



Keep Maryland Beautiful FY24 Request for Proposals



CHESAPEAKE BAY TRUST

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Introduction and Program Goals

The funding partners, including Maryland Environmental Trust (MET), Maryland Department of Agriculture (MDA), and Maryland Department of Transportation (MDOT), and administered by the Chesapeake Bay Trust (Trust), are pleased to offer the 2024 Keep Maryland Beautiful Program. For more information about the funding partners, see Appendix A.

Grants through the Keep Maryland Beautiful program help nonprofit groups, communities, and land trusts in Maryland to advance environmental projects that promote community well-being and protect natural resources in urban and rural areas.

Combined, this partnership has provided more than a million dollars over the past three decades to nonprofits, schools, land trusts and volunteer-based programs that work to protect natural resources while enhancing the lives of Maryland residents for generations to come.

Engaged residents working to improve natural resources, increase equitable access to green space, and advance ecological health improve quality of life for all. Keep Maryland Beautiful grants build the capacity of land trusts and support other community-based organizations that are increasing civic engagement and the adoption of stewardship practices and developing solutions to local environmental problems. Proposed projects activate residents and encourage stewardship through education, outreach, and planting activities while increasing awareness of and working towards addressing local environmental problems.

The Trust is committed to the advancement of diversity and inclusion in its award-making and environmental work. As a result, the Trust strongly encourages applications directly from underrepresented groups, and for projects that increase awareness and participation of communities that are traditionally underrepresented, such as communities of color. For a full description of the Trust's efforts to engage under-engaged groups, see our strategic plan at <http://www.cbtrust.org/strategic-plan> and <https://cbtrust.org/diversity-inclusion/>.

At A Glance

Program Summary:

The Keep Maryland Beautiful Program is designed to engage diverse organizations in activities in Maryland that both improve natural resources and benefit communities. There are two tracks in the program, one that focuses on small scale stewardship activities, and one that seeks to increase the number of acres of forested agricultural land in Maryland.

Deadline:

November 15, 2023, at 4:00PM

Eligible Project Locations:

Maryland, state-wide

Request Amounts:

Community Stewardship, up to \$5,000

Capacity Building for Land Trusts, up to \$10,000

Tree Planting on Agricultural Lands, up to \$50,000

Submit Your Application:

Follow the instructions online at https://www.grantrequest.com/SID_1520?SA=SNA&FID=35748

Contact:

Amber Cameron, Program Coordinator, 410-974-2941 ext. 124, acameron@cbtrust.org

This Request for Proposals was released on 9/1/2023.

The Trust recognizes that application processes can be complicated and time-consuming; the Trust continues to work to simplify our application processes where possible. New applicants, younger organizations, small organizations, or any group that is experiencing capacity challenges or other barriers to applying, is eligible to receive guidance on the application process. Please contact Program Coordinator Amber Cameron at acameron@cbtrust.org.

Applicants are strongly encouraged to contact Trust staff to discuss applications *at least* two weeks prior to the deadline. The Trust cannot guarantee availability of site visits or project development assistance within two weeks of the deadline.

Eligible Applicants

Funding Partners and the Trust welcome requests from the following organizations in the state of Maryland:

- Nonprofits;
- Land Trusts; *
- Community and Homeowners Associations;
- Service, Youth, and Civic Groups; and/or
- Municipal, County, Regional, State, and Federal Public Agencies.

* Land trusts are required to have a current Cooperative Agreement with MET (dated on or after November 2, 2020). Funds under the Capacity Building for Land Trusts track are only available to Maryland land trusts. All other organization types please see the Trust's [Capacity Building Grant Program](#).

Eligible applicants will be in good standing with the state of Maryland and will be able to provide a Certificate of Good Standing. Certificates of Good Standing can be obtained for free at <https://egov.maryland.gov/BusinessExpress/EntitySearch>. A step-by-step guide on how to obtain a Certificate of Good Standing is available at <https://cbtrust.org/wp-content/uploads/KMB-GoodStandingTutorial-1.pdf>.

Funding Availability

The funding partners have \$317,000 available in FY24, including:

- ◆ Approximately \$84,000 for Community Stewardship and Capacity Building for Land Trusts.
- ◆ Approximately \$233,000 available for Tree Planting Projects on Agricultural Lands.

Eligible Project Types

Applicants can request funds from one of the following tracks:

Track 1: Community Stewardship (up to \$5,000):

(1a) Community and/or youth engagement

The Keep Maryland Beautiful Stewardship grants honor the legacy of Bill James, who drafted the legislation that founded Maryland Environmental Trust, and Margaret Rosch Jones, former executive director of the Keep Maryland Beautiful program.

This track funds projects that:

- enhance state roadsides through tree planting or litter pick up;
- increase knowledge of Maryland residents about environmental issues such as urban heat island effect, the negative impacts of litter, stormwater pollution, and impacts from anthropogenic climate change;
- identify and eliminate the root causes of local environmental issues, rather than just their consequences;
- inspire and empower young people to become stewards of their local environment and community through issue investigations and hands-on, project-based learning;
- encourage thoughtful consideration of local land use and development that preserves natural capital; and

- preserve natural areas and create a sense of place in communities.

Example projects include but are not limited to:

- Hands-on landscaping education and environmental stewardship coaching for young community leaders leading to the revitalization of a disused vacant lot into a community green space, providing meaningful space for residents of all ages to connect to the natural environment and develop a sense of place and community connection;
- Student-led environmental action projects, including creation of rain gardens, plantings of native foliage, storm drain stenciling, and marine debris trash clean ups.
 - Applicants are encouraged to integrate environmental education best practices and align their project with the Meaningful Watershed Educational Experience (MWEE) framework. The MWEE framework focuses on youth investigating local environmental issues and then taking informed action to address the issues they have identified. This framework has been proven to assist in the delivery of high-quality outdoor education. Resources for developing a robust MWEE can be found [here](#) and, specifically, in the [Educator’s Guide to the MWEE](#).

Track 2: Capacity Building for Land Trusts (up to \$10,000):

This project track honors Janice Hollmann, who exemplified community leadership of local land trusts in Maryland. She co-founded the Severn River Land Trust and the Arundel Conservation Trust and served on the Severn River Commission. She was Izaak Walton League’s Conservationist of the Year in 1989 and the Capital Newspaper’s Person of the Year for 1990.

Organizational capacity-building project requests under this track:

- increase land trust capacity, support programming and innovation, and foster stronger, better connected land trusts that will protect natural resources and enhance the lives of Maryland residents.
- “Organizational capacity” is defined as activities that strengthen an organization to help it better fulfill its mission. Organizations that are strong and healthy are more effective in carrying out their missions and are more consistent and sustainable partners.
- Funds cannot be used for expenses incurred in the acquisition of purchased easements.

Projects will fall under one or more of the following categories:

1. Strategic Land Conservation
 - For land trust partnerships that foster partnerships and collaboration in support of statewide priorities. Projects will be evaluated based on the degree to which they advance local, regional or statewide conservation goals, further innovative regional or local partnerships and strengthen land trusts through collaboration and cooperation.
2. Enhanced Land and Easement Stewardship
 - To support innovative approaches to address the widening “stewardship gap.” Projects should enhance land and easement stewardship in Maryland and increase a land trust’s capacity to monitor and manage their portfolio protected lands.
3. Land Trust Strengthening
 - To build and support strong, independent local land trust partners. Projects should increase organizational capacity, strengthen programs, develop accountability or enhance the land trust’s ability to fully implement [Land Trust Alliances’ Standards and Practices](#).

Example projects include:

- Convening of regional partners in strategic conservation planning and parcel prioritization;
- Hiring of a GIS intern to build GIS tools and analyze datasets to guide programmatic decisions;

- For additional project examples, see Appendix C below.

Track 3: Tree Planting on Agricultural Lands (up to \$50,000)

Tree Planting projects will implement cost-effective reforestation or afforestation projects on qualifying agricultural land to support the state's efforts in planting and maintaining 5 million sustainable trees native to Maryland by 2031. In addition, these projects will increase tree canopy, create forest habitat, provide livestock shade, improve water quality and reduce greenhouse gas emissions. By increasing tree cover and expanding green areas, erosion can be reduced, water and soil quality can be improved, airborne pollutants such as particulates, nitrogen oxide and carbon monoxide can be filtered, and summer temperatures and resulting ozone pollution and energy use can be decreased.

We encourage small-scale planting projects on agricultural lands of less than 2 acres for a maximum request of \$10,000. For large-scale planting projects on agricultural lands greater than 2 acres the maximum request amount is \$50,000.

Projects on individual private, commercial private, community-owned, nonprofit, and government-owned property are eligible for funding.

Successful applicants will be obligated to complete the following project phases:

- 1) Develop a planting design and plan;
- 2) Obtain any required permits;
- 3) Provide planting activities, including procuring contractual or volunteer services;
- 4) Provide monitoring and maintenance in the first two years to ensure a survivorship rate consistent with guidelines in [Maryland State Forest Conservation Technical Manual Third Edition of 1997](#).

Examples of project types include but are not limited to:

- Tree planting and reforestation projects;
- Establishing, enhancing and/or preserving riparian buffers; and/or
- Creating, enhancing and/or preserving larger contiguous tracts of forest.

Eligible Budget Items

Funding for Track 3 is restricted to costs required to implement reforestation/afforestation projects. Requests for any other purpose will not be funded. Funds may be requested for:

- Survey site preparation costs (e.g., soil amendment, invasive species removal, herbicide application);
- Plant material (including mulch);
- Planting costs;
- Tree protection costs (e.g., tree shelters);
- Two-year maintenance costs;
- Project management costs.

Project Timeline

Project Timeline: Projects must be completed within 12 months upon receipt of the award. Requests to extend the project completion period will be reviewed and considered on a case-by-case basis.

Online Application Submission Instructions

The Trust uses an online system for the application process, and if awarded, project management. To apply for an award, go to https://www.grantrequest.com/SID_1520?SA=SNA&FID=35748 and click on “Get Started” to begin a new application. This will open a new window asking you to log in or create an account on our online system. If you have applied in the past, use your existing username and password (if you have forgotten either of these use the ‘forgot password’ feature). If you have not used our online system before, click on “New Applicant” and follow the instructions.

Applicants must submit applications in the **Chesapeake Bay Trust Online System** by **4:00 pm on November 15, 2023**. Late applications will not be accepted, and the online funding opportunity will close promptly at 4:00 pm.

By submitting an application to this program, applicants acknowledge that: 1) they are compliant with federal employment and non-discrimination laws and 2) they have not been debarred, convicted, charged or had a civil judgment rendered against them for fraud or related offense by any government agency (federal, state or local) or been terminated for cause or default by any government agency (federal, state, or local). In addition, all final products will be provided to the funding partners for use and distribution at the sole discretion of the funding partners.

Deadline

Applicants must submit applications in the **Chesapeake Bay Trust Online System** by **4:00 PM EST on November 15, 2023**. Late applications will not be accepted, and the online funding opportunity will close automatically and promptly at 4 PM EST. Applicants are strongly encouraged to submit at least a few days prior to the deadline given the potential for high website traffic on the due date. The Trust cannot guarantee the availability of technical assistance for our online system on the deadline date.

Online Application Form

You will be asked to provide the following information on the online application form. Some items are required in order to submit your application. Refer to the online application for details.

Eligibility Quiz: This three-question quiz is meant to assist you in determining if your project meets the requirements of this award program and that your staff/organizational structure best supports a successful application.

Watch our video on how to apply and how to submit an application using our online system at <https://cbtrust.org/grants/>.

Definitions

The Executive Officer is the individual that oversees the organization (e.g., Executive Director, Chief Executive Officer, Mayor, President or Vice President, Principal (for schools), etc.) and has the authority to sign/execute award agreements on behalf of the organization. The Executive Officer information is tied directly to all the organization’s applications and should not vary from application to application. If the Executive Officer could be listed as the Project Leader in a future proposal, we recommend listing a Board Member or other higher-ranking position of the organization as the Executive Officer in order to reduce the variation in the Executive Officer across applications.

The Program Leader is the individual will be responsible for all project coordination and correspondence with the Trust for the duration of the project. The email address entered here **MUST** be the same as the email address you used to log in to the online system. The Project Leader is the primary point of contact for the application, and the email address used to submit the application via the online system must be that of the Project Leader. Applications in which the email address associated with the Project Leader in the applicant information tab of the online opportunity does not match the email address used to submit the application will not be considered for funding. The Trust cannot conduct any official correspondence with contractors or other project partners. If at any time the Project Leader cannot continue in the position, the organization must contact the Trust and assign a new qualified Project Leader.

Applicant Information Tab: Provide the organization’s name, mailing address, phone number, organization type, mission, EIN number, and UEI number. Provide the Executive Officer and Project Leader’s name, title, address, phone, and email address.

- Both an Executive Officer and a Project Leader, two separate individuals, must be identified for all applications.
- The Executive Officer and Project Leader must both be able to make decisions on behalf of the organization either as a board member, an employee, or another approved position recognized by the organization but not a contractor of the application.
- To avoid conflict of interest issues, individuals associated with for-profit entities to be engaged in the project cannot serve in either role.

Project Information Tab: Provide a project title; project abstract; the watershed, county, and legislative district in which the project is located; and the latitude and longitude coordinates of the project location.

Timeline Tab: Add the project start and end date. Provide a project timeline that includes major tasks and their associated start and end dates.

Deliverables Tab: Provide estimated metrics for your proposed project such as project participants and outreach and restoration outcomes.

Volunteers Tab: Provide a description of volunteer activities, the number of volunteers, and total number of volunteer hours.

Project Partnerships: Provide a list of project partner organizations or contractors, individuals, their areas of expertise, and their role(s) in your project.

Applicants are encouraged to upload a letter of commitment for the project from each partner describing in detail the partner’s role or contribution to the project. Applications including strong letter(s) of commitment often receive higher scores. If not submitted with the application, letter(s) of commitment may be required prior to the release of any awarded funding. For guidance on this, see the [Trust’s Letter of Commitment and Guidance Policy](#).

Narrative & Supporting Documents Tab: Use the links below to download the **required** narrative questions template for the track you are applying to. Complete all questions and upload the completed document as a Microsoft Word or PDF file. You will also upload supporting documents using this tab.

- [Track 1: Community Stewardship](#)
- [Track 2: Capacity Building for Land Trusts](#)
- [Track 3: Tree Planting on Agricultural Lands](#)

Certificate of Good Standing

- Upload of a Certificate of Good Standing is required.

Budget Tab

1. **Financial Management Spreadsheet – Application Budget Upload**
 - a. You will be asked to upload your budget using the “Application Budget” worksheet of the Chesapeake Bay Trust’s **Financial Management Spreadsheet** (FMS), an excel file template. The template can be found by visiting <https://cbtrust.org/forms-policies/> where you can watch a video with instructions on how to complete the FMS.
2. **Financial Management Spreadsheet – Application Budget Information**
 - a. This online application component will ask you to enter budget category and request totals. These totals will be automatically calculated in the FMS Application Budget, so you will only need to copy and paste the values from the FMS to the Online Application.
3. **Additional Budget Justification**
 - a. This online application component will ask you to provide a descriptive budget narrative to justify and explain costs. If the success of the work is contingent upon award of other funds, make this clear in your budget justification section.

Terms and Conditions Tab: Agree to the specified terms and conditions for the program for which you are applying.

Demographics Tab (optional): Provide voluntary demographic information. Provide information about your organization’s current diversity, equity, inclusion, and justice (DEIJ) efforts and future goals.

Evaluation Criteria

The following criteria will be used by technical expert reviewers to evaluate your proposal:

Scoring Criteria	Description and Scoring Guidance	Scoring
Completeness of Application		
Application Components	Are all required application components included?	Scale of 1 to 5
Project Goals		
Consistency with Request for Proposals (RFP)	Do the project goals align with the goals of the RFP? Is the project proposed consistent with the intent of the track selected?	Scale of 1 to 15
Who is Engaged		
Priority Audience	Based on applicant provided information, is the audience being engaged in the project, or the community served by the project, identified as historically under-engaged or under-served through indicators such as, but not limited to, communities that were at any point historically redlined or graded as “hazardous” by the Home Owners’ loan corporation, socioeconomic status (communities in which median household income is equal to or less than 75% of state-wide median household income or have high poverty and unemployment rates (https://www.census.gov)), or other relevant characteristics as identified in the MD EJScreen Tool .	Scale of 1 to 10
Partnerships / Stakeholder involvement	Are the selected partnerships appropriate? Are any partners missing that should be included? Partnerships can be defined as stakeholders or representatives from the priority audience or organizations and people who have committed to a specific role or resource to the project. If the lead applicant is not a member of the community impacted by the project (e.g., an external non-profit doing work on land owned by another entity), does the community have the ability to carry the project forward and is a transfer of	Scale of 1 to 10

	<p>“ownership” built into the project design? Does the applicant provide letter(s) of commitment from project partners? View the Trust’s Letter of Commitment and Guidance Policy (https://cbtrust.org/forms-policies/).</p> <p>Applicants who have not procured landowner permission, as demonstrated through a landowner letter of commitment and property agreement where applicable, will get zero points in this category.</p>	
Project Plan		
Likelihood of Project Success	What is the likelihood of success if this project is funded? Success should be defined as the accomplishment of outcomes proposed. Has the applicant procured landowner permission (if necessary)? Are methodologies and/or designs sound and consistent with best practices?	Scale of 1 to 20
Impact		
Impact	How substantial is the impact of the project on: water quality, land conservation, natural resources, community needs? Will the project address equity/environmental injustice issues locally? Is the applicant adequately measuring the project impacts? For planting projects consider planting size and density.	Scale of 1 to 10
Sustainability	Has the applicant addressed future project sustainability? Will the impacts of the work be felt after the grant period has ended? For reforestation or planting projects, will the project be well-maintained and continue to function as designed to provide habitat and water quality benefits?	Scale of 1 to 10
Demonstration Value	Does the project have demonstration value? Will the project further the understanding of topics supported by this grant program? Can the project be used as a model or pilot for future efforts (i.e., will the project outcomes, materials, and lessons learned be shared to build collective capacity)?	Scale of 1 to 5
Budget		
Cost Effectiveness / Budget	Is the budget appropriate and cost effective? Are the line items budgeted (e.g., personnel costs) justified in the application? Are partners being resourced appropriately?	Scale of 1 to 15
Total Score Possible		100

We recommend reviewing your proposal or having a colleague review your proposal against these criteria before you finalize it to ensure that you have addressed all the relevant criteria.

Application Review Process

Applications for over \$10,000 (**Large-Scale Tree Planting on Agricultural Lands**) will be reviewed by a Technical Review Committee (TRC), composed of individuals who are experts in the fields supported by this RFP and represent communities served by projects funded by this RFP. The TRC ranks and scores all applications based on the criteria listed in the “Evaluation Criteria” section above, then meets to discuss the application merits. The TRC then recommends a suite of applications to the Trust’s Board of Trustees.

Applications for \$10,000 or less (**Community Stewardship, Capacity Building for Land Trusts, and Small-Scale Tree Planting on Agricultural Lands**) will be scored by technical experts in the field supported by this RFP and discussed by a review committee. Reviewers score all applications based on the evaluation criteria listed in the “Evaluation Criteria” section above.

The funding partners reserve the right to fund projects and budget items that advance their missions and meet specific funding priorities and criteria.

To allow applicants to set expectations prior to investing time in application, the Trust provides historical application approval rates for the same or similar programs. Because this is the first year of the Urban Tree Program, we do not have information to share on the likelihood of being funded. However, the average approval rate from the last three rounds of the Community Engagement and Restoration Mini Grant Program, which funds similar types of projects, was 81%, including both fully and partially funded applications.

Awards and Notifications

The FY24 Keep Maryland Beautiful awards will be announced March 20, 2024. All applicants will receive a letter stating the funding partnership's decision. An application may be declined, partially awarded, or fully awarded. If approved, the Trust will send an award agreement with award conditions and due dates of status, progress, and final reports. The Trust will mail the first award payment to the requesting organization following: satisfaction of any phase 1 payment award contingencies, including upload of the signed award agreement. Ten percent of the total award will be held until the final report is submitted and approved. In cases where the awardee fails to submit a status report, progress report, final report, or other requirement by the due date, the Trust reserves the right to terminate the award agreement and require a refund of funds already transferred to the awardee.

When the project is complete, awardees are required to complete final reports that may include but are not limited to submission of all receipts for supplies, invoices for subcontractors/contractors, and copies of timesheets for personnel time used (timesheets must include date, name, time worked per day, and coding to tie the time worked to the award).

All financial back-up documentation will be grouped and numbered to correspond to the budget line item reported as spent. Organizations with outstanding final, progress, or status reports will not be awarded additional grants.

Appendix A: Project Funding Partners

The [Chesapeake Bay Trust](#) (Trust) is a nonprofit, grant-making organization dedicated to improving the bays, streams, rivers, forests, parks, and other natural resources of our local systems, from the Chesapeake to the Coastal Bays to the Youghiogheny River.

[Maryland Environmental Trust](#) (MET), a unit of the Maryland Department of Natural Resources, serves as Maryland's statewide land trust. Created by the state legislature in 1967, it is one of the oldest and most successful land trusts in the country. MET holds more than 1,100 conservation easements preserving over 140,000 acres statewide. From the Chesapeake Bay to the mountains of Garrett County, our Land Conservation, Easement Stewardship, and Land Trust Assistance Programs promote the protection of open land. MET partners with landowners, nonprofit land trusts, and local communities to protect Maryland's most treasured landscapes and natural resources as a legacy for future generations.

[The Maryland Department of Transportation](#) (MDOT) is a customer-driven leader delivering safe, sustainable, equitable, intelligent, exceptional and inclusive transportation solutions to connect our customers to life's opportunities. MDOT is comprised of five modes and one authority: State Highway Administration, Maryland Transit Administration, Maryland Motor Vehicle Administration, Maryland Port Administration, Maryland Aviation Administration and the Maryland Transportation Authority. This unique approach provides the state's leadership with the ability to develop a coordinated, balanced and multi-modal approach to transportation.

[Maryland Department of Agriculture](#) (MDA) works to achieve excellence in programs and in services that preserve and protect agricultural resources and the environment, promote profitable agriculture and consumer confidence, and enhance the quality of life for all Marylanders.

MDA's vision is to provide leadership and support to agriculture and the residents of Maryland by conducting regulatory, service, and educational activities that assure consumer confidence, protect the environment, and promote agriculture.

Appendix B: Application Components Checklist

Complete all fields in the online application:

- Eligibility quiz
- Applicant Information tab
- Project Information tab
- Timeline tab
- Deliverables tab
- Volunteers tab
- Project Partnerships tab
 - Upload letters of commitment if applicable
- Narrative and Supporting Documents tab
 - Upload a Project Narrative:
 - Use the downloadable Narrative Template that corresponds to the track you are applying for
 - Complete all questions
 - Upload Certificate of Good Standing
 - Upload supporting documents
- Budget Tab
 - Upload a completed Financial Management Spreadsheet (FMS)
 - Complete the Application Budget in the online system (should match total from the FMS)
 - Complete the additional budget justification narrative

Appendix C: Additional Examples of Track 2 Project Types – Hollmann Award

The following list of project types is intended to provide examples and is not exhaustive. If a project cost you are considering is not listed in one of the project categories below, or you are unsure if it is covered by the descriptions below, please contact the Trust for clarification.

Strategic Land Conservation

1. Working collaboratively to protect signature landscapes.
2. Developing a regional conservation strategy identifying and mapping lands that should be prioritized for conservation.
3. Projects that support regional conservation partnerships.
4. Staff or contractual time dedicated to easement work, included but not limited to the following: land parcel targeting, identification of easement donor prospects, outreach initiatives, solicitation, processing and negotiation of easements, deed drafting, baseline documentation, appraisals, or surveys.

5. *Note: No funds shall be used for expenses incurred in the acquisition of purchased easements.*

Enhanced Land & Easement Stewardship

1. Innovative tools and technology to address the “stewardship gap.”
2. Develop, enhance, or sustain the management easement records.
3. Development of mapping and GIS capabilities and services.
4. Technology costs for GIS software and equipment or other software for baseline documentation and monitoring.
5. Staff or contractual time dedicated to monitoring or follow up site visits, production of current condition reports and volunteer monitoring training.

Land Trust Strengthening

1. Funding for professional development and training for staff and/or board to strengthen programs and services provided by the land trust. (*Note: Eligible costs are limited to registration fees, meals and travel within Maryland. Costs of overnight accommodations and travel beyond Maryland are not eligible.*)
2. Expert guidance on organizational assessment, marketing, communication, fundraising, community planning and community engagement or succession planning.
3. Competition of a multi-year strategic organizational plan or major fundraising plan.
4. Temporary capacity building such as hiring contractors or interns to support the land trust’s work.
5. Bookkeeping and accounting services (including audits and the costs of filing annual reports required by Maryland and federal tax authorities).
6. Other organizational operation and development expenses, including land trust insurance.