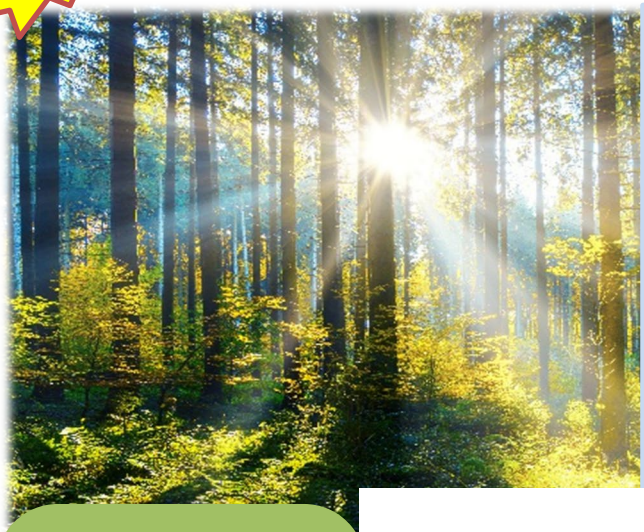
NEW in 2021

Maryland Forest Financing Implementation Tool



The Maryland Forest Financing Implementation Tool (MD FFIT) is a free, easy-to-use calculator designed to assist MD local governments, counties, and their partners seeking ways to fund forestry efforts and earn restoration credits for stormwater permits.

MD FFIT can be used to review different implementation scenarios; evaluate how much a forestry project would cost; estimate how many MS4 credits you can earn; and how to quantify the environmental co-benefits you can achieve.

Who can use this Forest Financing Tool?

+ The regulated community, under all MS4 stormwater Permits.

+ Non-Profits/NGOs who partner to create habitat and plant trees

+ Financial Planners who budget for restoration and need to achieve savings

+ Grant seekers who need to have cost effectiveness info quickly available

+ Citizens who want to see more forests in their communities

Maryland Department of the Environment

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PURPOSE

- **To promote more trees using a mix of loans and grants**
- **To select the best strategy**
  - Trees have so many benefits, they are perhaps *the best* management practice (BMP)
  - Riparian forest buffers (RFB) can be as cost effective as agricultural BMPs and more effective than some urban BMPs
  - This tool helps you determine your costs per pound per acre
- **To set responsible financial goals over time**
  - Gives you a starting point to estimate the cost of a project
  - Then you can mix it up by comparing scenarios
  - You can choose the most cost effective, healthiest outcome

OPERATION

- Using MD FFIT takes minutes
- Download the tool, watch the training DEMO, read the user's guide
- Inputs can be cost of trees, native grasses, required maintenance
- Outputs can be acres restored, annual payment, load reduction
- Riparian forest buffers are most effective to maximize credit
  - Try other scenarios that add more habitat or upland diversity

Scan this QR Code to view a MD FFIT Live DEMO

MD FFIT is available online here:

https://rb.gy/tngqv2

Download this new *FREE* Tool

Larry Hogan, Governor
Boyd Rutherford, Lieutenant Governor

Ben Grumbles, Secretary
Horacio Tablada, Deputy Secretary

Maryland Department of the Environment,
1800 Washington Boulevard, Baltimore, MD 21230

MD FFIT Technical Assistance

MDE Points of Contact

Financial Questions – Contact MDE's Water Quality Financing Administration by calling (410) 537-3972 or email michael.roberts@maryland.gov

Watershed Restoration Questions – Contact MDE's Integrated Water Planning Program by calling (410) 537-3689 or email paul.emmart@maryland.gov

Frequently Answered Questions by Using MD FFIT

How many acres can I restore with $1M? The calculator uses real-world default values for the cost of incentive payments to landowners, trees and maintenance to answer how many acres you can restore. You can change the amount to suit your budget and the tool will adjust according to your inputs.

What will it cost to restore 250 acres? You can modify the acres using your inputs to calculate the costs of a project. You can find out how much an annual payment over 5-10-15 years would be to finance the restoration.

If I plant trees how many do I need to put in? The tool is an Excel spreadsheet and inputs for tree density (100/ac up to 400/ac), pre- and post-planting service costs, incentive payments, etc. are all inputs you can adjust.

What MS4 Credit can I receive for 100 acres of Riparian Forest Buffer? RFB gets the most credit and one acre of trees planted can equate to 1.5 acres of credit.

How much will my Nitrogen & Phosphorus reduction cost per pound per acre? The tool will auto calculate each cost on a $$/lb/ac basis so you will know your reduction costs immediately.

How cost effective is my project? You can see the cost of implementing RFB (and compare it to other BMP costs) on a $$ spent per acre basis to know if you are saving – and, it is easy to save!

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