

SB169 - Green and Renewable Energy for Nonprofits

Uploaded by: Abigail Snyder

Position: FAV

OFFICERS

ELIZABETH GREEN
 President
 ROBIN WEIMAN
 1st Vice President
 AMALIA HONICK
 BENJAMIN ROSENBERG
 RABBI STEVEN SCHWARTZ
 RABBI JONATHAN SEIDEMANN
 MELANIE SHAPIRO
 RABBI ANDREW BUSCH
 Past President
 HOWARD LIBIT
 Executive Director

MEMBER ORGANIZATIONS

Adat Chaim Congregation
 American Jewish Committee
 Americans for Peace Now
 Baltimore Chapter
 American Israel Public Affairs Committee
 American Red Magen David for Israel
 American Zionist Movement
 Amit Women
 Association of Reform Zionists of America
 Baltimore Board of Rabbis
 Baltimore Hebrew Congregation
 Baltimore Jewish Green and Just Alliance
 Baltimore Men's ORT
 Baltimore Zionist District
 Beth Am Congregation
 Beth El Congregation
 Beth Israel Congregation
 Beth Shalom Congregation of
 Howard County
 Beth Tfiloh Congregation
 B'nai B'rith, Chesapeake Bay Region
 B'nai Israel Congregation
 B'nai Jacob Shaarei Zion Congregation
 Bolton Street Synagogue
 Chevra Ahavas Chesed, Inc.
 Chevrei Tzedek Congregation
 Chizuk Amuno Congregation
 Congregation Beit Tikvah
 Congregation Tiferes Yisroel
 Federation of Jewish Women's
 Organizations of Maryland
 Hadassah
 Har Sinai - Oheb Shalom Congregation
 J Street
 Jewish Federation of Howard County
 Jewish Labor Committee
 Jewish War Veterans
 Jewish War Veterans, Ladies Auxiliary
 Jewish Women International
 Jews For Judaism
 Moses Montefiore Anshe Emenah
 Hebrew Congregation
 National Council of Jewish Women
 Ner Tamid Congregation
 Rabbinical Council of America
 Religious Zionists of America
 Shaarei Tfiloh Congregation
 Shomrei Emenah Congregation
 Suburban Orthodox Congregation
 Temple Beth Shalom
 Temple Isaiah
 Zionist Organization of America
 Baltimore District

Written Testimony
Senate Bill 169 - Green and Renewable Energy for Nonprofit Organizations
Loan Program and Fund
Budget and Taxation Committee – January 17, 2024
Support

Background: Senate Bill 169 would establish the Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund under the Maryland Energy Administration. The fund would be established using \$5 million from the Governor's proposed budget in FY26 and an additional \$5 million in FY27, minus the amount left in the fund from the previous year. The purpose of the Program is to provide zero-interest loans to nonprofits that wish to purchase and install qualifying renewable energy systems. Nonprofits would be required to contribute at least 10% of the project's costs upfront, with priority given to nonprofits with annual budgets under \$1 million dollars.

Written Comments: The Jewish concept of *tikkun olam* means to repair the world in which we live. As the advocacy arm of The Associated: Jewish Federation of Baltimore, we represent organizations that work to educate the community on sustainability and make strides towards repairing the world. One of these entities is *The Pearlstone Center* in Reisterstown, MD, a conference center and farm that employs and teaches sustainable practices. *The Pearlstone Center* and The Associated jointly ran a [Green Loan Fund](#), similar to the fund that would be established in SB169, until 2023. The aggregate amount loaned through this fund totaled \$900,000 and the cumulative savings for nonprofits reached over \$1.5 million. Now, this program is combined with the national [Climate Action Fund](#), which is administered by Adamah – the umbrella organization that oversees the *Pearlstone Campus*, broadening the opportunities for nonprofits beyond the Baltimore region to benefit.

Further, the Associated has signed a 20-year lease for all Associated-owned properties to run on at least 50% solar. *The Pearlstone Center* currently operates on 85% solar, with 10 % coming from onsite solar and 75% coming from the Associated's large scale solar project.

Many nonprofits want to invest in green projects, but they do not have the capital reserves to fund them. SB169 would allow these nonprofits the chance to partake in a more sustainable future. We encourage this committee to join us in our mission to create a cleaner Maryland that is healthier for everyone.

For these reasons, the Baltimore Jewish Councils asks for a favorable report on SB169.

The Baltimore Jewish Council, a coalition of central Maryland Jewish organizations and congregations, advocates at all levels of government, on a variety of social welfare, economic and religious concerns, to protect and promote the interests of The Associated Jewish Community Federation of Baltimore, its agencies and the Greater Baltimore Jewish community.

MLU TESTIMONY SB169 - Green and Renewable Energy f

Uploaded by: Carlos Orbe, Jr.

Position: FAV



WRITTEN TESTIMONY

SB0169 - Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund

January 16, 2024

Education, Energy, and the Environment Committee

My name is Carlos Orbe. I am the Communications and Public Affairs Specialist for Maryland Latinos Unidos (MLU). I am writing on behalf of Maryland Latinos Unidos (MLU), a statewide network of organizations, businesses, and individuals dedicated to supporting Latino and immigrant communities in Maryland. MLU's mission revolves around addressing the disparities and inequities faced by Latino and immigrant communities, finding solutions, and taking coordinated action to make a positive impact.

We are writing to express our enthusiastic support for the Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund Bill. We believe that this bill is a significant step towards fostering sustainable energy practices within nonprofit organizations in Maryland, which will have a far-reaching impact on our environment, economy, and community well-being.

The Green and Renewable Energy for Nonprofit Organizations Loan Program aims to provide vital financial assistance in the form of no-interest loans to nonprofit organizations for the planning, purchase, and installation of qualifying energy systems in the State. This program aligns perfectly with our mission as it not only promotes clean energy practices but also empowers nonprofit organizations to make a positive impact on the environment.

By supporting this bill, we envision several key benefits for our community:

Environmental Impact: Transitioning to renewable energy sources will reduce greenhouse gas emissions, contributing to a cleaner and healthier environment for all Maryland residents.

Economic Growth: This program will create opportunities for small businesses that provide green and renewable energy services, potentially leading to job creation and economic growth within our community.

Community Empowerment: Nonprofit organizations will have the resources they need to invest in sustainable energy systems, allowing them to redirect funds towards their core missions and better serve the community.

Inclusivity: Prioritizing applicants with an annual budget of \$1.0 million or less ensures that smaller nonprofits, including those serving underrepresented communities, can access these benefits.

We are committed to supporting the Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund Bill and encourage your continued efforts to pass this legislation. By doing so, we can collectively contribute to a more sustainable and equitable future for all Maryland residents. Thank you for your dedication to our community and your support for this crucial initiative. We look forward to witnessing the positive impact that this bill will have on our state.

Respectfully,

Carlos Orbe Jr.

Carlos Alberto Orbe, Jr.

SB0169_GREEN_ACT_MLC_FAV.pdf

Uploaded by: Cecilia Plante

Position: FAV



**TESTIMONY FOR SB0169
GREEN AND RENEWABLE ENERGY FOR NONPROFIT
ORGANIZATIONS LOAN PROGRAM AND FUND**

Bill Sponsor: Senator Kagan

Committee: Budget and Tax

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0169 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

It is imperative that all businesses and individuals switch to using clean, renewable energy as soon as possible to reduce our fossil fuel footprint. Our future, and our children's future is riding on it. However, this will be an expensive proposition. Maryland must work hard to ensure that funding is available for those least able to afford the transition. Nonprofit organizations generally struggle to affording the outlay to switch to clean energy, so this bill creates an interest-free revolving loan fund to help them afford to make the switch.

Our members understand that the state is working hard to balance the budget, but we must create the framework to get rid of fossil fuels. It is costing the state a great deal of money to mitigate the damage from climate change, and that amount is growing. The prudent course is to fund the transition to clean energy and encourage everyone to make the switch.

We support this bill and recommend a **FAVORABLE** report in committee.

CDN SB169 FAVORABLE.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



**Testimony SB 169
BUDGET and TAXATION COMMITTEE
January 17, 2024
Position: FAVORABLE**

Dear Chairman Guzzone and Members of the Budget and Taxation Committee

The Community Development Network of Maryland (CDN) is the voice for Maryland’s community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland’s urban, suburban and rural communities.

SB 169 would create an interest-free, revolving loan fund: “Green & Renewable Energy Efficiency for Nonprofits” (G.R.E.E.N) within the Maryland Energy Administration (MEA) to help nonprofits purchase and install clean energy systems.

Nonprofits can play a larger role in Maryland’s transition to Green Energy. This bill provides resources to help organization upgrade aging facilities and invest in newer technologies for heating and cooling as well as green roofs and solar.

Some financial incentives already exist to promote the broad use of renewable energy sources by individuals or businesses. Senate Bill 169 would provide many charitable organizations a realistic the opportunity to make long term investments in their buildings by taking advantage of the benefits of renewable energy sources.

These investments would benefit the public in several ways. Nonprofits can provide more effective services when operating more efficiently with reduced energy costs. The buildings they improve, or any value increase realized when they would be sold, are actually assets that must continue to be used or dedicated for the benefit of the public. Most importantly for everyone, increased use of renewable energy allows them to participate in helping Maryland reach its Green Energy goals.

We urge your favorable report for SB 169.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network

SB 169 - B&T - Jan 17 - Support --- Green and Ren

Uploaded by: Henry Bogdan

Position: FAV

January 17, 2024

Testimony on Senate Bill 169
Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund
Senate Budget and Taxation Committee

Position: Favorable

Maryland Nonprofits is a statewide association of more than 1500 nonprofit organizations and institutions. We are asking you to again support this proposal to establish a Green and Renewable Energy Loan Program to assist nonprofits with investments that will benefit their long-term financial stability and contribute to the state's efforts to maximize the benefits of clean energy.

Nonprofits suffered along with the rest of the private sector throughout the pandemic, with disruption of operations, revenue losses, and workforce shortages. Their financial reserves, in most cases less than adequate even pre-pandemic, have suffered seriously. Even in the best of times, their ability to upgrade facilities or invest in newer technologies has been limited by difficulties in borrowing.

More than ever nonprofits should be encouraged and assisted to play a larger role in Maryland's transition to Green Energy. Significant financial incentives already exist to promote the broad use of renewable energy sources by individuals or businesses. But because the tax code is being used as the vehicle for most of these incentives, they are not as easily accessible to cash-strapped nonprofit organizations.

Senate Bill 169 would provide many charitable nonprofits the opportunity to make long term investments in their buildings taking advantage of the benefits of renewable energy sources. These investments can also benefit the public in several ways. Nonprofits can provide more services when operating more efficiently with reduced energy costs. The buildings they improve, or any value increase realized when they would be sold, are actually assets that must continue to be used or dedicated for the benefit of the public.

Finally, increased use of renewable energy helps the community and the state to reduce reliance on fossil fuels and lessen the threat of global warming.

We urge you to give SB 169 a favorable report.

GREEN Act Testimony 2024.pdf

Uploaded by: Jamie DeMarco

Position: FAV

**Testimony in Support The GREEN Act
SB 169
Senate Education, Energy, and Environment Committee
1/16/2024**

**Jamie DeMarco, Maryland Director
Chesapeake Climate Action Network Action Fund**

On behalf of the Chesapeake Climate Action Network Action Fund, I urge a favorable report on SB169, the GREEN Act.

Maryland is missing our in-state solar energy generation mandates. In 2022 Maryland was required to meet 5.5% of our electricity consumption through in-state solar generation. However, the state only met 3% of our electricity needs from in-state solar generation that year, missing 45% of the mandate. While Maryland's solar generation is growing every year, and even getting 3% from solar is a tremendous achievement, we need to be building solar faster.

Cost is no longer the barrier to building solar. Solar energy is the cheapest bulk energy source available. Siting is now the biggest barrier to deploying solar quickly. The Maryland state legislature should enact comprehensive solar siting reform to make it easier to build large scale solar projects in more places. At the same time, Maryland must also be incentivizing solar on rooftops wherever possible.

A current gap in our incentive structure is for the roofs of nonprofits. As mission driven organizations, many non-profits would like to put solar on their rooftops. However, many lack the access to capital to make the investment in putting solar on their roofs. The GREEN Act will help nonprofits in Maryland to gain access to zero interest loans for solar panels.

By deploying more solar on rooftops the GREEN Act will lower energy costs, reduce air pollution, increase Maryland's energy independence, and help the state meet its climate mandates. We urge a favorable report.

CONTACT
Jamie DeMarco, Maryland Director
jamie@chesapeakeclimate.org, 443-845-5601

SB169_MDSierraClub_fav 17Jan2024.pdf

Uploaded by: Mark Posner

Position: FAV



P.O. Box 278
Riverdale, MD 20738

Committee: Budget and Taxation

Testimony on: SB169 “Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund”

Position: Support

Hearing Date: January 17, 2024

The Maryland Chapter of the Sierra Club supports SB169. This bill would create a zero-interest revolving loan program in the Maryland Energy Administration to support the purchase and installation by nonprofit entities of an electricity- or thermal energy-generating system for on-site use that will (as specified in the bill) assist Maryland in meeting its statutory “environmental and greenhouse gas reduction goals.”

Many nonprofit organizations are prominent in their communities, and their leadership can provide an inspiration for broader change. We appreciate the provision in the bill to prioritize applications from smaller nonprofits, those with budgets of less than \$1 million.

Increased adoption of solar and geothermal renewable energy systems by nonprofit entities would reduce greenhouse gas emissions, and enable more sectors of our State’s economy to participate in achieving our State’s ambitious and critically important greenhouse gas reduction goals. We need all sectors of the economy to join in this undertaking.

We urge a favorable report.

Mark Posner
MPosner5719@gmail.com

Josh Tulkin
Chapter Director
Josh.Tulkin@MDSierra.org

SB 169 Renewable Energy BT FAV FINAL.pdf

Uploaded by: Matt Power

Position: FAV



Written Support

Senate Budget and Taxation Committee *Senate Bill 169 (Kagan) Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund*

Matt Power, President

mpower@micua.org

January 17, 2024

On behalf of the member institutions of the Maryland Independent College and University Association (MICUA) and the nearly 55,000 students we serve, I thank you for the opportunity to provide this written testimony in support of [Senate Bill 169 \(Kagan\) – Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund](#). This bill establishes the Renewable Energy for Nonprofit Organizations Loan Program in the Maryland Energy Administration (MEA). This bill also requires the Governor to include in the annual budget bill for the fiscal year 2026 an appropriation of \$5 million and fiscal year 2027 at least \$5 million minus the fund’s balance on June 30, 2025, to support the operations of the program. This bill also requires the MEA, by July 1, 2024, to develop an advertising campaign for the program by July 1, 2025, to establish guidelines, considerations, and application procedures.

In 2022, the Maryland General Assembly passed the [Climate Solutions Now Act of 2022 \(Senate Bill 528/Chapter 38\)](#), which changes the State’s approach to reducing statewide greenhouse gas (GHG) emissions and addressing climate change. The law establishes new and alters existing energy conservation requirements and expands specified energy efficiency and conservation program requirements. The non-profit sector can play an important role helping the State reduce its greenhouse gas emissions reduction goals. MICUA’s institutions support efforts to help the State achieve reduced GHG emissions in the future. Most MICUA schools comply with the law, and others are developing plans to reach the expected GHG emissions goals. SB 169 would provide an opportunity for MICUA institutions to apply for funds to purchase the necessary equipment and machinery that would qualify as a green and renewable energy system to participate in the statewide initiatives to reduce the State’s GHG emission by 60% in 2031.

We appreciate the effort that the sponsor has made to achieve reduced GHG emissions in Maryland. If you have any questions or would like additional information, please contact Irnande Altema, Associate Vice President for Government and Business Affairs, ialtema@micua.org.

For all of these reasons, MICUA requests a favorable Committee report for Senate Bill 169.

Testimony in support of SB0169.pdf

Uploaded by: Richard KAP Kaplowitz

Position: FAV

SB0169_RichardKaplowitz_FAV
January 17, 2023

Richard Keith Kaplowitz
Frederick, MD 21703

TESTIMONY ON SB#/0169 - FAVORABLE

Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund

TO: Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee

FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of SB#0169, Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund.

As our world continues to heat, 2023 being the hottest year on record, actions taken that assist our nonprofit and community organizations to plan, purchase and install qualifying energy systems at their locations can help mitigate the climate disaster outdated and dangerous systems create in our environment.

My Jewish faith teaches me the consequences of our inaction to follow the commandment of Genesis 1:28 to “Be fruitful, and multiply, and replenish the earth... Those consequences are clearly delineated in Isaiah 24:5-6

5 The land lies defiled under its inhabitants; because they have transgressed the teachings, changed the law and broken the everlasting covenant. 6 Therefore a curse is devouring the land, and its inhabitants are punished for their guilt. It is why those living there waste away, and the people left are few.

Many of the non-profits in Frederick County and throughout the state are in areas in which climate equity has been neglected. Businesses and utilities have deliberately had sites created which exacerbate environmental problems. This bill is an attempt to assist non-profits in becoming models for solutions to long standing environmental harm to the communities being served. The cost of inaction to solve these problems cannot be overstated.

I respectfully urge this committee to return a favorable report on SB#0169.

Senator Kagan SB169 Testimony.pdf

Uploaded by: Sen. Cheryl Kagan

Position: FAV

CHERYL C. KAGAN
Legislative District 17
Montgomery County

—
Vice Chair

Education, Energy, and
the Environment Committee



Miller Senate Office Building
11 Bladen Street, Suite 2 West
Annapolis, Maryland 21401
301-858-3134 · 410-841-3134
800-492-7122 Ext. 3134
Fax 301-858-3665 · 410-841-3665
Cheryl.Kagan@senate.state.md.us

Joint Audit and Evaluation Committee
Joint Committee on Federal Relations

THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund
("G.R.E.E.N.") (SB169)**

Assigned to the Senate Budget & Taxation Committee
Wednesday, January 17, 2024 at 1:00pm

We are in the midst of a climate crisis, and solving it requires the work of governments, nonprofit organizations, and individuals. Existing law makes businesses eligible to receive tax credits for upgrading to renewable energy systems. However, nonprofits— because they are tax-exempt— are excluded.

Upgrading to renewable energy is too expensive for many nonprofit organizations, and there is no financial incentive for them to take on such a high cost. This is a hindrance to achieving the State's climate goals.

This bill— Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund ("G.R.E.E.N.")— would create an interest-free, revolving loan fund housed within the Maryland Energy Administration (MEA). It would help nonprofits transition to renewable energy systems.

"G.R.E.E.N." proposes that in FY 2026, the Governor **may** appropriate five million dollars for the Fund. In FY 2027, the Governor **may** include an appropriation of at least five million dollars minus the remainder from the previous fiscal year.

This bill has passed the Senate unanimously twice. In fact, the 2022 bill inspired part of the Federal Infrastructure Investment and Jobs Act, creating two loan programs to help organizations upgrade to renewable energy— [\\$500](#) million for public schools, and [\\$50](#) million for nonprofits.

The MEA has technical clarifying amendments I support. SB169 gives discretion to MEA to establish regulations, and I am grateful for their willingness to manage this program.

Let's pass the bill again this year, so that the House of Delegates has plenty of time to review, consider, and approve it.

I urge a favorable report on SB169 as amended.

SB169 - MDLCV FWA - Green and Renewable Energy for

Uploaded by: Kristen Harbeson

Position: FWA



January 17, 2024

Kim Coble
Executive Director

2024 Board of
Directors

Lynn Heller, Chair
The Hon. Nancy Kopp,
Treasurer
Kimberly Armstrong
Mike Davis
Candace Dodson-Reed
Verna Harrison
Melanie Hartwig-Davis
Charles Hernick
The Hon. Steve Lafferty
Patrick Miller
Bonnie L. Norman
Katherine (Kitty)
Thomas

SUPPORT WITH AMENDMENTS: SB169 - Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund

Mr. Chairman and Members of the Committee:

Maryland LCV supports SB169 - Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund, and we thank Vice Chair Kagan for her ongoing leadership on this issue.

In 2022 the Maryland General Assembly passed the most ambitious greenhouse gas emissions reduction goals in the country through the Climate Solutions Now Act. In order to confront the climate crisis and reach the emissions reduction goals set forth in that legislation, Maryland must take meaningful action in reducing our reliance on fossil fuels. Additionally, Maryland is striving to meet the goals set in the 2019 Clean Energy Jobs Act which mandates that 14.5% of our renewable energy portfolio must come from solar energy by the year 2030.

This year, this committee will be considering a number of legislative actions that will help us to achieve both of these goals, which must be done with an eye towards ensuring that the principles of Justice 40 are met wherever funding considerations are concerned. SB169 provides one such opportunity.

By providing a revolving loan fund for nonprofit organizations to install renewable energy systems on site, organizations may be able to cut their reliance on fossil fuels and save on energy costs - and contribute to the State's goals. Additionally, since the fund is created as a zero-interest revolving loan fund, rather than as a grant, it ensures that the State dollars will go further. With every repaid loan, that money will be able to be used again to support additional future projects.

While we support the bill's intent, and applaud its innovation, we offer two amendments which we think will improve the program and its effectiveness to serve the Marylanders who will most benefit.

We appreciate the mandate that the program prioritize nonprofits with budgets less than \$1 million. We suggest that the bill add explicit Justice 40 language and prioritize the funding for minority and women run nonprofits, and those that primarily serve low and moderate income households and those who live in overburdened and underserved communities.

Maryland LCV urges a favorable report on this important bill, but requests consideration of our suggested amendment.

SB0169 - FWA (1).pdf

Uploaded by: Landon Fahrig

Position: FWA



Maryland Energy Administration

TO: Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee
FROM: MEA
SUBJECT: SB0169 - Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund
DATE: January 17, 2024

MEA Position: FAVORABLE WITH AMENDMENTS

Senate Bill 169 would create a revolving loan fund within the Maryland Energy Administration (MEA) to benefit nonprofits that install renewable energy assets.

The Green and Renewable Energy for Nonprofit Organizations Loan Program (Program) would create greater opportunities for nonprofits to finance renewable geothermal or solar energy systems. Additionally, the Program applicants can simultaneously apply for other, complimentary State and federal programs.

The structure of the Program is based largely on the Jane E. Lawton Loan Program, already housed within MEA. These similarities will likely result in some operational inefficiencies that will limit the bill's effects on MEA operations and expenses. MEA initially plans to ramp-up lending over a yet undetermined course of time that will allow it to operate as a revolving loan fund; only requiring future injections of capital for expansion of the program.

To the extent that the Strategic Energy Investment Fund, or "SEIF" is used to fund the program in the future, it is likely that that expenditure will have an impact on other MEA programs .

MEA is offering three (3) amendments on the following page that can be described as corrective or even technical. The amendments will provide clarity as to who may legally bind a nonprofit to a Program loan, alter the metric used to define priority applicants, and clarify that MEA has the freedom to set requirements for borrower assurances.

For the foregoing reasons, MEA urges the committee to issue a **favorable report as amended**. For questions or additional information, please contact Landon Fahrig directly at landon.fahrig@maryland.gov or 410.931.1537.

Amendment No. 1 better defines who may commit a nonprofit to a loan.

AMENDMENT NO. 1

On page 3, strike beginning with the second “**THE**” in line 19 down through “**OF**” in line 20 and substitute “**AN AGENT WITH THE LEGAL AUTHORITY TO BIND**”.

Amendment No. 2 ties the metric used to determine program priority to a number that is required in the annual federal tax filing for nonprofits.

AMENDMENT NO. 2

On page 4, in line 10, strike “**AN ANNUAL BUDGET**” and substitute “**TOTAL REVENUE**”.

Amendment No. 3 clarifies that other assurances may be required by the Administration in addition to a promissory note and a plan for repayment.

AMENDMENT NO. 3

On page 4, in line 30, after “**REPAYMENT**” insert “**AND ADDITIONAL ASSURANCES AS REQUIRED BY THE ADMINISTRATION**”.