purchase an official document, simply provide a screen shot from:  
<https://egov.maryland.gov/BusinessExpress/EntitySearch>
- IRS W-9 Request for Taxpayer Identification Number and Certification.

**NOTE: A few Sample documents are listed as exhibits in this pdf.**

### ***Important Notes:***

- 1. The business name on the application and on the W-9 must EXACTLY match SDAT's Good Standing Certificate. If the business name on the application does not EXACTLY match what is shown on the SDAT's system and W-9, the application will be returned to the applicant for further updates.**
- 2. For the business's matching contribution, it's highly recommended to have cash in the business account to match the grant request amount upon applying for the grant funds. Applicants that demonstrate having cash in their business account, will receive preference over those applicants that do not have cash at the time of submitting an application.**

#### **IV. Notification of Awards**

##### **Q1. When will the announcement of awards be made?**

Award announcements will be made on a rolling basis during November 2022 - December 2022.

##### **Q2. What is the timing for receiving the grant funds?**

Applications will be reviewed upon receipt and awards will be announced during November 2022 - December 2022 with payments could be made as early as December 2022. Applicants will be notified of an award as they are approved and will be presented with a grant agreement to sign.

The Department will in turn process the grant agreement for funding upon receipt of a local resolution from the applicant's governing executive body approving of the grant from DHCD to the applicant. DHCD will notify each jurisdiction of each grant award and the local jurisdiction will have 45 days to respond to the notice. If a resolution is approved before the 45 days, DHCD will be able to process the grant award for payment. If the local jurisdiction does not reply within the 45-day period, funding is deemed approved and DHCD will implement the funding process.

##### **Q3. If awarded funds will a final report be required?**

Yes, applicants that receive a funding award will be required to submit a final report on how the funds were used based on the budget submitted with their application. You will also be required to upload supporting documents, receipts, etc. to support your use of those funds. A final report will be submitted by the applicant by June 30, 2023.

#### **V. Contact for additional questions:**

If you have additional questions about the application and/or requirements, DHCD can help you.

Contact: Chris Cho

Email: [christopher.cho@maryland.gov](mailto:christopher.cho@maryland.gov)

## VI. Sample Documents:

### Certificate of Good Standing

Screen capture of an online verification of Certificate of Good Standing from the Maryland State Department of Assessments and Taxation **NOTE:** You should **NOT** purchase an official document, simply provide screen shot from: <https://egov.maryland.gov/BusinessExpress/EntitySearch>

**Note:** The screen print below has the date in the upper right corner of when the search was executed, and the source of the website is on the footer of the page.

10/16/2020

Register Your Business Online | Maryland.gov

PROPEL MANAGEMENT, LLC: W15080641

#### Notice

Please be aware of an **ongoing scam** in which newly registered businesses are being instructed to send additional payment in order to obtain a Certificate of Status. Any 3rd party solicitation from a company attempting to represent the 'Maryland Secretary of State' via mail or email should be fully vetted before submitting additional payment information.

**Coronavirus (COVID-19) resources for businesses:** <https://businessexpress.maryland.gov/coronavirus>

**Department ID Number:**

W15080641

**Business Name:**

PROPEL MANAGEMENT, LLC

**Principal Office:**

STE. 214  
5565 STERRETT PALCE  
COLUMBIA MD 21044

**Resident Agent:**

RESAGENT, INC.  
STE. 1900  
SEVEN ST. PAUL ST.  
BALTIMORE MD 21202

**Status:**

ACTIVE

**Good Standing:**

THIS BUSINESS IS IN GOOD STANDING

**Business Type:**

DOMESTIC LLC

**Business Code:**

20 ENTITIES OTHER THAN CORPORATIONS

**Date of Formation/ Registration:**

02/14/2013

**State of Formation:**

MD

**Stock Status:**

N/A

**Close Status:**

# IRS W-9 - Request for Taxpayer Identification Number and Certification.

**Note: Please make sure the w-9 has been signed and dated.**

Form <b>W-9</b> (Rev. October 2018) Department of the Treasury Internal Revenue Service	<b>Request for Taxpayer Identification Number and Certification</b> ▶ Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.
Print or type. See Specific Instructions on page 3.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.	
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate	
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.	
	<input type="checkbox"/> Other (see instructions) ▶ _____	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>	
5 Address (number, street, and apt. or suite no.) See instructions.		
6 City, state, and ZIP code		
7 List account number(s) here (optional)		
		Requester's name and address (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number				
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>				
Or				
Employer identification number				
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>				

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*

# Opportunity Zone Map with business address

