Chesapeake BAY CROSSING STUDY

TIER 2 NEPA

SOCIOECONOMIC & LAND USE TECHNICAL REPORT

APPENDIX D

BUSINESS CLUSTER DETAIL AND TAX ANALYSIS DATA

Maryland Transportation Authority

MDTA

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1 BUSINESS CLUSTER ANALYSIS DATA

A variety of shopping centers and clusters of businesses are located along U.S. 50/301 within the study limits. These business clusters provide employment and economic activity for the surrounding region. This section identifies select business clusters along U.S. 50/301 within the study limits. The business clusters along U.S. 50/301 within the study limits that are evaluated are listed in **Table 1**, along with the total number of businesses included in each cluster. The remaining tables in this section (**Table 2** through **Table 16**) compile the names of the top ten businesses by revenue, total 2022 revenue, employment, and parking availability for each business cluster. If a cluster contains more than ten businesses, the remaining are referred to in one row labeled “Remaining Businesses” with a number designation showing the remaining business count within the cluster. Occasionally annual revenue and employment from *AtoZdatabase* are not available for a particular business, designated as “N/A” in the tables.

See **Table 1** on following page.

Table 1: Summary of Business Clusters along U.S. 50/301

Business Cluster	Business Count	Approximate Parking	Access Road	Total Annual Revenue (2022)	Total Employment (Jobs)
Exit 29A	24	350	Buschs Frontage Road	$40M-$105M	361
Jemals Bay 50 Outlet Shopping Center	14	400	St Margarets Road/ Whitehall Road	$11M-$55M	191
Exit 38A/Thompson Creek Shopping Center	94	1,200	Duke Street and Thompson Creek Road	$153M-$215M	1,035
Services Exit/Shopping Center Road	27	500	Main Street	$25M-$80M	271
Exit 39A	132	1,100	Postal Road and Castle Marina Road	$323M-$655M	1,055
Exit 39B	69	1,000	Chester Station Lane and Main Street	$88M-$200M	697
Exit 40A	107	890	Piney Creek Road and Main Street	$248M-$495M	982
Exit 41	14	900	Piney Narrows Road	$16M-$48M	157
Exit 42	7	1,020	Kent Narrows Road and Main Street	$12M-$36M	125
Exit 43A	34	330	Saddler Road and Main Street	$40M-$95M	219
Exit 44A	18	430	VFW Avenue and Station Lane	$25M-$80M	160
Exit 44B	17	250	Winchester Creek Road and Drummer Drive	$20M-$75M	194
Exit 45A	16	250	Hissey Road and Hess Road	$9M-$61M	112
Exit 45B	22	410	Nesbit Road	$13M-$37M	220
Queenstown Premium Outlets	29	850	Main Street	$35M-$100M	294

Source: AtoZDatabase Business Data (2022)

Table 2: Exit 29A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Automotive Retail Center	$25M-$50M	44
Place of Worship	$6M-$10M	16
Gas Station	$1M-$5M	39
Storage Facility	$1M-$5M	7
Restaurant	$1M-$5M	18
Contracting Services	$1M-$5M	2
Auto Repair Shop	$1M-$5M	9
Insurance Office	$1M-$5M	5
Insurance Office	$1M-$5M	3
Contracting Services	$1M-$5M	10
Remaining Businesses (14)*	$1M-$5M	208
TOTAL	**$40M-$105M**	**361**

Source: AtoZDatabase Business Data (2022)
**Includes the U.S. Department of Agriculture (USDA) Natural Resources Conservation Service (NRCS) John Hanson Business Center, which employs 183 individuals.*

Table 3: Jemals Bay 50 Outlet Shopping Center

Business Name	Annual Revenue (2022)	Employment (Jobs)
Lumber Store	$1M-$5M	4
Contracting Services	$1M-$5M	22
Contracting Services	$1M-$5M	20
Contracting Services	$1M-$5M	8
Hobby Retailer	$1M-$5M	5
Health Insurance Office	$1M-$5M	9
Counseling Office	$1M-$5M	9
Tutoring Services	$1M-$5M	6
Restaurant	$1M-$5M	23
Restaurant	$1M-$5M	9
Remaining Businesses (4)	$1M-$5M	76
TOTAL	**$11M-$55M**	**191**

Source: AtoZDatabase Business Data (2022)

Table 4: Exit 38A/Thompson Creek Shopping Center

Business Name	Annual Revenue (2022)	Employment (Jobs)
Gas Station	$10M-$25M	90
Gas Station	$10M-$25M	9
Bank	$6M-10M	19
Restaurant	$6M-10M	75
Mortgage Broker Office	$6M-10M	12
Hardware Store	$6M-10M	50
Canvas Store	$6M-10M	4
Construction Services	$1M-$5M	6
Mortgage Broker Office	$1M-$5M	25
Business Office	$1M-$5M	7
Remaining Businesses (84)	>$100M	738
TOTAL	$153M-$215M	1,035

Source: AtoZDatabase Business Data (2022)

Table 5: Services Exit/Shopping Center Road

Business Name	Annual Revenue (2022)	Employment (Jobs)
Bank	$6-$10M	13
Martial Arts Center	$1M-$5M	20
Restaurant	$1M-$5M	25
Automotive Repair Shop	$1M-$5M	8
Restaurant	$1M-$5M	23
Medical Center	$1M-$5M	13
Restaurant	$1M-$5M	17
Restaurant	$1M-$5M	18
Restaurant	$1M-$5M	12
Printing Services	$1M-$5M	18
Remaining Businesses (17)	$10M-$25M	104
TOTAL	**$25M-$80M**	**271**

Source: AtoZDatabase Business Data (2022)

Table 6: Exit 39A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Fuel Retail Center	$100M-$200M	1
Fuel Retail Center	$100M-$200M	24
Insurance Office	$6M-$10M	10
Medical Center	$6M-$10M	60
Financial Office	$6M-$10M	25
Furniture Retailer	$1M-$5M	5
Medical Center	$1M-$5M	45
Financial Advising Services	$1M-$5M	10
Martial Arts Center	$1M-$5M	8
Moving Services	$1M-$5M	7
Remaining Businesses (122)	$100M-$200M	860
TOTAL	**$323M-$655M**	**1,055**

Source: AtoZDatabase Business Data (2022)

Table 7: Exit 39B

Business Name	Annual Revenue (2022)	Employment (Jobs)
Clothing Retailer	$10M-$25M	80
Mortgage Broker Office	$10M-$25M	6
Bank	$6M-$10M	19
Insurance Office	$6M-$10M	10
Shipping Company	$1M-$5M	14
Outdoor Recreation Store	$1M-$5M	7
Realtor Association	$1M-$5M	65
Grocery Store	$1M-$5M	15
Restaurant	$1M-$5M	33
Cell Phone Store	$1M-$5M	6
Remaining Businesses (59)	$50M-$100M	442
TOTAL	**$88M-$200M**	**697**

Source: AtoZDatabase Business Data (2022)

Table 8: Exit 40A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Healthcare Office	$100M-$200M	50
Cyber Security Office	$10M-$25M	52
Bank	$6M-$10M	19
Pharmacy	$6M-$10M	30
Shopping Center	$6M-$10M	8
Construction Services	$6M-$10M	7
Medical Lab	$6M-$10M	37
Contracting Services	$6M-$10M	16
Restaurant	$1M-$5M	40
Real Estate Agency	$1M-$5M	64
Remaining Businesses (97)	$100M-$200M	659
TOTAL	**$248M-$495M**	**982**

Source: AtoZDatabase Business Data (2022)

Table 9: Exit 41

Business Name	Annual Revenue (2022)	Employment (Jobs)
Event Venue	$6M-$10M	37
Contracting Services	$1M-$5M	3
Restaurant	$1M-$5M	18
Canvas Store	$1M-$5M	8
Spa/Salon	$1M-$5M	55
Marina or Yacht Club	$1M-$5M	8
Marina or Yacht Club	$1M-$5M	8
Clothing Retailer	$1M-$5M	3
Real Estate Agency	<$1M	4
Boat Charter Services	<$1M	3
Remaining Businesses (4)	<$1M	10
TOTAL	**$16M-$48M**	**157**

Source: AtoZDatabase Business Data (2022)

Table 10: Exit 42

Business Name	Annual Revenue (2022)	Employment (Jobs)
Restaurant	$6M-$10M	46
Hotel	$1M-$5M	25
Hotel	$1M-$5M	24
Architectural Services	$1M-$5M	4
Boat Retail Center	$1M-$5M	4
Boat Retail Center	$1M-$5M	9
Restaurant	<$1M	13
TOTAL	**$12M-$36M**	**125**

Note: Exit 42 business cluster had a total of seven businesses.
Source: AtoZDatabase Business Data (2022).

Table 11: Exit 43A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Contracting Services	$6M-$10M	25
Bank	$6M-$10M	19
Mortgage Broker Office	$6M-$10M	12
Automotive Retail Center	$6M-$10M	6
Bank	$1M-$5M	10
Screen Printing Company	$1M-$5M	4
Construction Services	$1M-$5M	5
Gas Station	$1M-$5M	8
Storage Facility	$1M-$5M	5
Gas Station	$1M-$5M	8
Remaining Businesses (24)	$10M-$25M	117
TOTAL	**$40M-$95M**	**219**

Source: AtoZDatabase Business Data (2022)

Table 12: Exit 44A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Fuel Retail Center	$10M-$25M	6
RV Rental Services	$6M-$10M	6
Restaurant	$1M-$5M	23
Fuel Retail Center	$1M-$5M	8
Manufacturer	$1M-$5M	30
Wholesale Supplier	$1M-$5M	9
Rental Company	$1M-$5M	7
Hotel	$1M-$5M	16
Restaurant	$1M-$5M	10
Boat Repair Shop	$1M-$5M	4
Remaining Businesses (8)	$1M-$5M	41
TOTAL	**$25M-$80M**	**160**

Source: AtoZDatabase Business Data (2022)

Table 13: Exit 44B

Business Name	Annual Revenue (2022)	Employment (Jobs)
Telecommunications Company	$10M-$25M	30
Outdoor Furniture Store	$1M-$5M	20
Wholesale Supplier	$1M-$5M	27
Contracting Services	$1M-$5M	8
Boat Retail Center	$1M-$5M	39
Wholesale Supplier	$1M-$5M	10
Contracting Services	$1M-$5M	2
Liquor Store	$1M-$5M	6
Boat Cover Supplier	$1M-$5M	5
Boat Cover Supplier	$1M-$5M	3
Remaining Businesses (7)	$1M-$5M	44
TOTAL	**$20M-$75M**	**194**

Source: AtoZDatabase Business Data (2022)

Table 14: Exit 45A

Business Name	Annual Revenue (2022)	Employment (Jobs)
Gas Station	$1M-$5M	34
Furniture Retailer	$1M-$5M	13
Smoke Shop	$1M-$5M	4
Construction Services	$1M-$5M	8
Automotive Retail Center	$1M-$5M	2
Fire Protection Service	$1M-$5M	7
Boat Retail Center	$1M-$5M	9
Boat Repair Shop	$1M-$5M	9
Storage Facility	<$1M	2
Pottery Studio	N/A	24
Remaining Businesses (6)	N/A	N/A
TOTAL	**$9M-$61M**	**112**

Source: AtoZDatabase Business Data (2022)

Table 15: Exit 45B

Business Name	Annual Revenue (2022)	Employment (Jobs)
Medical Emergency Center	$6M-$10M	30
Medical Center	$1M-$5M	30
Medical Center	$1M-$5M	18
Medical Center	$1M-$5M	5
Medical Office	$1M-$5M	5
Medical Center	$1M-$5M	5
Assisted Living Facility	<$1M	7
Business Office	<$1M	4
Business Office	N/A	N/A
Medical Office	N/A	N/A
Remaining Businesses (12)	N/A	116
TOTAL	**$13M-$37M**	**220**

Source: AtoZDatabase Business Data (2022)

Table 16: Queenstown Premium Outlets

Business Name	Annual Revenue (2022)	Employment (Jobs)
Old Navy	$1M-$5M	39
Pepperidge Farm	$1M-$5M	15
Banana Republic	$1M-$5M	34
Queenstown Mart	$1M-$5M	7
Merrell	$1M-$5M	6
Guess Factory	$1M-$5M	20
Verizon Authorized Retailer - Cellular Sales	$1M-$5M	10
Clarks Shoes	$1M-$5M	9
Liz Claiborn Inc	$1M-$5M	19
COACH	$1M-$5M	7
Remaining Businesses (17)	$25M-$50M	128
TOTAL	**$35M-$100M**	**294**

Source: AtoZDatabase Business Data (2022)

2 TAX ANALYSIS DATA

The following tax analyses were conducted using the IMPLAN and RIMS II models. Estimated taxation revenues are based on the projected increases in regional earnings as a result of each Alternative construction.

Tax impact results are based on the collected and reported taxes within the region for the given data year (2022). Taxes are levied at different levels of government. In IMPLAN, results are given at the following levels: State + Local, Federal, County, Sub County General, Sub County Special Districts, and State. Sub County General includes city and township governments. Sub County Special includes fire and public school districts. The IMPLAN analysis in this document presents the county, state, federal, and total taxes. For the RIMS II modeling, the same federal, state, local, and sales tax rates were used.

The wages generated from the construction, and operations and maintenance, of the alternatives would boost tax revenues at the state and county levels. According to the 2018-2022 ACS data, the median annual household income in Maryland is $98,461. Based on this income data, the 2022 tax bracket rates included in **Table 17** were used to calculate the tax benefits of the ARDS.

Table 17: Income and Sales Tax Rates for the SELU Analysis Area

Federal Income Tax Rate	State Income Tax Rate	Local Income Tax Rate[1]	Sales Tax Rate
22.0%	4.75%	2.90%	6.00%

Source: Tax Foundation, 2022a, 2022b, 2022c; National Finance Center, 2022

The incremental consumption from new earnings would also boost sale tax revenues for the state. To estimate the potential increase in sales tax, calculations should account for the portion of consumption subject to sales tax and income tax deductions.

Estimating the consumption expenditures that are subject to sales taxes requires the identification of the share of the consumption basket that is taxable. The categories included in the analysis represent the typical expenditure for a household in the South region[2]. Taxable expenditures include food away from home, alcoholic beverages, apparel and services, household furnishings and equipment, vehicle purchases, gasoline and other fuels, entertainment, personal care products, reading, and tobacco products. For the State, around 26 percent of consumption expenditure is subject to sales tax (Bureau of Labor Statistics, 2023). Thus, 26 percent is applied to earnings to generate the expected sales tax revenue. A breakdown of South region household annual taxable expenditures is available in **Table 18.**

1 Certain counties in Maryland collect a local income tax. The 2.90 percent local income tax rate was calculated based on the average of the four counties included in the Economic Impact Area.

2 The South region as defined by the Bureau of Labor Statistics includes the states of Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Alabama, Tennessee, Georgia, Florida, South Carolina, North Carolina, Kentucky, Virginia, West Virginia, District of Columbia, Delaware, and Maryland (Bureau of Labor Statistics 2025).

Table 18: Household Annual Taxable Expenditures in the South Region, 2022-23

Category	Expenditure Means
Food away from home	$3,388
Alcoholic beverages	$522
Household furnishings and equipment	$2,257
Apparel and services	$1,795
Vehicle purchases (net outlay)	$4,901
Gasoline and other fuels	$2,912
Entertainment	$2,939
Personal care products and services	$830
Reading	$78
Tobacco products and smoking supplies	$384
Total	$20,006
Income After Taxes	$77,215
Percent of annual expenditures subject to sales tax	**26%**

Source: Bureau of Labor Statistics, 2023

2.1 Alternative A: No-Build

2.1.1 IMPLAN Analysis

As shown in **Table 19**, Alternative A is expected to increase tax revenues to the Economic Impact Area by $83 million across the 40-year O&M period. Alternative A has the potential to increase total taxes to all levels of government by $583 million across the O&M period.

Table 19: Tax Revenue Impacts Alternative A

Costs	Counties	State	Federal	Total
O&M	$83M	$152M	$343M	$583M

Totals are higher than total of county, state, and federal taxes, as Subcounty General and Subcounty Special District Taxes are also included.

2.1.1 RIMS II Analysis

Table 20 shows the additional tax generated for the Economic Impact Area under Alternative A. The taxes listed in the table are an ongoing benefit throughout the alternative's expected lifespan due to the employment earnings generated from the alternative's O&M costs. Alternative A would generate additional income tax revenue of $301.2 million.

Table 20: Income and Sales Tax Revenues Generated – Alternative A

Category	Value
Earnings (2024 $)	**$979.6M**
Federal Income Tax Generated (2024 $)	$215.5M
State Income Tax Generated (2024 $)	$46.5M
Local Income Tax Generated (2024 $)	$28.4M
Sales Tax Generated	$10.7M
Total Tax Generated	**$301.2M**
Earnings After Tax Deductions (2024 $)	$689.2M
Taxable Consumption Expenditures	$178.6M

Source: BEA, 2022; Tax Foundation, 2022; and National Finance Center, 2022

2.2 Alternatives B and C

2.2.1 IMPLAN Analysis

As shown in **Table 21**, Alternatives B and C are expected to increase tax revenues to the Economic Impact Area by $116 million across the construction period and $4.8 million annually following construction. Alternatives B and C have the potential to increase total taxes to all levels of government by $1.1 billion across the construction period, and $33.8 million annually thereafter.

Table 21: Tax Revenue Impacts Alternatives B and C

Costs	Counties	State	Federal	Total
Capital	$116M	$220M	$773M	$1,115M
O&M	$5M	$9M	$20M	$34

Totals are higher than total of county, state, and federal taxes, as Subcounty General and Subcounty Special District Taxes are also included.

2.2.2 RIMS II Analysis

Table 22 shows the additional tax generated for the Economic Impact Area under Alternatives B and C. The taxes listed in the table are a temporary, one-time benefit due to the employment earnings generated from the alternative's construction. Alternatives B and C would generate additional income tax revenue of $742.5 million.

Table 22: Income and Sales Tax Revenues Generated – Alternatives B and C

Category	Value ($M)
Earnings (2024 $)	**$2,415M**
Federal Income Tax Generated (2024 $)	$531M
State Income Tax Generated (2024 $)	$115M
Local Income Tax Generated (2024 $)	$70M
Sales Tax Generated	$26M
Total Tax Generated	**$743M**
Earnings After Tax Deductions (2024 $)	$1,699M
Taxable Consumption Expenditures	$440M

Source: BEA, 2022; Tax Foundation, 2022; and National Finance Center, 2022

2.3 Alternatives D and E

2.3.1 IMPLAN Analysis

As shown in **Table 23**, Alternatives D and E are expected to increase tax revenues to the counties by $142.1 million across the construction period and $5.9 million annually following construction. Alternatives D and E have the potential to increase total taxes to all levels of government by $1.4 billion across the construction period, and $41.2 million annually thereafter.

Table 23: Tax Revenue Impacts Alternative D and E

Costs	Counties	State	Federal	Total
Capital	$142M	$269M	$944M	$1,363M
O&M	$6M	$11M	$24M	$41M

Totals are higher than total of county, state, and federal taxes, as Subcounty General and Subcounty Special District Taxes are also included.

2.3.2 RIMS II Analysis

Table 24 shows the additional tax generated for the region under Alternatives D and E. The taxes listed in the table are a temporary, one-time benefit due to the employment earnings generated from the alternative's construction. Alternative D and E would generate additional income tax revenue of $907.1 million.

Table 24: Income and Sales Tax Revenues Generated – Alternatives D and E

Category	Value ($)
Earnings (2024 $)	**$2,950M**
Federal Income Tax Generated (2024 $)	$649M
State Income Tax Generated (2024 $)	$140M
Local Income Tax Generated (2024 $)	$86
Sales Tax Generated	$32M
Total Tax Generated	**$907M**
Earnings After Tax Deductions (2024 $)	$2,075M
Taxable Consumption Expenditures	$538M

Source: BEA, 2022; Tax Foundation, 2022; and National Finance Center, 2022

2.4 Alternatives F and G

2.4.1 IMPLAN Analysis

As shown in **Table 25** , Alternatives F and G are expected to increase tax revenues to the counties by $158 million across the construction period and $7 million annually following construction. Alternative F and G have the potential to increase total taxes to all levels of government by $1.5 million across the construction period, and $46 million annually thereafter.

Table 25: Tax Revenue Impacts Alternatives F and G

Costs	Counties	State	Federal	Total
Capital	$158M	$299M	$1,049M	$1,515M
O&M	$7M	$12M	$27M	$46M

Totals are higher than the total of county, state, and federal taxes, as Subcounty General and Subcounty Special District Taxes are also included.

2.4.2 RIMS II Analysis

Table 26 shows the additional tax generated for the Economic Impact Area under Alternatives F and G. The taxes listed in the table are a temporary, one-time benefit due to the employment earnings generated from the alternative's construction. Alternatives F and G would generate additional income tax revenue of $1,008.3 million.

Table 26: Income and Sales Tax Revenues Generated – Alternatives F and G

Category	Value ($M)
Earnings (2024 $)	**$3,280M**
Federal Income Tax Generated (2024 $)	$722M
State Income Tax Generated (2024 $)	$156M
Local Income Tax Generated (2024 $)	$95M
Sales Tax Generated	$36M
Total Tax Generated	**$1,008M**
Earnings After Tax Deductions (2024 $)	$2,307M
Taxable Consumption Expenditures	$599M

Source: BEA, 2022; Tax Foundation, 2022; and National Finance Center, 2022

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