

CLIMATE CORNER

4 ways to green your finances

By Sophie Roberts

Here are four ways you can make your finances – including banking, investing, and mortgages – more environmentally sustainable.

1. Don't let banks invest your money in fossil fuels

Are you trying to be sustainable but banking with an institution investing your money into fossil fuels? Find a bank or credit union that isn't contributing to the climate crisis. The nonprofit organization Rainforest Alliance Network has a list of banks that are the worst financers of the fossil fuel industry. Another nonprofit, JUST Capital, ranks public

companies by corporate responsibility and environmental factors.

2. Use a green credit card

Check out ClimateAction Center's Fossil Fuel Free Credit Card Guide to find a card that doesn't support the fossil fuel industry. Additionally, there are credit cards that can turn your rewards points into carbon offsets, such as the Sustain: Green Mastercard.

3. Try investing sustainably

There are more options than ever to put your investment dollars where your values are. Environmental Social & Governance (ESG) investing, also called Socially Responsible Investing (SRI), or Impact Investing, has

gained popularity recently. You can invest in individual companies making ESG a priority or in a mutual fund or exchange-traded fund with a pre-packaged group of securities.

4. Look into green mortgages

Some financial firms offer mortgages that incentivize buying or owning energy-efficient homes by offering borrowers more favorable terms, usually a lower interest rate or a cashback payment.

Sophie Roberts is a Climate Corps Fellow with the City of Piedmont's Sustainability Division. Contact her at sroberts@piedmont.ca.gov with questions.

By Ian Collins

Big changes for residential solar

Explaining Net Energy Metering

After years of intense debate, the California Public Utility Commission ("CPUC") voted unanimously on December 15 to overhaul the rules that govern the way homeowners and businesses are compensated for rooftop solar.

The new set of rules, called Net Energy Metering 3.0 (NEM 3.0) will significantly reduce the amount that homeowners will be compensated for energy that is sent back into the power grid from their home solar systems. This change, which will take effect on April 15, 2023, may reduce the benefits of a new solar installation by as much as 75%.

The most alarming impact will be the change in the export rate. The export rate is the rate that solar owners can "sell" their excess electricity back to the grid. Currently, solar owners can send energy back to the grid and receive credits EQUAL to the amount that PG&E sells consumers this electricity. Under NEM 3.0, PG&E will charge the consumer approximately 4x what they will credit back to residential solar owners for exporting their electricity (Export rates can vary widely, but studies show it will likely average about a 75% decrease). Clean energy advocates claim that the new rules will devastate the rooftop solar industry and set back progress in the state, while the utilities claim that the new rules do not go far enough to make solar owners pay their fair share for grid maintenance.

Under NEM 3.0, the financial benefits of solar will be drastically diminished:

- For buyers who pay cash for their Solar, payback "Breakeven" periods will increase. Currently payback periods are approximately 5-6 years and under the new regulation, this will jump closer to 9-10 years.
- For buyers financing the systems, their monthly payments for energy will still generally be less than they were without solar. But savings will be 60% lower than current levels.
- Complexity will be added to the Solar program by adding new requirements such as a new system design and a requirement to support self-storage. This being said, Consumers

will still be able to save money going solar under NEM 3.0. Those who finance their system will still have savings if the system is properly designed and priced. Additionally, by being able to lock in the rate that you pay for electricity by owning solar, you can avoid having rapidly increasing energy bills.

What does this mean for you?

- Homeowners that DO NOT submit a Solar interconnection application prior to the April 15th deadline will be compensated for energy sent to the grid under the new regulatory rates. HOWEVER, Homeowners that submit prior to the April 15 deadline will be grandfathered into the current rate structure for 20 years, provided that the Solar installation is completed by April 14, 2026. Interconnection applications are prepared by a solar installer and require a signed contract and diagram to be submitted.
- As we transition from fossil fuels to clean energy, a larger percentage of the energy we use in our homes and vehicles will be electric. In Piedmont, new Reach Codes will require homeowners making certain renovations to include energy efficiency or electrification measures. The Reach Codes also require some measures to prep homes for electrification, and even require installing solar in some cases.

Given the April 15, 2023, deadline, we would encourage people who are considering Solar to reach out to installers to fully understand what solar and storage would look like for you under NEM 2.0 or NEM 3.0.

To learn more, or see what these changes may mean to you, feel free to reach out to our team at quotes@bidlist.io. We can also recommend a lot of great solar companies in the area who can assist you. Whatever you do, educate yourself in the near term to potentially earn decades of savings and environmental benefits.

Ian Collins is the Co-Founder of BidList, an application that provides consumers a way to shop for solar and other home improvements without the usual challenges of finding a qualified contractor. (ian@bidlist.com, 510-610-1077).

Pickleball Courts Schedule

FORMAL DROP-IN PICKLEBALL

Linda Beach Tennis Courts
Sun. – Mon.: 10:00 a.m. – 1:00 p.m.

Piedmont Middle School
Sat. & Sun.: 9:00 a.m. – 3:00 p.m.

INFORMAL PICKLEBALL

Available first-come, first-served

Linda Beach Tennis Courts
Mon. – Fri.: 9:00 – 10:00 a.m. & 1:00 – 9:00 p.m. (dusk)
Sat. & Sun.: 9:00 a.m. – 9:00 p.m. (dusk)

Please make sure to follow basic hygiene, social distancing and face covering requirements while at the courts. Do not play if you have any symptoms of COVID-19 or have been around anyone with symptoms. Check the city website (<https://www.piedmont.ca.gov/cms/one.aspx?portalId=13659823&pageId=15809367>) for the latest information.



NET ZERO NEWS

Eat what you buy

By Marjorie Blackwell

As we face the daunting, global challenges of climate change, it's often frustrating to ask what can I do that will make any difference? One answer lies in our kitchens and thinking more carefully about the food we buy, how it's stored and cooked, and what we throw away.

As US food production has streamlined and increased over the years, so, too, has food waste. Food waste and food scraps account for some 35 percent of what we throw away. Consider the financial and environmental losses of wasted food in production, processing, transportation and distribution to markets. Discarding half a fully dressed hamburger, for instance, is equivalent to running shower water for 90 minutes.

State Senate Bill 1383 in California has set a 2025 statewide goal of recovering 20 percent of edible food that is likely to be discarded due to its appearance, age, freshness, grade and surplus. Currently, the law requires

jurisdictions including Alameda County to recover and redistribute 20 percent of edible food from "food generators" — such as grocery stores, large-scale caterers, and food wholesalers — that would otherwise go to landfills.

The recovered edible food may be given or sold to customers, donated to employees, or donated to food recovery organizations and services, such as food banks.

As food buyers and consumers, we play a prime role in food recovery. StopWaste.org has easy ways to reduce food waste and increase our food recovery impact:

- Eat all of what you buy. Decide what food needs to be used up first, and plan meals around it.
- Check the fridge and cupboards to avoid buying food you already have.
- Buy fresh foods in smaller quantities more often to waste less and enjoy fresher ingredients.
- Choose unwrapped fruit and vegetables over pre-packaged to better control amounts.
- Prepare perishable foods soon

after shopping. Wash, dry, chop, dice, slice and store fresh food items in clear storage containers.

- Freeze food such as bread, sliced fruit or meat that you don't plan to eat right away.
- Cook entire meals ahead of time that can be stored in the fridge or freezer.

StillTasty.com has food-specific guides of the shelf life and simple, effective food storage tips:

- Separate fruit that is very ripe from fruit that is less ripe.
- Store bananas, apples and tomatoes by themselves and store fruits and vegetables in separate bins, to prevent quick overripening.
- Use storage bags or containers designed to extend the life of produce.
- Wash berries just before eating to prevent mold.

"By cooking what's often called 'root-to-shoot'—or experimenting with stems, roots, cores, peels, and imperfect parts of fruits and vegetables that might end up in the compost or even the landfill, I often turn a produce-drawer clean-out into a meal," said Piedmont resident Susan Miller-Davis, Associate Director for the Silicon Valley Food Recovery Initiative. "I like to think of it as a tame, hyper-local version of dumpster diving."

She explained that she is inspired by two 'roots-to-shoot' cookbooks: "The edgy manifesto 'Scraps, Wilts and Weeds: Turning Wasted Food Into Plenty' by Mads Refslund," founder of three-Michelin-star Copenhagen restaurant Noma, "and 'Root-to-Stalk Cooking: The Art of Using the Whole Vegetable,' by Bay Area food journalist Tara Duggan."

Marjorie Blackwell is a Board Member of Piedmont Connect, a collaborative community organization supporting resident initiatives and city efforts to build a sustainable future. For sustainability and climate action resources, visit Connect's website: piedmontconnect.org.



Starting early — young Piedmonters Ellington and Murray Davis in the kitchen.