

Word Cloud Goals: Access, Equity, Engagement

Whole Building Retrofit and Decarbonization

- DHCD manages a one stop shop (OSS) providing an entry point for all programs serving limited income housing and affordable properties, including naturally occurring affordable housing. (DHCD to manage most of these programs and integrates collaboration with all other programs.) OSS can take a whole-home approach, meaning addressing other barriers, providing audits and electric load studies, covering “soft” and upfront costs such as technical assistance for project design, energy audits, panel upgrades, and facilitating weatherization-first approach.
 - For example, [DCSEU Retrofit Accelerator](#), Philadelphia and GHHI models.
 - Accessed with portals specific to customer type, including landlords and individual homeowners: Single family vs multifamily, other unique sets of participants with unique challenges.
 - Provide “navigators” to assist affordable housing with applying and completing energy efficiency/electrification programs in compliance with the BEPS compliance extension rules
 - Includes: Rehabilitation (including health and safety), electrification, weatherization, resilience, and maybe renewables.
 - Services like financing support.
 - Hub to have engagement capacity to provide active and ongoing partnerships with community groups for outreach related to the Hub.
 - Connected with MEA’s Hub.
 - Allow the Hub to serve as a consolidated entry point for current and future programs to reduce market confusion and barriers to entry for building owners serving the Limited Income Housing sector.
 - *Comments:*
 - *Clarification needed around Hub and MCEC interaction*
 - *Cultural competence importance*
 - *Active partnerships with community groups for outreach important also*

Prioritization and Target-Setting

- Prioritize investments in retrofits over new construction
- Incorporate climate commitments and BEPS considerations into all housing investments
- New construction investments should prioritize the LI market and be energy efficient, healthy, resilient, and all-electric and build on existing program certification standards
 - Examples: [NYSERDA Buildings of Excellence](#) and [Mass. Green Bank for Affordable Housing](#)

- Guard against net cost shifting to limited income residents (for instance residents who pay for their electricity and previously had heat included in rent)
- Prioritize funding for affordable housing, including naturally-occurring affordable
- Define decarbonization broadly to include health and resilience
- [Green and Healthy Task Force](#) should set a clear and transparent statewide minimum limited income decarbonization target (e.g. xx units decarbonized by xx date) that all departments and stakeholders can work towards. Target to be aligned with the state's climate goals, BEPS, and timeline.
- Ensure that funding is provided to owners of subsidized and naturally occurring buildings serving limited income customers.
 - Provide funding for decarbonization for LI MF owners at the time of property recapitalization,
 - Incorporate climate commitments and BEPS considerations into housing subsidy awards, such as the [DHCD Qualified Allocation Plan \(QAP\) process](#)

State Programs

- Given ongoing and expected increases in state program needs towards limited income housing programs that “leave no one behind” and related decarbonization efforts by a variety of state agencies, the Maryland Department of Budget and Management should add additional staffing and budget needed to meet demands from the General Assembly and the Governor.

Funding Avenues

- Allow Medicaid to fund decarb for health benefits
 - Comments:
 - *Need to get more details from GHFI. Understand the state opportunity to take advantage within the federal rules*
 - NK: excellent idea, takes lots of groundwork to implement
 - RN: I don't know what Medicaid funding programs would look like, but I would LOVE to have that idea explored. This could open the door for healthcare provider partnership down the road.
 - AG: Are there best practices on how this has been done elsewhere
 - DY: Medicaid. It would have to be specifically specified in the State plan that Maryland submits to CMS and then needs to be approved by CMS
- Phase out subsidies that currently exist for gas equipment, projects, or infrastructure and redirecting towards electrification needs of Limited Income communities
 - Example: STRIDE (funded by utility ratepayers)

Other

- Invest in existing workforce development programs targeted at frontline communities
 - Provide technical assistance to the educational institutions supporting apprenticeship, workforce, and training programs

- Invest in incentivizing contractors to 1) serve LI market and 2) create good jobs for people from Maryland's frontline communities
 - Employ tax credits, training support, subsidies, or similar
 - Resources to contractors such as training and hiring support to establish an inclusive workforce to support limited income
 - Referral program since contractor may not know about LI - part of one-stop shop/navigator role/ But not make things too complicated
 - Connect with private manufacturers to jointly invest in training facilities for the manufacturing and installation of products used in building decarbonization to create workforce opportunities for frontline Maryland communities.
- Make sure programs do not require up-front payment from residents to be reimbursed later (e.g. avoid post-construction rebates)
- Align with Justice 40, Inflation Reduction Act, HUD Section 3 Requirements, workforce standards (e.g. U.S. Workforce Innovation and Opportunity Act, [WIOA](#))
- Invest in limited income housing without regard to metering configuration, housing type, system type, or utility customer class.

Important considerations

- Limited Income sector will require majority of funding to be no upfront costs without having to leverage debt (i.e., not post-project rebates) - this is true for LI homeowners and NOAH housing and off-cycle subsidized housing
- Financing products must be flexible to align with property lifecycle (15 year refinancing periods for subsidized housing)
- Community and contractor partnerships will be key for outreach and enrollment
- Health and safety and other complementary projects will be common - eg removing mold before weatherizing, upgrading wiring before electrifying