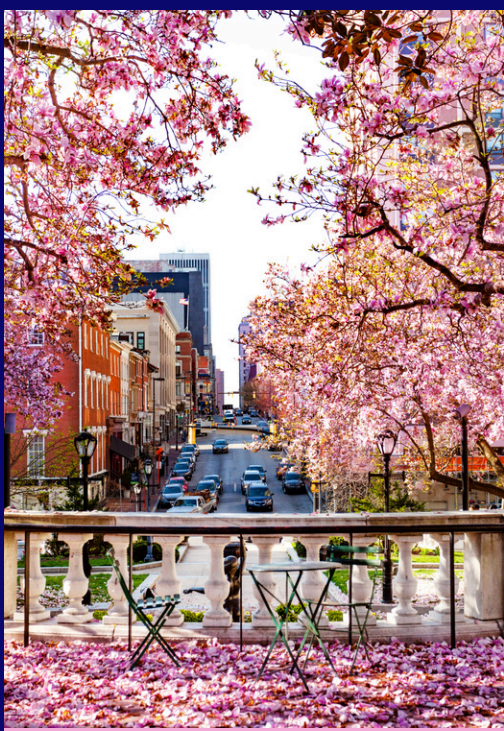




WELCOME TO

Building The Future



Dear Baltimore,

Welcome to the third edition of Building the Future, WCRED’s official newsletter. As the seasons shift and the city pulses with fresh energy, we’re grateful to continue this journey alongside you—our neighbors, partners, supporters, and fellow city-builders.

At WCRED, we know that real estate is about more than structures and square footage. It’s about people. It’s about shaping spaces that reflect the soul of our city—resilient, resourceful, and deeply rooted in community. Every step we take is guided by a shared vision: a Baltimore that grows with intention, honors its history, and uplifts every voice.

In this issue, we explore the conversations shaping our neighborhoods right now—from new investments and sustainability efforts to cultural highlights and community wins that deserve to be celebrated. As always, our focus remains on equitable development, innovation, and amplifying the people and stories moving Baltimore forward.

Whether you’re planting roots, leading change, or simply watching our city evolve, we’re glad you’re here. Thank you for being part of the movement to reimagine what’s possible—block by block, story by story.

Let’s keep building, Baltimore.

The WCRED Team



Inside This Edition

Latest news, trends and insights free resources, and more.

Keep Reading!

Add To Your Calendar

Baltimore Farmers’ Market & Bazaar
Sundays Oct-Nov

Inner Harbor Ice Rink – Opening Day
Nov 9

Y Turkey Trot 5K
Nov 27

Miracle on 34th Street
Hampden Lights – Opening Night
Nov 29

Spotlight On Our Projects

BUILDING THE FOUNDATION FOR WHAT'S NEXT

At WCRED, we've always said that real estate is more than a transaction—it's a process rooted in people, purpose, and place. Every step we take is guided by our belief that development should serve communities, not just change skylines.

Since receiving our catalytic grant earlier this year, we've remained focused on one thing: laying the groundwork for a development that reflects Baltimore's strength, spirit, and future. That groundwork isn't always flashy—but it's where lasting change begins.

We've continued to meet with community stakeholders, deepen relationships with local partners, and map out the next strategic steps to bring our first project to life. This pre-development phase is where values are tested, voices are heard, and visions are sharpened.

From zoning conversations to site planning, it's about getting it right—staying rooted in what matters most: community alignment, long-term impact, and intentional design. Every conversation, every planning session, and every point of feedback is helping us move forward with clarity and care.

As a women-led firm grounded in Baltimore's future, we know the stakes are high—and the potential is even higher. What we're building is more than just square footage. It's a space for possibility. A commitment to equity. A promise that the people who live here will see themselves reflected in what rises.

We look forward to our continued partnership as we move from foundation to form. We're grateful for your trust, your belief, and unwavering support. You are part of this journey —and we're honored to have you with us.



“We’re not building **in** Baltimore—we’re building **with** Baltimore. Every step we take is guided by the people and purpose behind the neighborhoods we call home.”

- WCRED, LLC

News You Can Use

BALTIMORE NATIONAL COLLEGE FAIR RETURNS OCT 29

Know a student exploring next steps after high school? The Baltimore National College Fair is back on October 29, 2025, at the Baltimore Convention Center. Families can connect directly with admissions representatives from colleges nationwide, gather resources on majors and financial aid, and get practical guidance on preparing for higher education. 🏡 A valuable opportunity for parents, mentors, and community leaders to share with the young people in their lives. 📌 Learn more: <https://www.collegefairguide.com/baltimore-college-fair>



Why Baltimore Real Estate Development is the Region's Smartest Long-Term Investment

Baltimore is more than historic charm—it's quickly becoming the Mid-Atlantic's top real estate opportunity. With competitive home prices, major infrastructure investments, and a thriving innovation economy, the city offers long-term value for both mission-driven and strategic investors.

Affordability Creates Opportunity

Baltimore's median home price (~\$229K) is over 60% lower than D.C., creating room for strong ROI through acquisition, renovation, and repositioning. The rental market remains robust, with projected 5% annual rent growth supported by consistent demand and population trends.

Growth Powered by Infrastructure

Public-private projects like the \$5B Baltimore Peninsula—with Under Armour's new HQ—and the \$150M Penn Station redevelopment are transforming the city. Tradepoint Atlantic and the expanding Port of Baltimore continue to drive logistics, commercial, and industrial growth.

Smart building technologies are being woven into many new projects, elevating sustainability and tenant experience.

Innovation & Life Sciences Surge

Ranked #3 nationally for BioPharma R&D, Baltimore is gaining momentum in life sciences. With UM BioPark and Johns Hopkins research campuses expanding, demand is rising for modern housing and mixed-use developments near employment centers.

Tax Incentives Meet Impact

With 42 federally designated Opportunity Zones and credits like Maryland's Historic Revitalization Tax Credit, Baltimore offers significant benefits for ESG-aligned, long-term investments. These tools reduce costs while enabling meaningful community impact.

Diverse, Resilient Economy

Anchored by healthcare, logistics, education, and government, Baltimore's diverse job base (1.4M+ non-farm jobs) provides economic stability—insulating the city from volatility and fueling demand for housing.

Inclusive Development on the Rise

Baltimore's growth is rooted in equity. Neighborhoods like Broadway East, Middle Branch, and Greenmount West are seeing transformative investments guided by local hiring, affordable housing, and community-first design. Programs like Vacants to Value continue to turn neglected properties into community assets.

At WCRED, we're proud to help lead this movement—as a women- and minority-led firm focused on inclusive development and sustainable growth.

✉ Ready to invest in Baltimore's future? Contact us at info@wcredllc.com or visit wcredllc.com to learn more.



Inclusive Housing in Baltimore: Building Neighborhoods Where Everyone Belongs

Baltimore's strength lies in its people—and the city is taking bold steps to ensure everyone has access to safe, stable, and affordable housing. From policy shifts to community-led development, inclusive housing is no longer an idea. It's a movement.

Smarter Zoning for More Housing

In 2025, Baltimore passed the Housing Options & Opportunity Act (HOOA) and Council Bill 25-0066, opening the door for small-scale multifamily housing—duplexes, triplexes, and ADUs—in areas once limited to single-family homes. These reforms make it faster and easier for developers to build inclusive housing while supporting neighborhood diversity.

Historic Funding Commitments

Recent investments are fueling progress:

- \$8.1M NOFA from the Department of Housing to expand Community Land Trusts (CLTs)
- \$50M Baltimore Vacants Reinvestment Initiative (BVRI) prioritizing CLTs and CDCs focused on revitalizing vacant properties

Together, these funds are laying the financial groundwork for long-term affordability.

Community Land Trusts in Action

CLTs are reshaping Baltimore's housing future.

- NEHI (North East Housing Initiative) is developing 15 permanently affordable homes in Belair-Edison and Frankford.
- SBCLT (South Baltimore CLT) is building net-zero energy townhomes in Curtis Bay and Brooklyn.
- A West Baltimore CLT pilot is in the planning phase for late 2025.

These models ensure affordability, ownership, and wealth-building for generations.

Why It Matters for Stakeholders

Inclusive housing strategies benefit everyone:

- Developers gain zoning clarity and reduced permitting risk
- Banks & CDFIs get layered financing opportunities
- Nonprofits & residents have a seat at the table to shape equitable communities

What's Next?

- HOOA Affordability Bonus Guidelines (late 2025) to reward deeper affordability
- Affordable Housing Trust Fund 2026–2030 Plan focused on CLTs and shared equity

WCRED's Commitment

As a minority-led development firm, WCRED champions inclusive housing as a pathway to generational equity. We collaborate across sectors to create neighborhoods where affordability, sustainability, and dignity go hand-in-hand.

✉ Join us. Reach out at info@wcredllc.com or visit wcredllc.com to explore opportunities to build with purpose.

All Aboard THE POLAR EXPRESS™!

Step into the magic of the holidays at the B&O Railroad Museum with the beloved POLAR EXPRESS™ Train Ride, running Nov 28 – Dec 23, 2025. Families will enjoy a theatrical reading of the classic story, hot cocoa, cookies, and a keepsake sleigh bell for every child. 🎄 This immersive experience brings the pages of the book to life as the train whisks passengers on a magical journey to the "North Pole." Kids and adults alike are encouraged to wear pajamas for the ride, adding to the fun and festive spirit. With dazzling lights, holiday cheer, and plenty of photo opportunities, it's a memory-making event your family won't forget. One of Baltimore's most cherished holiday traditions the whole family can enjoy! 🎒 Learn more: <https://www.borail.org/polar-express>



Baltimore's Opportunity Zones: A Blueprint for Impact and Return

Baltimore's 42 federally designated Opportunity Zones (OZs) cover nearly 19% of the city and over 120,000 residents—offering more than tax advantages. These zones represent powerful vehicles for urban revitalization and inclusive economic growth.

Why OZs Matter Now

In Q1 2025, Qualified Opportunity Funds raised \$810M nationally—the second-highest since the program began. With Baltimore's strategic location, affordability, and community-driven vision, the city is primed to capture a meaningful share of this capital and channel it into long-term transformation.

Policy-Driven Momentum

State and local governments are reinforcing OZ impact:

- Governor Moore's Growth Agenda (Jan 2025): OZ-aligned tax credits, broadband, and workforce funding.
- \$50M BVRI Round (Apr 2025): Targets OZ properties for revitalization.
- Vacants Reinvestment Council Goal (May 2025): \$3B public-private investment target focused on OZs.

Real Projects, Real Impact

- Eager Park Phase 2B: \$9.6M infrastructure project unlocking mixed-income housing and life science space near Johns Hopkins.
- Henderson-Hopkins Streetscape Plan: Improving safety and livability around a key education hub.
- BuyIntoBmore Expansion: Dozens of city-owned OZ parcels available for adaptive reuse and infill development.

Advantages for Investors & Communities

OZs offer tax deferrals, step-ups in basis, and full exemptions after 10 years—plus layered state incentives like historic tax credits and BVRI gap funding. Many OZs intersect with Transit-Oriented Development zones, enhancing returns and accessibility.

Coalitions are combining OZ equity with tools like Community Land Trusts and AHTF grants to build long-term affordability and stability.

WCRED's Approach

At WCRED, we use the OZ framework not just for returns—but to create thriving, inclusive communities. We're committed to sourcing, developing, and supporting projects that align profit with purpose.

✉ Join us in reshaping Baltimore's future. Connect at info@wcredllc.com or explore opportunities at wcredllc.com.



Home Teams, Home Classrooms

From the Orioles adopting Harlem Park EMS to the Ravens upgrading Green Street Academy, our pro teams are turning school pride into real support—supplies, makeovers, and momentum for Baltimore students. Two hometown teams, one mission: brighter schools, stronger Baltimore - investing in Baltimore kids—right where it matters most. 🧡💜



Zoo BOO! – Fall Fun at the Maryland Zoo

Celebrate the season at the Maryland Zoo's annual Zoo BOO! festival, happening on weekends throughout October. Families can enjoy trick-or-treating, live entertainment, crafts, and plenty of seasonal activities. Halloween costumes are encouraged all month long—kids and adults alike can join in the fun! One of Baltimore's favorite fall traditions, perfect for families, neighbors, schools and community groups. 🎃👻

👉 Learn more: https://www.marylandzoo.org/special_events/zooboo/



Discover Baltimore

CELEBRATING OUR CITY'S HEART AND SOUL

Every corner of Baltimore has a story—and this section of Building the Future is where we celebrate the culture, creativity, and character that make our city one-of-a-kind.

From local legends to new neighborhood gems, Discover Baltimore is your space to tap into what's moving, inspiring, and unfolding across Charm City. We're talking family events, community leaders, hidden history, and the everyday brilliance of Baltimoreans doing what they do best.

In this issue, we're lifting up the places and people that keep the city vibrant—from arts and culture to food, parks, and public spaces that bring us together. Whether you were born and raised here or just starting to find your way around, this section is for you.

So pull up a seat, dig in, and rediscover what makes Baltimore more than just a city—it's a community with heart.

Baltimore Author Gives Back with New Novel

Baltimore's own Hannah V. Sawyerr, the city's 2016 Youth Poet Laureate, is celebrating the release of her new novel in verse, *Truth Is*, by donating 100 copies to local schoolchildren. The book, inspired by slam poetry, launched Sept 26 at Unity Hall and underscores the power of storytelling to inspire Baltimore's next generation of readers and writers. WCRED celebrates Sawyerr's commitment to children and education – a testament of Baltimore's bright future.





Let's Keep In Touch

Thank you for reading the third edition of *Building the Future*.

Here at WCRED, we're as committed as ever to thoughtful development that reflects the heart of Baltimore—bold, collaborative, and built with purpose. We hope this issue offered new insight, sparked conversation, or simply reminded you of the power of place when it's shaped with intention.

As the year unfolds, we'll continue sharing the voices, stories, and strategies driving equitable growth across our city.

From early-stage planning to community partnerships and policy shifts, we're here to spotlight what it truly means to build for impact.

Stay connected with us on Instagram, Facebook, and LinkedIn for the latest updates, behind-the-scenes moments, and ways to get involved in shaping Baltimore's future.

The journey continues—and we're glad to have you with us.

Let's keep building—together.

For more in-depth updates, feel free to visit our website at wcredllc.com.

Let's build a brighter future together!

Discover Baltimore in Every Word

Dive into this **Baltimore Ravens** focused word search this quarter and explore everything that makes the 2025 football season one of the city's most favorite times of the year! Words can run vertically, horizontally, or diagonally. Share your completed word search by tagging us for added fun!

**Ravens
PurpleFriday
Touchdown
M&TBank
LamarJackson
FlockNation
Baltimore
Defense
EndZone
Harbaugh**

RAVENS Y E G C N M V G
PURPLE FRIDAY V P
TOUCHDOWN D A D L X
LAMAR JACKSON H C
D D L X E Z V V K R Z W F N
FLOCK NATION K U M
Z C W J I M D P Z N N Z V I
DEFENSE E E I K G N L A
BALTIMORE B E W S X
K K O U R H A R B A U G H U
M & T B A N K M W Y U Z C A
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