



Catoctin News

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Carroll and Frederick Counties

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Hopes of a Green Bank Under New Moore Administration

By Vanessa Gress

With the start of Wes Moore's governorship, the state saw a new hope that a green bank will be established to fund the work needed to fight climate change. In his first week as governor, Wes Moore released \$69 million in funds, \$9.1 million of which will go towards programs included in the Climate Solutions Now Act of 2022. Of the \$9.1 million released for the programs, \$3.8 million was allocated to establish a state green bank.

A green bank is a financial institution that provides funds for clean energy and addressing climate change. The institutions are supposed to work towards a goal instead of working towards profits. Since green banks are financial institutions, the money they lend is repaid over time and they focus on financing markets with the potential for payback.

An example of a local green bank is the Montgomery County Green Bank, which is a publicly chartered 501(c)3 non-profit corporation. According to their website, this green bank focuses on "accelerating energy efficiency, renewable energy, and clean energy investment" in the county. They partner with the private sector to provide financing options for residents and businesses that want to invest in clean energy and climate-resilient projects. In 2021, the Montgomery County Green Bank provided over \$17 million in financing, which led to an estimated 5,300 metric ton reduction in annual greenhouse gas emissions.

The Frederick County Climate Report of 2021 included many references to a green bank as an alternative fund for the proposed work needed to address climate change in the county. The report recommended the establishment of a local green bank to develop private-public partnerships and

fund projects related to new building requirements, energy retrofitting, clean energy, workforce programs and training, residential and business loans, and regenerative agriculture.

According to the Frederick County Climate Report, green banks are a useful tool in addressing climate change because they address the barriers that would typically come up in project financing with traditional lending institutions. These barriers include projects that are too small, a risky customer base, and small geographically dispersed projects that are not considered cost-effective. Green banks underwrite loans that may be perceived as higher risk or lower return, and offer credit enhancements to reduce risk to investors. Green banks also pool loans together to diversify risk and achieve scalability for investors, and work with a variety of capital providers to offer financing options.



Image: MOCO Show Jan.30. 2013

According to the article "It's Not That Easy Being a Green Bank in Maryland – But It's Getting Easier," written by Josh Kurtz and published in Maryland Matters, the Maryland Clean Energy Center (MCEC) was designated as the state's official green bank in the Climate Solutions Now Act. The mission of this agency is to develop an economic development strategy that advances clean energy and energy efficient products, services, and technologies. Since its inception, the MCEC has used \$10.3 million in public funds to leverage \$130 million in private capital for clean energy projects. The MCEC will be provided funding for financing and for new services such as prioritization of electrification projects, weatherization of properties, community-scale resiliency projects, and creation of a state Clean Bond program.

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With the green bank provisions in the Climate Solutions Now Act set to begin in mid-2023 and the release of the funds by the new Moore administration, it looks like this is only the beginning for statewide funding and acceleration of projects that will help Maryland address and adapt to climate change. The success of the green bank in Maryland would mean that we are not only resilient in the fight against climate change but also an example for other states that it can be implemented effectively.



The Added Benefits from Climate and Environmental Action

By Ron Kaltenbaugh

If you are reading this newsletter and/or are a member of the Sierra Club, there is a good chance that you are concerned about our environment and climate change. Many of you regularly act and work to help clean our air and water, lower energy usage to reduce greenhouse gases, and help to protect wildlife and biodiversity. However, to really accomplish our goals, we need many more people, including millions who would never join a group like the Sierra Club or call themselves environmentalists, to act as well. How do we convince a broader cross section of people to join this effort? The key in many cases is to focus on the added benefits of environmental and climate action.

Personal actions, legislation, or regulatory rules, the things we work on to protect our environment and address climate change have far reaching beneficial effects that we don't talk about enough. These co-benefits as they are often called, come along for the ride, and they give us an opportunity to engage others outside of our "environmental/climate choir". They can help get others to take action, support legislation, or at a minimum not fight the actions we want to take. Below are a few examples of co-benefits to consider:

- **Improving our health** – Much of our action around climate revolves around stopping the burning of stuff. Coal, methane gas, and gasoline all produce harmful pollutants that impact our health and increase our medical costs. Also, air pollution can be especially localized and worse for many neighborhoods. Mass transit, electrifying our homes and cars, and other similar actions have real and consequential health benefits,
- **Saving money** – Having trouble convincing someone to stop using so many throw-away plastic water bottles? Maybe some money talk will help. Ask them how many bottles they buy each month. With some simple math you can show them how much they can save by buying and using a reusable water bottle. The savings will add up quickly. Also, I suggest that you don't pressure them to make an immediate 100% switch. The key is to get them started, realize the savings, and start to form the new habit.
- **Helping low-income people** – The lower on the income scale someone is, the more likely they are being harmed by pollution. Therefore, the more we act to improve our air and water, the more the benefits for low-income people are magnified.

Sometimes we need to ask ourselves, "Is the person I'm trying to engage on Sierra Club actions really going to be on-board?" If the answer is no, unlikely, or weakly at best, consider trying to engage them on the co-benefits of the action. Saving money, improving our health, and helping those less fortunate can be powerful motivators and may work better than a direct environmental/climate approach. Virtually all the climate and environmental actions we need to take have benefits beyond just "protecting the earth". We need to remember and highlight that while we often talk about saving the earth, in doing so we are really saving ourselves.

Plastic Bags — Be Gone!

By Kerri Hesley

Disposable single use bags are one of the top 5 sources of litter along roads, shorelines, beaches and in our oceans. Because of their shape and extreme light weight, they easily blow away and catch in trees, fences, and other hard to reach locations. They present a danger to wildlife and livestock as they can be mistaken for food. They enter the storm drain systems where they are carried to the rivers and ultimately to the Chesapeake Bay and Atlantic Ocean.

Plastic bags contribute to the huge cost of litter cleanup. The average American uses 365 plastic carryout bags per year, for an average of 15 minutes, to be discarded afterward. With approximately 80,000 citizens in Frederick City, this translates to almost 29 million bags/year in Frederick City alone which then persist in the environment for centuries.

Less than 5% of plastic bags are recycled. They are not accepted by most municipalities (including ours) because they clog up the sorting machinery, requiring costly shut downs.

Single use plastic bags are extremely susceptible to breakdown into microplastics, polluting our land, air, and water, especially as the plastic reaches the Chesapeake Bay and the Atlantic Ocean. Multiple studies demonstrate the ubiquity of microplastics in our environment, with these plastics entering our bodies from inhalation or ingestion. Emerging science is revealing the potential health hazards of microplastics on animal and human health.

Frederick City recently committed to reducing greenhouse gas emissions through the Climate Emergency Resolution, thereby committing to “policy and legislative

actions through the lens of climate change.” We must not forget that plastic is a fossil fuel product. It is estimated that approximately 12 million barrels of oil are used per year to make single use plastic bags.

We know legislation makes a difference. We know from a prior Sierra Club survey that 81% of shoppers in Frederick County exit the store with single use bags, almost always plastic, if the bags are given away for free. In Baltimore City, after recent legislation was enacted, the share of shoppers using either no bag or a reusable bag increased from 19 to 65%.

As legislation has spread, there is increasing consensus regarding the optimal approach. While disposal of paper bags is significantly more environmentally friendly than plastic bags, their upfront environmental costs are large. “Best practice” legislation

includes a hybrid model, which comprises a ban on single use plastic bags with a small, at least 10 cents, fee on paper bags, to incentivize the shift toward reusable bags.

Best practice is all-inclusive—with all retailers and restaurants and all citizens included. Several municipalities in Maryland including, recently College Park and Salisbury, have enacted this legislation. It’s time for Frederick to get on board!



ALERT!



Support the plastic bag ban. Attend the Thursday, April 6, 7 PM Frederick City Mayor and Aldermen Meeting at City Hall Boardroom and contact your alderman www.CityofFrederickMD.gov

It's Time to VOTE Nationally

The annual election for Sierra Club's Board of Directors for the national organization is now underway. Each year, 5 of the 15 members of the Sierra Club Board of Directors end their three-year terms. A list of candidates is selected by a combination of a nominations process and a petition process. Sierra Club members have the opportunity to vote for 5 candidates to fill the empty seats.

A democratic Sierra Club demands grassroots participation. If you have been a Sierra Club member since January 31st 2022, you are eligible to vote. If you joined the Sierra Club since then, you will be eligible to vote next year.



The Maryland Chapter of the Sierra Club recommends a vote for Shruti Bhatnagar who has been active in the Montgomery County Chapter and in the Maryland Chapter. Additional information about the election, this year's candidates, and how to vote can be found on the Sierra Club website (www.sierraclub.org/board/election)

Want to show your Sierra Club Maryland Chapter pride? Shop at a local Maryland print shop for Sierra Club Maryland branded gear like t-shirts and sweatshirts available in adult and children sizes! Share with friends & family & support the club you love. https://stores.inksoft.com/sierra_club/shop/home

Your participation is critical for a Strong Sierra Club

ANNOUNCEMENTS

Sierra Club Catoclin Group Monthly Meetings * First Saturday of the Month Common Market * 927 West 7th Street * 11:00 am

At 11:30 am, immediately following the business meeting,
a speaker will share knowledge about topics of interest to our members.

All are Welcome!

April 1 Speaker — Anna Twigg

Twigg will be discussing local tree planting efforts, program opportunities, and more. A Tree Planting Specialist with the Department of Natural Resources, Twigg is working to coordinate the state's 5 Million Trees Initiative within Frederick and Washington Counties. The Initiative was established as part of the Maryland Tree Solutions Now Act (HB1991) and the goal is to plant 5 million trees across Maryland by 2031. Expanding the tree canopy in urban underserved areas is a major focus of her work.

Recent Speakers

February 4 — Joe Richardson, climate activist and owner of the Bar-T Ranch, shared his passion for reducing food waste and recycling plastics at the February 4 meeting. With his leadership, food waste in local schools is being reduced and he is pushing for collection of plastic waste for reuse in building material. He emphasized getting children involved so they can teach their families.



Joe Richardson

March 4 — Taylor Roman, the farmer and orchardist for the farm brewery LANDMADE of Poolesville shared his passion for bees at the March 4 meeting. The talk covered the 200-million-year relationship bees have with flowering plants and the importance of this relationship to ensuring the growth of the majority of our food and many other resources. We were treated to a sampling of different types of honey.



Taylor Roman

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Further Information

<http://www.sierraclub.org/maryland/catoclin-group>

