

Resilience Dedicated Fund

Financing adaptation and resilience in affordable housing

A revolving, corporate loan facility aimed at helping multifamily portfolio owners overcome complicated project-by-project capital stacks while proactively reducing climate risk, stabilizing operating costs, and improving resident well being.



Who We Are

The Montgomery County Green Bank is a publicly chartered 501(c)3 nonprofit corporation dedicated to accelerating energy efficiency, renewable energy, climate resilience, and clean energy investment in Montgomery County, MD.

Why The Resilience Dedicated Fund Matters

- Multifamily property must navigate complicated capital stacks to finance developments that, in general, do not incentivize proactive management and sustainability.
- Assessing climate resilience needs alongside taking quick and nimble action on urgent capital needs helps deliver a proactive approach to asset management.
- Improving upon climate adaptation and resilience profiles of properties is not just a “nice to have” but an imperative to de risk private investment and deliver measurable ROI.

How It Works

- Technical Assistance – Portfolio- and property-level resilience scoping to prioritize multi-benefit investments.
- Finance – low interest, revolving loan facility for urgent needs paired with resilience investments, braiding in grants/rebates where available for speed and affordability
- Delivery and benefits — Tracking before and after performance promotes facility growth and impact.

Benefits to Borrowers

- Certainty — fixed, affordable terms and clear eligibility.
- Cost savings — lower O&M, utility, water, and insurance costs.
- Flexible, fast capital — streamlined approvals and deployment support.
- Expert advising — scope design, incentives navigation, and contractor guidance.



Eligible Uses

- Flood & stormwater mitigation (drainage, floodproofing, green infrastructure).
- Heat resilience (efficient cooling, cool roofs, shading, community cooling areas).
- Energy reliability & storage (critical loads, backup power).
- Water efficiency, quality & conservation (fixtures, reuse, stormwater quality).
- Community health & indoor air quality (ventilation, filtration, mold prevention).
- Critical systems hardening (roofs, windows/doors, electrical, surge protection).



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