



ENVIRONMENTAL  
FINANCE CENTER

# 2025 ANNUAL REPORT

University of Maryland  
Environmental Finance  
Center





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# From the Director

## A Letter from EFC Director Jennifer Cotting

Dear Friends and Supporters,

The Environmental Finance Center entered 2025 with hope in our hearts in the face of uncertainty. We learned a great deal about the spirit and tenacity of our team, our partners, and our profession. And, as we dared to dream just one year ago, we have seen that hope transform into action.

Our federal, state, and local government partners, as well as our colleagues in the nonprofit and private sectors, remained steady in their collaboration for the public good. Together, we worked with local governments and academic institutions to develop their response to the impacts of climate change; assisted small businesses and urban farms in becoming more efficient and cost effective; and helped communities move towards achieving their vision for a more sustainable way of life.

As we look to 2026, the Environmental Finance Center remains focused on maintaining our collective momentum and continuing to support communities throughout the Mid-Atlantic in their efforts to build resilient infrastructure, landscapes, and economies. To quote Ryūnosuke Akutagawa, father of the Japanese short story, “Individually, we are one drop. Together, we are an ocean.”

Onward!

Jen

# Mission & Vision

The Environmental Finance Center (EFC), housed in the University of Maryland School of Architecture, Planning and Preservation, is part of a national network of centers that provide communities with the tools and information necessary to manage change for a healthy environment and an enhanced quality of life. EFC believes environmental finance can be used to develop a shared community vision. Our work focuses on protecting natural resources and watersheds by strengthening the capacity of local decision-makers to analyze environmental problems, develop innovative and effective methods of financing environmental efforts, and educate communities about the role of finance and economic development in the protection of the environment.

## About EFC

EFC advances finance solutions to environmental challenges. With more than 30 years serving the Mid-Atlantic region, we work to strengthen the capacity of local leaders to deliver effective programming, access funding and financing, and catalyze action.

Through direct technical assistance, policy analysis and applied research, EFC equips communities with the knowledge and tools to create more sustainable environments, more resilient societies, and more robust economies. We work hand-in-hand with local governments, water utilities, community organizations, state agencies, and others to understand their needs and deliver solutions.

## Project Areas

EFC's work spans multiple environmental sectors, with our core programming focused on the following areas:

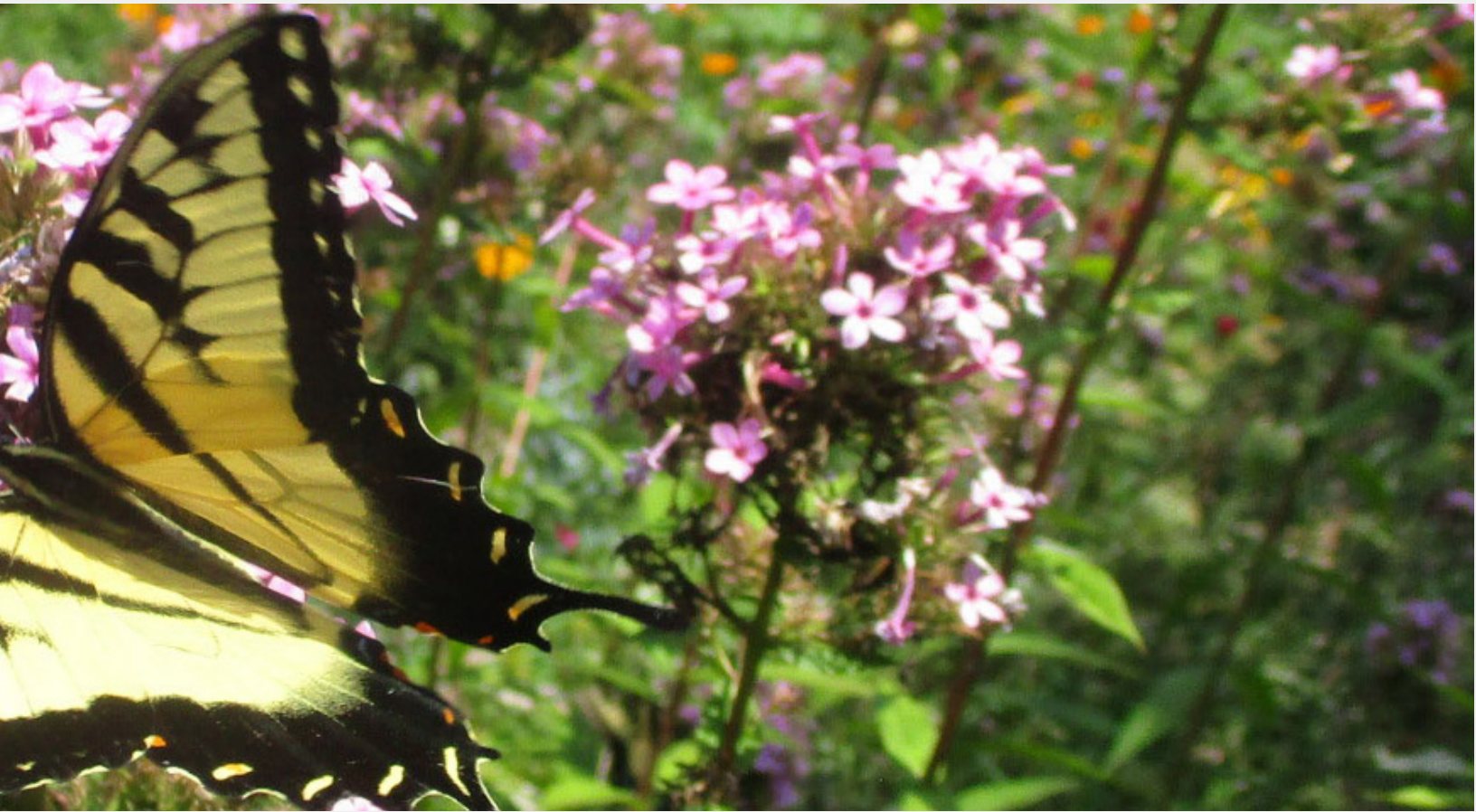
**Climate & Energy**

**Sustainability**

**Water**

**Agriculture**

**Green Infrastructure**



## Our Services



### Technical assistance, education, and training

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Delivering customized, one-on-one technical assistance, online education, virtual and in-person training to equip leaders with tools and resources to access funding, develop financing strategies, and improve policies and programs.



### Applied research, policy analysis, financial assessments

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Helping communities evaluate programs and policies, analyze budgets, plan for capital needs, assess utility rates, create financing strategies, and develop greenhouse gas inventories and resilience and climate action plans.



### Community outreach and facilitation

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Designing community outreach and education campaigns, facilitating focus groups, conducting survey research, and building consensus around community priorities.

# Climate & Energy

## Prince George's County Climate Stewards Academy

While the scale of action required to address climate change seems daunting, this moment also presents an exciting opportunity to leverage partnerships for action, especially at the local level. With funding from the Chesapeake Bay Trust's Prince George's County Stormwater Stewardship Grant program, EFC piloted a residential training program to educate and engage community members on climate change and empower them to serve as community climate champions with the capacity to lead local implementation efforts.

The Prince George's County Climate Stewards Academy is a scalable, replicable model for developing local climate leaders, building community resilience, and advancing countywide climate action. In 2025, EFC ran two training cohorts, engaging 32 participants across the county. The five-part training series prepares participants to lead climate stewardship projects in their communities.

2

**New training cohorts**

32

**Climate Stewards Academy participants**

## Local Government Climate Action Support

EFC's Maryland Local Government Climate Action Support Program assists counties and their municipalities in identifying high priority greenhouse gas (GHG) emissions reduction projects with important social, ecological, and economic co-benefits. The program builds local capacity across Maryland for project planning, design, financing, implementation, and tracking. In 2025, EFC launched monthly Community Connects informational webinars. These feature expert panelists discussing emerging issues and current funding opportunities for communities.

EFC also provided direct grant application support for the Maryland Energy Administration's Local Government Energy Modernization (L-GEM) program. These funds will support Maryland counties and municipalities as they engage in long-term clean energy and energy efficiency projects that lead to community cost savings and local economic development.

**11**

**Applications supported**

**\$17m**

**In funding proposals**

## Working with Universities

EFC provides technical support in developing GHG inventories and climate action planning to University System of Maryland (USM) institutions. In 2025, EFC worked with Towson University (TU) and the University of Maryland Global Campus (UMGC).

### Towson University

EFC is supporting the development of Towson University's Sustainability and Climate Action Plan (SCAP) through professional coordination and facilitation, research and best practices analysis, action plan development, stakeholder outreach and engagement, and final plan adoption. The TU SCAP will provide a roadmap to reach carbon neutrality, adapt to climate impacts, and build campus sustainability and resilience.



### UMGC

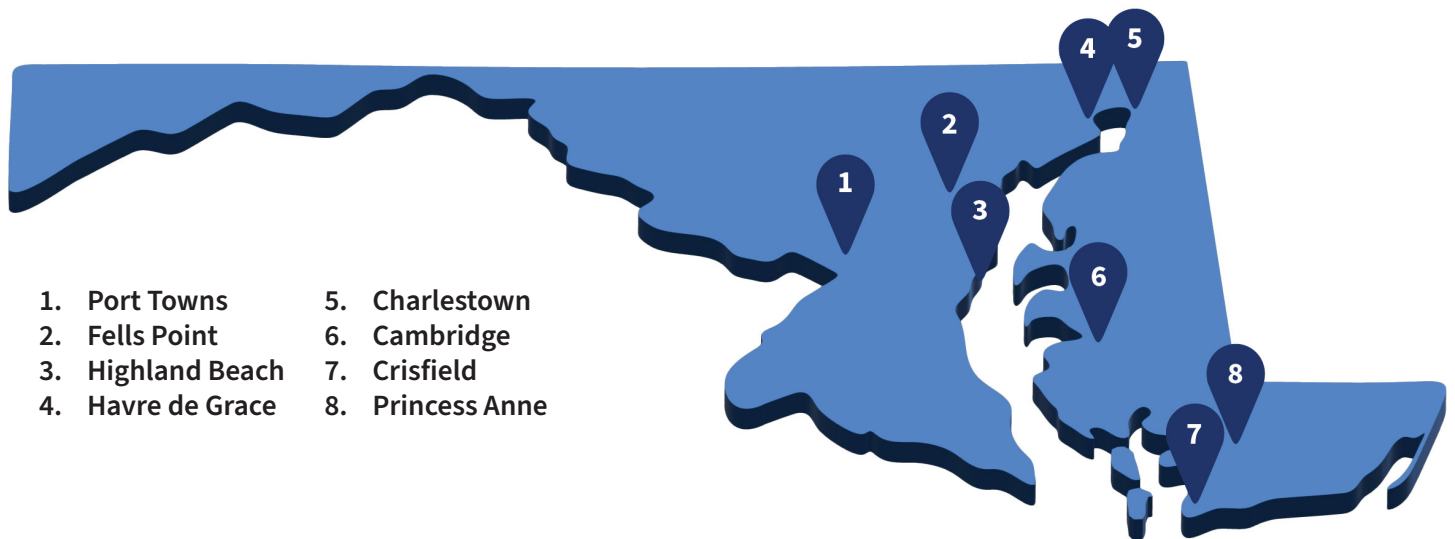
As part of a long-term collaboration, EFC assists UMGC in tracking progress toward its Climate Action Plan goals. In 2025, EFC completed UMGC's annual greenhouse gas inventory and reporting, supported sustainability outreach to faculty, staff, and students, and provided guidance on aligning with Maryland Building Energy Performance Standards to reduce energy use and greenhouse gas emissions.



## Maryland Coastal Resilience

To help Maryland's coastal communities address increasing climate threats, including rising sea levels and severe storms, EFC is working to strengthen the resilience of eight vulnerable coastal/tidal jurisdictions (see map below). This project prioritizes nature-based solutions for addressing climate-related hazards while enhancing fish and wildlife habitats.

With support from a Project Advisory Group, EFC delivered a three-month coastal resilience seminar series featuring interactive sessions on climate resilience. Following the seminars, participating jurisdictions received tailored direct assistance such as vulnerability mapping, project planning, and connections to funding and technical resources. Each community will continue to collaborate with EFC to develop a Resilience Work Plan that outlines prioritized nature-based projects and strategies for climate adaptation and implementation, ensuring a comprehensive approach to strengthening local climate resilience efforts.



# 02 Sustainability

## Gaithersburg HOAs

Through Sustainable Maryland, EFC partnered with homeowners associations (HOAs) in the City of Gaithersburg to increase awareness of natural resources and watershed protection and to expand residential participation in sustainability efforts. Since the program's inception in 2020, EFC has provided guidance and resources to 23 HOAs, including a residential action framework to help prioritize sustainability initiatives.

In 2025, EFC supported three HOAs in establishing new Green Teams and developing individualized Sustainability Action Plans. EFC also partnered with the Muddy Branch Alliance to design three pollinator gardens for HOAs previously engaged in the program. The project concluded with a Sustainability Summit that highlighted the role of HOAs in local sustainability initiatives and the tools and resources available to support action.

## Pollution Prevention for Breweries

EFC's Mid-Atlantic Sustainable Breweries Program provides no-cost sustainability consultations to help craft brewers assess operations and implement resource-reduction practices related to energy, water, wastewater, air emissions, and cleaning and sanitizing – all while saving costs and improving brand recognition.

In 2025, EFC worked with small brewery manufacturers in Delaware, Maryland, and Pennsylvania to conduct sustainability benchmarking, perform onsite facility assessments, and deliver customized pollution prevention recommendations. In addition, the program joined the BetterBev network, an environmental sustainability recognition initiative that helps craft beverage producers improve environmental performance, reduce business costs, and be recognized for their efforts.

EFC was awarded an additional grant to continue and expand the breweries program. In addition to direct brewery assistance, a new partnership with the Toxics Use Reduction Institute will enable a greater focus on safer cleaning and sanitizing products and procedures to help brewers reduce hazardous waste and water pollution, protect worker safety, and conserve energy and water.



# Sustainable Maryland

EFC is home to the hallmark Sustainable Maryland (SM) program, a free and voluntary initiative that supports Maryland communities in advancing their sustainability efforts. SM helps Maryland communities choose a direction for their sustainability initiatives, improve access to resources needed to implement action, and be recognized for their accomplishments. The program offers a menu of actions tailored to specific community needs, enabling planning across priorities for multiple benefits.



## 2025 Sustainable Maryland Awards

Sustainable Maryland honored 18 Maryland municipalities at the Maryland Municipal League’s annual Fall Conference on October 14 at the Wisp Resort in McHenry, Maryland.



[sustainablemaryland.com](https://sustainablemaryland.com)

**94** Participating communities **51** Certified communities

# SM Grant Programs

## Sustainable Maryland Action Grants

Sustainable Maryland facilitated the second year of the SM Action Grants for incorporated municipalities. This program furthers SM’s commitment to enhance livability for all Marylanders by supporting a wide range of community-scale sustainability efforts. Funding for this grant program is made possible by the State of Maryland’s Sustainable Maryland Program Fund, established in 2022. In 2025, SM awarded \$100,000 to municipalities registered and certified with the program, helping to bridge the gap between local budgets and resource capacity.

## Pepco Sustainable Communities Grants

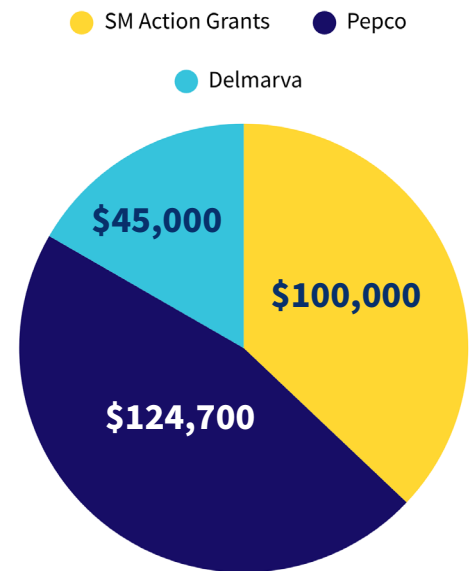
Sustainable Maryland managed the Pepco Sustainable Communities Grant program. Since its inception, this program has awarded more than \$620,000 to nonprofit organizations and municipalities. The 2025 cycle included two funding tracks with \$58,700 available in environmental stewardship grants to support projects that restore ecosystems, expand green spaces, and promote environmental education; and \$66,000 in resiliency grants to fund community-based initiatives that improve emergency preparedness and strengthen local infrastructure in the face of extreme weather and other climate-related events.

## Delmarva Sustainable Communities Grants

Sustainable Maryland managed the Delmarva Sustainable Communities Grant program. Since its inception, this program has awarded more than \$280,000 to municipalities and community organizations throughout Delaware and Maryland. In 2025, Sustainable Maryland distributed \$45,000 to support projects that restore natural habitats, enhance emergency systems, and expand public education opportunities.



**More than \$260,000 in grant funds distributed in 2025**



## Sustainability Walking Tours



Throughout October 2025, Sustainable Maryland partnered with local experts to host a series of guided tours for elected officials, municipal staff, and Green Team members. Participants explored sustainable towns and cities, examined sustainable developments and green infrastructure, and learned directly from the people who build and maintain these projects. The 2025 tours included sites in Laurel, Havre de Grace, and Chestertown.

# Water

## WaterTA

EFC's Region 3 Water Technical Assistance (WaterTA) program delivers direct support to municipalities, counties, and water utilities in the Mid-Atlantic region to improve access to federal and state funding to address water infrastructure needs. This assistance is provided at no cost to recipients through an award from the US Environmental Protection Agency.

In 2025, EFC and a team of technical assistance providers worked one-on-one with communities supporting infrastructure projects at various stages of planning and implementation - from initial project conception through funding application submission and post-award documentation and compliance. Services included rate studies and budget assessments, feasibility studies and alternatives analyses, preliminary engineering reports, partner convening to pursue shared infrastructure solutions, and assembling materials for funding applications. Important progress has also been made in assisting communities in addressing lead service lines and emerging contaminants in drinking water.

**60****Participating municipalities, counties, and water utilities****30****Funding applications or pre-applications submitted**

Beyond direct assistance, the WaterTA team delivered virtual trainings and developed broad-reaching water infrastructure planning and finance resources. In 2025, the team initiated an effort to assess innovative or effective uses of State Revolving Fund (SRF) programs across the Mid-Atlantic, with the goal of highlighting best practices for other potential borrowers, especially those new to debt financing. This effort - which includes focus groups, desktop research, and survey development -- also seeks to identify opportunities to improve SRF accessibility and effectiveness across the region.

## Smart Salting

The Smart Salting: Enhanced Winter Maintenance training program addresses salt pollution on parking lots, driveways, and sidewalks.

This voluntary, statewide training supports the safety and mobility of people during winter weather months while improving application practices to protect local streams, wells, and drinking water reservoirs, and prevent damage to infrastructure, the environment, and human health.



Developed in partnership with the Maryland Department of the Environment (MDE) and the Chesapeake Conservation Landscaping Council, this program trains property managers, business owners, landscaping companies, and other private contractors in effective ice melting strategies that protect the environment while also maintaining profitability and customer expectations. Topics include pre-season planning, site analysis, ice fighting strategies, contracts, and cost-benefit considerations.

The 2025 hybrid program included two hours of self-paced, online coursework and a full-day in-person workshop. Four workshops were held in Annapolis, Howard County, Laurel, and Centreville.

**36**

**Participating organizations**

**145**

**Smart Salting professionals**

## Small Systems

Through the Environmental Finance Center Network (EFCN), EFC provides training and technical assistance to small public drinking water and wastewater systems in rural and urban communities, including tribally-owned and -operated systems throughout the United States.

In 2025, EFC provided direct technical assistance to 10 Mid-Atlantic communities facing drinking water and wastewater system challenges. EFC's reach extended nationally through webinars on energy management for wastewater systems and septic systems in a changing climate. Additionally, EFC delivered five state-specific training courses on topics including collaborative approaches and partnerships for small systems and holistic approaches such as One Water planning in the diverse water resource states of North Carolina and Arizona.

EFC contributes to EFCN's multimedia resources, tools, and publications to increase the understanding of water finance and management and to inspire creative solutions in utilities and communities. Visit [efcnetwork.org](https://efcnetwork.org) to read a blog, listen to a podcast, watch a short video and learn more!

**[efcnetwork.org](https://efcnetwork.org)**

# Agriculture

## Rainwater Harvesting

EFC and partners - Rachel Rosenberg Goldstein (Assistant Professor, UMD School of Public Health), UMD Extension, and Terp Farm at the Central Maryland Research & Education Center - support urban agriculture in Maryland by exploring how to safely harvest and treat rainwater to protect both crops and consumers. With funding from the U.S. Department of Agriculture Food Research Initiative, the project evaluates harvested rainwater quality used for produce irrigation, tests on-farm treatment technologies, conducts comprehensive cost-benefit analyses, and develops innovative Extension programming on rainwater harvesting design, quality, and benefits. Field tests comparing zero valent iron (ZVI) sand filtration with a food-safe sanitizer showed that while ZVI filtration was effective, the sanitizer was more effective at removing bacteria. In addition, Dr. Goldstein and project partners received a grant from the Harry R.

Hughes Center for Agro-Ecology to continue working directly with urban farmers to advance research and knowledge on the implementation of rainwater harvesting systems and food safety.



## Global FEWture Alliance

Climate change, population growth, and urbanization present major challenges to global food, energy, and water (FEW) systems; strain on these systems threatens public health, with low-income communities and people of color bearing the heaviest burdens. With support from a University of Maryland Grand Challenges Institutional grant, the Global FEWture Alliance is scaling technology-based solutions, community-driven capacity building, and experiential education focused at the intersection of community food, energy, water, climate, and health priorities.

EFC is a founding member of the Global FEWture Alliance and participates in the Maryland subgroup, which connects urban farmers with the tools, information, and decision-makers that support more efficient operations and access to resources.

# Green Infrastructure

## Brentwood Climate Action

In partnership with the Town of Brentwood, MD, and Nature Forward, EFC supported the development of the Brentwood Climate Action Plan. EFC designed outreach methods and materials to engage underrepresented residents—particularly Spanish-speaking communities and residents in multi-unit housing—in climate adaptation activities.

This project provided customized training to Brentwood’s Public Works staff on green infrastructure design and maintenance to increase institutional capacity for developing and maintaining climate-resilient practices. In addition, EFC delivered a customized training on budgeting for climate adaptation and resilience; this training was tailored to Brentwood’s administrative staff, public safety departments, and elected leaders. The project also advanced two ad-

aptation projects, including conceptual design of a green infrastructure project and development of supporting materials for funding applications to pursue adaptation and energy projects.



## Colmar Manor Rain Garden Rehabilitation

The Port Towns (Bladensburg, Colmar Manor, Cottage City, and Edmonston) Walkable Watershed project is a community-driven green infrastructure planning effort designed to reduce flooding and strengthen local resilience. This National Fish and Wildlife Foundation grant-funded initiative, led by EFC, Skeo, Defensores de la Cuenca, and Hirschman Water & Environment, uniquely integrates environmental goals with social equity priorities, enabling communities to unlock more resources, work more efficiently across sectors, and pursue solutions that deliver benefits on multiple fronts.

One outcome of this planning initiative was the identification of Colmar Manor’s Town Hall rain garden for restoration to improve water quality. Though it still managed stormwater, sediment buildup reduced infiltration and invasive vines displaced native plants, limiting pollutant filtration. The project team collaborated with town and county staff to restore the soil and replant the garden. Impact by Design developed a new, low-maintenance, visually appealing planting plan. In May, the EFC team and community volunteers helped install nearly 400 native plants.

# News & Events

## 2025 Chesapeake Conservation and Climate Corps Member



In 2025, EFC welcomed Chesapeake Conservation and Climate Corps member Yasmeen Herb to assist with a variety of projects, including Maryland’s Smart Salting Enhanced Winter Training Program, the Sustainable Maryland Program, and EFC’s Local Government Climate Action Support program. Having recently completed a master’s in Environment and Development from the University of Edinburgh, Yasmeen is using her time at EFC to gain experience in local climate adaptation and resilience initiatives. Her previous experience includes serving as a Climate Corps Fellow with the Environmental Defense Fund and working in housing and community development with Mi Casa, Inc. in Washington, DC. Upon departure from the Corps program, Yasmeen plans to join the Electrification Coalition as a Program Associate, continuing her work assisting local and state governments in their sustainability and electrification goals.

## A Fresh Look for EFC

Check out EFC’s new website designed to better serve our community with improved accessibility and updated content. We encourage you to explore the new platform to stay informed about our latest initiatives and connect with our work.

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[efc.umd.edu](http://efc.umd.edu)



## 2025 Event Highlights



**Climate Stewards Academy  
Inaugural Cohort Celebration**  
Prince George's County, MD



**Sustainable States Network  
Annual Meeting**  
College Park, MD



**Tree and Climate Workshop**  
Dover, DE



**EFC Community Invasive Vine Removal**  
EFC Office, College Park, MD



## EFC Service

EFC team members proudly serve on the following:

- Maryland Commission on Climate Change Adaptation Resilience Working Group
- Sustainable States Network Steering Committee
- Sustainable States Climate Action Working Group
- Sustainable States Communications Working Group
- Local Government Leadership Workgroup of the Chesapeake Bay Program
- University of Maryland Climate Themes Working Group
- University of Maryland Extension Statewide Extension Advisory Council
- Maryland Forestry Foundation Board
- Chesapeake Conservation Landscaping Council Board of Directors
- Maryland Watershed Assistance Collaborative
- Resilient MD Defense Communities Project Advisory Committee
- Resilient and Sustainable Communities League Science Research Liaison Committee
- Delaware American Water Resources Association
- White Clay Watershed Association
- Source Water Collaborative



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**ENVIRONMENTAL  
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**SCHOOL OF  
ARCHITECTURE,  
PLANNING & PRESERVATION**

**\$12M**

In funding across 2025

# Thank you to our funders!



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ENVIRONMENTAL CONTROL



exelon<sup>SM</sup>



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Mid Atlantic Regional Air Management Association, Inc.



NFWF



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National Institute of Food and Agriculture  
U.S. DEPARTMENT OF AGRICULTURE



Maryland



The EFC team at the 2025 fall retreat.

**“Of course we need hope. But the one thing we need more is action. Because once we start to act, hope is everywhere.”**


**~ Greta Thunberg**


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