



## Montgomery County Green Bank – Resilience Dedicated Fund

### *Financing Climate-Ready Affordable Housing*

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### What the Fund Offers

The **Resilience Dedicated Fund (DF)** is a **low-interest revolving loan** program designed to help affordable housing developers in Montgomery County proactively address climate risks, reduce long-term operating costs, and improve resident health and well-being.

Through the Fund, developers can access **flexible, affordable capital** to finance upgrades that improve resilience, reduce utility expenses, and extend the useful life of buildings — all while protecting residents and communities.

### Why It Matters for You

- **Lower costs** – Invest in energy and water efficiency upgrades that reduce monthly utility bills.
- **Protect your assets** – Strengthen buildings against risks like flooding, extreme heat, and severe storms.
- **Improve insurability** – Lower long-term exposure to costly damage and rising insurance premiums.
- **Safer, healthier housing** – Reduce indoor pollutants, improve air quality, and enhance resident well-being.
- **Future-ready properties** – Prepare buildings to integrate clean energy systems like solar, batteries, and electrification.

### How It Works

- **Affordable financing:** 2.5 to 9% fixed, with lower rates for highest-impact projects; monthly interest-only payments.
- **Flexible terms:** 3 years from closing, extendable 24 months with conditions met.

- **Revolving capital:** Funds can be drawn, repaid, and reused — giving you more capacity for multiple projects.
- **Technical support:** MCGB's **Product Support Program** provides hands-on guidance to help identify eligible improvements, integrate resilience into your project plans, and connect you with available grants and incentives.

## Eligible Investments

- *Primary source of capital for **climate resilience, renewable energy, and water/energy efficiency** investments across affordable housing portfolios in Montgomery County.*
- *Eligible for both **single-property and multi-property projects**, with at least **one qualifying resilience intervention** required per project.*

## Borrower Contribution

Borrowers provide 10% equity toward each financed project. MCGB will help you identify state and federal grants or incentive programs that can supplement funding and lower costs.

## Expected Benefits

- **20% average reduction** in utility costs
- **Lower maintenance and recovery costs** after extreme events
- **Reduced insurance premiums** through risk reduction
- **Increased asset value** and improved property marketability
- **Stronger communities** with healthier, climate-ready housing

## How to Get Started

If you have new construction and capital improvements in your project pipeline and want to integrate climate resilience, energy savings, and long-term cost reductions, the Resilience Dedicated Fund can help you get there with affordable financing and expert support.