The Sustainable Communities program is designed to encourage interagency and cross-governmental collaboration by providing designated Sustainable Communities with the opportunity to access an interagency revitalization toolbox of financing programs and tax credit incentives. The Maryland Department of Housing and Community Development and its partners support the development and prosperity of Sustainable Communities by providing the following benefits for Sustainable Communities:

**Financing Programs (Dept. of Housing and Community Development)**

**Community Legacy Program:** Provides local governments and community development organizations in Sustainable Communities with funding for essential projects aimed at strengthening communities through activities such as business retention and attraction, encouraging homeownership, and commercial revitalization. Some examples of eligible projects include mixed-use development consisting of residential, commercial and/or open space; streetscape improvements; and façade improvement programs.

**Strategic Demolition Fund:** Provides grants and loans to local governments and community development organizations in Sustainable Communities for predevelopment activities including demolition and land assembly for housing and revitalization projects. The Fund catalyzes public and private investment in the reuse of vacant and underutilized sites. Awards will focus on those smart growth projects that will have a high economic and revitalization impact in their existing communities.

**Neighborhood BusinessWorks Program:** Loan program providing gap financing, i.e. subordinate financing, to new or expanding small businesses and nonprofit organizations located in Priority Funding Areas. Projects must include first floor business or retail space that generates street-level activity in mixed use projects and improve either a vacant or under-utilized building or site.

**Maryland Mortgage Program - You’ve Earned It! Initiative:** For a limited time, the Maryland Mortgage Program is offering a 0.25% discount on the standard Maryland Mortgage Program mortgage rate and $5,000 in Down Payment Assistance to qualified home buyers that have at least $25,000 of student debt, and who are purchasing a home in one of Maryland’s Sustainable Communities.

**SEED Community Development Anchor Institution Program:** The Seed Community Development Anchor Institution Fund provides competitive grants and loans to anchor institutions for community development projects in blighted areas of the state. Blighted areas are areas in which the majority of buildings have declined in productivity by reason of obsolescence, depreciation, or other causes to an extent that they no longer justify fundamental repairs and adequate maintenance. Eligible applicants are anchor institutions, defined as an institution of higher education or a hospital.
**Job Creation Tax Credit:** Administered by the Department of Commerce. Employers are eligible for enhanced incentives for new jobs created in Sustainable Communities. The maximum tax credit rises from $1,000 to $1,500 per employee. The threshold to qualify drops from 60 to 25 jobs created.

**Other Incentives**

**Sustainable Maryland Certified:** A program administered by the University of Maryland Environmental Finance Center that supports sustainability efforts in Maryland municipalities. With the Sustainable Community designation, a municipality can receive 20 points towards the 150 points needed for certification.