



A GREENER BALTIMORE

TRANSFORMING THE LANDSCAPE OF MARYLAND'S BUSINESS COMMUNITY

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Baltimore Can Lead the Way in Low-budget Green Renovation Practices

The house on Lorraine Avenue lies on the wrong side of the tracks south of Hopkins' Homewood campus. It's a narrow, red brick structure, with two bedrooms (three if you count the windowless room in the middle) and a bit of white marble trim to prove that someone cared about it once upon a time. The last inhabitant has been gone for years, placed in an old age home by the city.



David Borinsky

Managing member of Bridge Private Lending, LLC

even if no one cared until The Wire.

Green building advocates argue that many of the nation's problems will be solved by green innovations and sustainable development. President Obama predicts that scads of "green" jobs will come of his stimulus package. Local ordinances throughout Maryland require and incentivize buildings to be "green." Baltimore City will be participating in a pilot biofuel program to heat city buildings.

While welcome, these initiatives don't respond to Baltimore-specific problems. The green building movement as it currently stands, with its roots in commercial development, means very little for Baltimore's blocks of boarded windows and chipped Formstone.

Which is not to say that green can't work for Baltimore. It can.

Three years ago, my company began making small balance loans, typically under \$100,000, to the numerous full and part time entrepreneurs who renovate abandoned and run down houses in Baltimore.

Starting this spring, we have partnered with our most seasoned borrowers to implement green building practices. We are recording our experiences so we can create an informal "green code" for use in Baltimore and other older urban centers. The record of our successes and failures at a half dozen green rehabs will be on public view at www.greentoolchest.com. We will post a draft of a "best green rehab practices" manual late this summer.

Our pilot rehab project on Lorraine Avenue is led by Michael Jones and Marcel Umphery. Do Mike and Marcel regret signing on as the green guinea pigs? Yes and no. Yes, they've made mistakes (since we are going green, we allow ourselves the more virtuous nomenclature "experiments").

But no regrets for having tried. Mike, Marcel and their green consultant, Prescott Gaylord, brainstorm about strategies entailing minimal or no incremental cost: Innovative, efficient materials from online sources; gap-free cellulose insulation; a giant tea

in the past, and they keep to a budget only marginally higher.

As to the misinformed, many assume that products designed to be gentle on the environment are inferior -- HVAC units that don't quite cool and heat and toilets that don't quite flush. In fact, most of the gains from green construction come from using alternative but non-exotic building techniques. As for exotic technologies, the future for many of them is now -- tankless water heaters and Energy Star rated appliances being two mainstream and not terribly expensive examples.

We are at the cusp of a new public awareness of green issues and, happily, at the inflection point where the exotic has to a considerable degree become the commonplace. We are at the point where residents in our poorest neighborhoods can expect to enjoy the health and energy advantages heretofore available only to their more affluent uptown neighbors.

Of course, the real test will come when Lorraine goes on the market in June. Only that iconic marble stoop will draw on the past. Can we induce homebuyers of modest means to invest in a future that promises better air quality and lower utility bills? We think so.

David Borinsky is the managing member of Bridge Private Lending, LLC, a lender active in low and moderate income Baltimore neighborhoods.

GREEN BUILDING ADVOCATES ARGUE THAT MANY OF THE NATION'S PROBLEMS WILL BE SOLVED BY GREEN INNOVATIONS AND SUSTAINABLE DEVELOPMENT.

cozy on the water tank. Green building practices are not difficult and not expensive. Success, we are learning, is largely a matter of insulation, energy efficient mechanicals, and common sense.

Resistance to green building comes from the uninformed and the misinformed. The uninformed think you need special skills or lots of extra cash to go green. Not so, as Mike and Marcel will attest. They oversee the same crews who worked on their projects