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January 25, 2021

Chairman Paul Pinsky
Chair, Education and Environmental Affairs Committee
2 West, Miller Senate Office Building
Annapolis, MD 21401

Subject: SB0319 Testimony and Support for FSi Engineers

Dear Chairman Pinsky and the members of the EHEA Committee,

Thank you for the opportunity to provide you with my testimony for the amendment to Senate Bill 0319 on PACE loans and resiliency remediation additions. This bill will allow the highly successful Maryland PACE loan program to expand to include climate resilience and environmental remediation funding.

I am a past Chair of the Board for the Maryland Chapter of the US Green Building Council, Chair of the AIA Baltimore Committee on the Environment, and I have long attended the Maryland Green Building Council meetings that are open to the public. I am a Principal at FSi, with 37 employees—we are mechanical engineers with a strong focus in green and net zero building. FSi has been a third-party technical reviewer for more than 20 PACE loans in Maryland.

We also provide third party review for PACE in several other states, many of which include PACE-R to include resiliency and remediation, and have seen the benefit of those systems in work. In California, PACE loans are used to fund structural upgrades and wildland/urban fire resiliency. We've also seen these funds used for flood mitigation. Particularly for existing buildings, PACE financing of resiliency and remediation will allow owners access to low interest loans to significantly improve their properties. In many cases, these projects would not be otherwise economically viable and may not occur at all, leaving more buildings open to the impacts of future climate change and more tenant with poor indoor air quality.

Senate Bill 0319, sponsored by Senators Hester and Elfreth is a significant step forward in the use and benefit of PACE financing. I look forward to seeing passage of this bill.

FSi Engineers

A handwritten signature in blue ink, appearing to read 'Ben Roush'.

Ben Roush, PE, FPE, LEED AP BD+C, ASHRAE BEMP and BEAP, Certified Commissioning Professional

Principal