



WNADA RFQ FY27

Pre-Submission Questions &

Frequently Asked Questions (FAQs)

Loan Eligibility & Geographic Scope

Q: Does a project need to be located within the program's catchment area, or can it be in any of the 16 neighborhoods (e.g., 21216)?

A:

Loans are **prioritized within the program's target area and designated buffer zone**. Projects located in these areas are reviewed first. Projects outside the target area—but still within the broader **21216 neighborhood boundaries**—may be considered **only if they demonstrate a clear catalytic impact**.

While it may be legally possible to fund projects beyond the legislatively defined area, doing so is **not preferred by the Maryland General Assembly, the Governor's Office, or the Comptroller**, and therefore is not pursued under this program.

Social Connection Grants

Q: The Social Connection Program allows up to \$10,000 per year. If our organization (e.g., an arts district with a full calendar of events) has multiple activities, can we apply for the full amount at once? Or should we apply for one event at a time?

A:

Organizations may apply for **up to \$10,000 per year**. If you submit a **single application that includes your full calendar of events**, the program will evaluate the request **as a whole** and determine funding accordingly. There is no requirement to submit applications one event at a time.

Application Fees & Legacy Homeowner Support

Q: Will application fees be required, and will they be waived for legacy homeowners or residents on fixed incomes?

A:

- **Legacy Homeowner Program:**

There is **no application fee** for legacy homeowners. Homeowners do not apply directly; instead, the program selects qualified developers or general contractors, who submit the necessary applications on their behalf.

- **General Application Fees:**

Application fees may apply to other programs; however, the **legacy homeowner housing improvement program is fee-free** to avoid discouraging participation from residents who may be on fixed incomes or in need of support.

Vendor & Development Restrictions

Q: Are there limits on how vendors or developers can apply within the program?

A:

Yes. **Vendors may apply to only one focus node and one development area** at a time.

Operational Sustainability & Ongoing Business Support

Q: Does the program support operational sustainability for businesses you help launch or fund?

A:

At this time, the program **does not provide ongoing operational grants or financing** to businesses that have already received grant funding for startup, acquisition, or build-out costs.

The primary reason is that the program's **initial subsidy is intentionally substantial**, particularly for property acquisition and construction or tenant improvements. This upfront investment is designed to **significantly reduce early operational expenses**, allowing businesses to establish themselves and operate sustainably as the initiative progresses.

That said, the program has been granted **flexibility by the Maryland General Assembly** to operate, when appropriate, in a manner similar to a private corporation. Under this authority, the program **may consider alternative investment strategies**, including:

- Making an **equity investment** in a business, or
- Entering into a **joint venture** with a business partner

These options are considered **on a case-by-case basis** and only when the proposed business:

- Aligns with the program's **comprehensive plan**, and
- Contributes to the program's **long-term financial self-sufficiency and sustainability**

Business Programming & Entrepreneurial Support

Q: Is there funding available for programming that supports sustainable businesses in the West North Avenue (W. North Ave.) neighborhood—such as entrepreneurship training, advisory services, or technical assistance?

A:

Yes, there are programming and support opportunities available, both directly through WNADA and through partner organizations.

WNADA Programming

WNADA currently operates the **Go West Program**, a business support initiative delivered in partnership with **Innovation Works**. This program:

- Serves startup and early-stage entrepreneurs
- Provides structured business training (startup formation, legal compliance, management, etc.)
- Certifies participants upon completion

Once certified, participants become **eligible for funding through WNADA**.

In addition, WNADA provides **technical assistance** by covering the cost of professional advisors, including:

- Accounting
- Marketing and communications
- Construction and development management

Partner Organizations

WNADA also works closely with several external partners that provide complementary services:

- **Baltimore Development Corporation (BDC):** Technical assistance and small business financing
- **Maryland Economic Development Corporation (MEDCO):** Primarily supports larger industrial and manufacturing businesses, but offers valuable partnerships and networking opportunities

- **Maryland Department of Housing and Community Development (DHCD):** Offers a variety of small business and community development programs

In particular, certain small business programs originally housed under the Department of Commerce have been moved to DHCD and are administered by teams that can be found by searching for relevant program leadership (e.g., Brad Fallon).

While multiple programs exist, WNADA's primary focus remains on **addressing vacancies and blight**. Along the West North Avenue corridor, vacancy and disinvestment result in an estimated **\$140 million annually in lost property sales, income taxes, and population decline**, making physical redevelopment a top priority.

Expansion Beyond the Core Focus Area

Q: We're located on the 3200 block of West North Avenue. What are WNADA's plans for extending development beyond the core area (e.g., the 2900 block)?

A:

The **3100 and 3200 blocks of West North Avenue** are included in WNADA's **phased focus-node approach**, with planned activity over the **next three years**.

WNADA uses a **phased development strategy** because addressing every block simultaneously is not feasible. This approach allows for focused, catalytic investment while maintaining a coherent long-term plan.

For the 3200-block area, planning concepts include:

- Partnerships with local institutions (such as nearby churches)
- Potential redevelopment opportunities (e.g., grocery store development utilizing shared parking)
- Rehabilitation of the **Enoch Pratt Library**
- Activation through community amenities such as a **farmers' market**

WNADA has also already invested in:

- **Public safety patrols**, initiated approximately a year and a half ago through Frontline services
- **Public safety grants**, which may become available to surrounding areas, similar to prior investments in Penn North

WNADA emphasizes the importance of **patience and managed expectations**. Once a comprehensive plan is established, staying committed to that plan is critical; responding to individual block or project requests outside the plan risks undermining long-term impact.

After-School, Youth, and Arts Programming

Q: Is funding available for after-school programming, tutoring, or fashion and creative education initiatives?

A:

WNADA's **primary mission is capital development**, specifically the redevelopment of **vacant and blighted properties**. While:

- Arts and culture are incorporated into redevelopment projects through **placemaking** and public space design

WNADA generally **does not fund stand-alone arts, education, or cultural programming** separate from capital or redevelopment projects.

Programs such as after-school tutoring, arts education, or fashion instruction may be better suited for consideration under:

- **Social Connection Program**, or
- **Neighborhood Development Program**

Additionally, consistent with the Governor's initiative and in collaboration with the Governor's Office, WNADA gives priority to **partners that have received funding through the ENOUGH Act**, particularly for arts- and culture-related collaborations.

Arts vs. Creatives Clarification

Q: When WNADA references "arts," does this include individual creators, or only traditional arts organizations?

A:

WNADA recognizes that "arts" can encompass both **formal arts organizations** and **individual creators**, and that these categories serve different roles within development and placemaking. Eligibility and funding alignment depend on:

- Program structure

- Connection to capital or neighborhood development goals
 - Alignment with state and organizational priorities
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Neighborhood Development Portfolio – RFQ

Q: We are interested in responding to the upcoming RFQ under the Neighborhood Development Portfolio, which references “Capacity Building for Community Development Corporations and Neighborhood Associations within the WNADA catchment area.” However, the application appears structured around proposing specific physical development. Could you clarify how capacity-building proposals should be framed?

A:

The Neighborhood Development Portfolio is designed to support **capacity-building efforts that are tied to a clearly defined project or geographic focus**, even when the primary outcome is organizational strengthening rather than vertical development.

While the application format reflects WNADA’s broader capital-development mission, capacity-building proposals are appropriate **when they are directly connected to advancing neighborhood redevelopment goals within a selected node**.

Node Selection & Geographic Scope

Q: For the RFQ, do we need to select a node within our immediate neighborhood (e.g., the node between Pulaski and Smallwood)? If so, must all capacity-building activities relate specifically to that node?

A:

Applicants are required to **select a specific node** as part of their proposal; however:

- The selected node **does not need to be limited to your current neighborhood**, as long as it falls within WNADA’s catchment area.
- All requested funds must be **directly tied to the project and node identified in your application**.

Capacity-building activities (such as staff development, planning, or systems strengthening) should therefore be **clearly linked to advancing work, readiness, or impact within the chosen node**, consistent with WNADA’s phased, focus-node approach to redevelopment.

Eligible Capacity-Building Expenses

Q: Are there specific permitted expenses for capacity building, or can funds be used for general operational support?

A:

Capacity-building expenses may go beyond basic operations, but **approval depends on how clearly the need and purpose are articulated** in the application and budget.

Key considerations include:

- Whether the expense **strengthens the organization's ability to deliver neighborhood development outcomes**
- Whether it is **directly connected to the proposed project, node, or redevelopment activity**
- How well the expense supports **long-term sustainability, readiness, or implementation capacity**

Examples of potentially eligible capacity-building costs may include:

- Project-specific staffing or consultant support
- Planning, feasibility, or predevelopment work
- Organizational systems that directly support redevelopment efforts (e.g., financial management, compliance, community engagement tied to the node)

General operational support **not connected to a specific project or node** is less likely to be approved. As discussed previously, WNADA prioritizes **intentional, project-aligned investments** rather than unrestricted operating subsidies.

Alignment with WNADA's Broader Strategy

As reflected across WNADA programs:

- Investments are **node-based and phased**, rather than distributed evenly across all neighborhoods at once
- Capacity building is viewed as a **tool to advance physical redevelopment, vacancy reduction, and catalytic impact**
- Strong applications demonstrate how organizational strengthening directly supports **implementation of the comprehensive plan**, not just internal sustainability in isolation

Proposals that clearly connect capacity-building activities to **measurable neighborhood development outcomes** within a specific node will be most competitive.