



THE OFFICE OF GOVERNOR
WES MOORE
INNOVATION TEAM



2025 Impact Report

Maryland State Innovation Team

Letter from the Chief Innovation Officer



Data-driven, community-grounded, and results-obsessed. For us, innovation is all about delivery and impact — turning bold ideas into tangible results that Maryland families can see and trust.”

To Our Agency Partners, Cross-Sector Collaborators, and Fellow Marylanders:

Our work is anchored in the clear and ambitious vision set by Governor Moore — particularly advancing the Moore-Miller Administration’s fight to reduce childhood poverty and improve economic mobility for Marylanders. As the Governor noted in his 2026 State of the State address, the story of Maryland is one of courage in the face of hardship and a willingness to do what is difficult.

Our team exists to take on those difficult challenges. We do not operate in a silo; rather, we function as the innovation engine for the administration’s broader agenda, focusing on pathways to opportunity and building the infrastructure of economic mobility.

Data-driven, community-grounded, and results-obsessed. For us, innovation is all about delivery and impact — turning bold ideas into tangible results that Maryland families can see and trust. Over the last year, our team has worked tirelessly to build innovative solutions, operationalize key initiatives, and leverage AI to support government productivity.

At the heart of our work is a deep commitment to the residents of Maryland. Our research revealed that 71% of parents living in poverty are already working, a statistic that underscores the need for new approaches to meet hardworking families where they are.

None of this impact would be possible without our incredible partners. To our partners at Bloomberg Philanthropies, our Governor’s Office colleagues, the agency partners, the community stakeholders, and the private sector partners who believe in Maryland’s potential: thank you. **Together, we will continue to build a Maryland where opportunity is not just a possibility, but a promise kept.**

In partnership and service,

Francesca Ioffreda
Chief Innovation Officer
State of Maryland

Our Team

Our team has world-class talent with diverse skill sets and backgrounds:

- Data science
- Analytics
- Civic design
- Project management
- Community engagement
- Public policy

We are committed to using our skills to improve the lives of all Marylanders.



Francesca Ioffreda
Chief Innovation Officer



Charlie Rixey
Deputy Director



Aria Miles
Project Manager



Martha Marrazza
Project Manager



Alex Miller
Data Scientist



Lindsey Dobbins
Senior Analyst



Kayla Edwards
Community and Strategic
Communications Lead



Sabrina Martin
Civic Designer

Our Mandate: Reduce child poverty and improve economic mobility



Rigorously investigate the root causes of poverty and lack of economic mobility using data and community input



Prototype, pilot, and implement bold solutions, starting in high-poverty communities



Deliver meaningful impact leveraging a cross-agency, cross-sector approach

A photograph of a woman with long, dark braids holding a young child. The child has several colorful hair ties in their hair. The woman is looking at the child with a gentle expression. The background is slightly blurred, showing what appears to be a window with blinds.

Nearly 70,000 families
with children live in
poverty in Maryland.

The problem isn't always a lack of work. It's a lack of financial stability, pathways to opportunity, and essential community services.

Our initiatives were created to help build these missing supports.

Our Engagement

*We don't just build for residents;
we build with them.*



Our Approach

- Meeting people where they are
- Listening to learn, not just validate
- Connecting the ecosystem

By The Numbers: Engagement at Scale

600+

residents, partners, and parents
directly engaged to ground our portfolio in reality

120+

small business owners engaged directly
at local workshops and events

12

state agencies partnered with to co-design and
implement initiatives against the state's strategic priorities

Our Work



Strengthening the Economic and Community Ecosystem

Use data, technology, and strategy to enhance access to resources and create better opportunities for small businesses and communities to thrive.



Empowering Maryland Families

Explore solutions that support working parents, including access to quality and affordable child care options and critical benefits like retirement and savings accounts.



Transforming Government Capabilities

Build tools, strategies, and training that equip state leaders and residents with practical skills for an AI-era.

Our Impact



Strengthening the Economic and Community Ecosystem

\$10M

in state funding guided by insights from our Maryland Community Business Compass

5

signature workforce initiatives established via our cross-agency strategy process

11.0K+

active Compass users

\$2.5M

Maryland Community Investment Venture Fund operationalized

15.4K+

new visitors to state and local incentives through Compass

160

community-oriented fintechs sourced and evaluated



Empowering Maryland Families

1,000+

new employers in the state's emergency savings and retirement program*

\$3.6M

new savings in the program statewide*

* Since beginning our partnership with MarylandSaves



Transforming Government Capabilities

200+

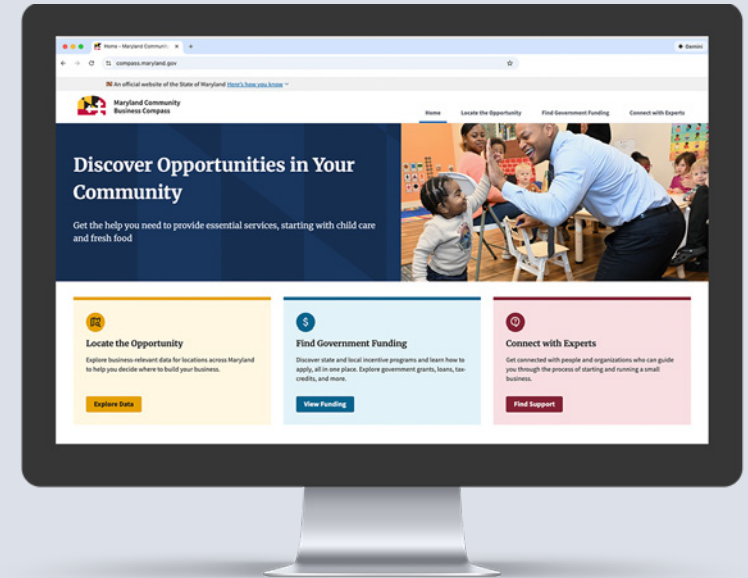
state employees trained in "AI for Performance" across agencies

14

open-source tools designed and deployed

We're supporting providers of essential services like fresh food and child care — and guiding investment to the communities that need it most.

We built the **Maryland Community Business Compass**, a first-of-its-kind digital data platform that helps entrepreneurs find opportunities, navigate resources, and connect with the capital they need to grow. Small business owners in underserved areas often lack the market research to identify viable growth, while the state lacked a unified view of “essential service deserts.” Launched in just 5 months, the tool has engaged more than 8,600 active users and immediately directed \$10M in state funding toward high-need communities.



5
months from
concept to launch

11.0K+
active users

7
agency partners

15.4K+
new visitors to state
and local incentive
application pages

\$10M
in state funding directed

Partners



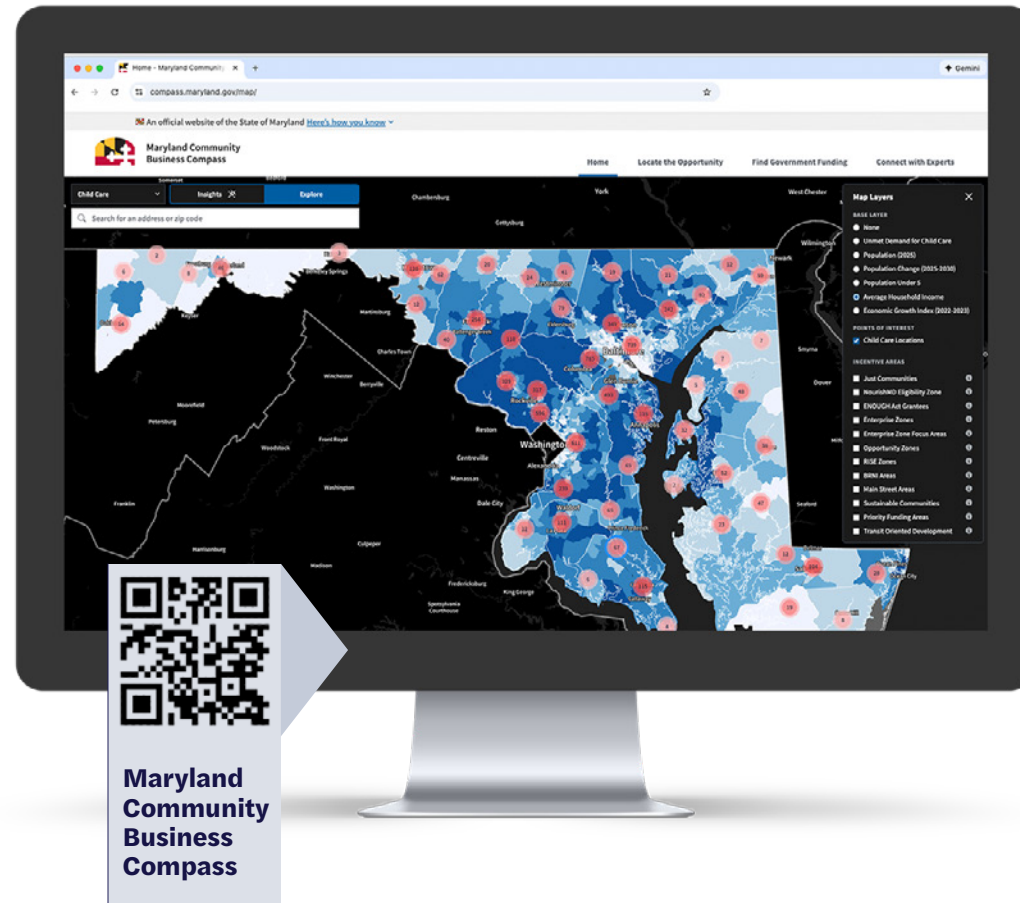
DEPARTMENT OF AGRICULTURE
DEPARTMENT OF COMMERCE
DEPARTMENT OF HEALTH
DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT

DEPARTMENT OF INFORMATION TECHNOLOGY
DEPARTMENT OF PLANNING
STATE DEPARTMENT OF EDUCATION

Maryland Community Business Compass

In the News

- **The Baltimore Sun:** Moore invests \$10M in child care and fresh food, launches new data platform
- **Technical.ly:** Here's how Maryland built its new small biz data tool in under 5 months
- **CBS:** Maryland launches new platform, allocates \$10 million in funding to support local businesses
- **WBALTV11:** 'Cuts through the clutter:' Platform addresses communities with lack of fresh food, child care
- **Additional media features including but not limited to:** [WBAL](#), [ABC WMAR2](#), [ABC7 News](#), [Maryland Matters](#), [NottinghamMD.com](#), [The Talk of Delmarva](#)



With the support of Bloomberg Philanthropies, our Innovation Team launched a new AI-powered tool to help entrepreneurs navigate this labyrinth of data, grant programs, and support resources that can make starting a business just a little bit easier. It's a case study on how we can use AI to make opportunity more accessible and not less accessible."

– **Governor Moore, 2026 State of the State Speech**



This is filling a gap that we didn't have an answer to. This is going to change how we think about developing our local communities."

– **Rural Economic Development Organization**



From a small business standpoint – it is a game changer. I wish I had had this when we were building our business."

– **Independent Grocery Owner**



It would've given me a year back in my life."

– **Independent Grocery Owner**

We're helping community banks and credit unions bring new financial solutions to underserved neighborhoods to enhance access to capital.

In Maryland, 62% of low- to moderate-income census tracts lack a physical bank branch, creating “banking deserts.” To help bridge this gap, we partnered with the Office of Financial Regulation to operationalize and launch the \$2.5 million **Maryland Community Investment Venture (MCIV) Fund**. The Fund covers grants to support state-chartered banks and credit unions in adopting financial technology (fintech) that provides products and services to support small businesses in underserved communities.

The Innovation Team conducted extensive landscape research and community engagement, sourced and evaluated a pipeline of 160 fintechs, conducted financial industry roundtables, and brought stakeholders together at a “demo day” to jumpstart collaboration.

The MCIV Fund recently closed the application window for the inaugural pilot cohort – we look forward to announcing the first grant awards in Spring 2026. **The Fund has gained national recognition as a scalable model for financial inclusion.**



Partners



In the News

- [The Daily Record](#)
- [Financial Minds](#)

We helped generate \$3.6 million in new savings for Maryland’s workforce.

Financial fragility is widespread: 26% of Marylanders employed by small businesses have less than \$1,000 in savings. The state created MarylandSaves to address this, but participation was below 5%.

The Innovation Team partnered with the MarylandSaves program and other agency partners to identify uptake barriers, coordinate cross-agency efforts, and develop a playbook of behavioral science-informed nudges.

Together, we helped generate 1,000+ new registered employers and \$3.6 million in new savings statewide. A single compliance check added to the SDAT Annual Report generated over 4,900 new leads — a 56x increase from the year prior.

Partners



\$3.6M

in new savings statewide

1,000+

new registered employers

4,900

new leads for the program from one intervention

We're helping increase access to quality and affordable child care for all Marylanders.

Lack of access to child care is a major barrier to economic mobility. To address this, our team conducted extensive outreach, speaking directly with child care facility owners, their employees, and the families relying on their services.

By pairing their lived experiences with a comprehensive analysis of statewide supply and demand, we visualized this gap across 20 critical districts. Moving beyond anecdotes, this rigorous data foundation is now actively used to shape policy and ensure state investments are targeted where they will generate the greatest impact for working families.

Additionally, our Maryland Community Business Compass and MarylandSaves initiatives directly support the success of child care providers and their employees.

In 2026, we are building on this foundation to shape additional child care initiatives.

“

High-quality access to child care for, really, families of all kinds can be transformational. And so it's really great to hear that this is a priority of the Governor and the state...it really can change lives.”

– Child Care Provider



We are leveraging AI to multiply our state’s capacity and empower our civil servants to focus on what matters most—serving Marylanders.

We unlocked 15 years’ worth of data insights and empowered public servants with AI.

Government processes too often remain mired in manual workflows. We serve as an internal R&D lab, developing 14 open-source AI tools, including our AI-powered legislative analysis tool called Legi-Assist.

We transformed 15 years of data—spanning **1,040 reports**—into structured, actionable insights, automating complex research tasks for civil servants.

We trained 200 state employees to turn siloed data into strategic action.

To modernize government operations, we partnered with performance managers from across Maryland State agencies to equip them with practical AI skills. We trained over 200 government staff across 13+ agencies in AI for data extraction, analysis, and advanced dashboarding.

Solution Spotlight: Legi-Assist

Our work to develop **Legi-Assist** was recently recognized by Apolitical in their “50 States, 50 Breakthroughs” list, celebrating projects that are shaping the future of government across the United States.

By streamlining labor-intensive legislative research processes, the tool enables policy to more quickly translate to program implementation and practical impact for residents.



By supporting our colleagues in translating complex data into strategic action, this open-source tool allows us to serve Marylanders more effectively.”

– **Francesca Ioffreda**



[Read more here](#)



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We invite you to connect with us
at innovation.team@maryland.gov
to discuss potential collaborations
and shared initiatives.