



Testimony in Strong Support of HB0145/ SB0105 Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund

Committee: ECM

Testimony on: January 23, 2025, at 1:00 PM
Organization: Mizrahi Family Charitable Fund
Submitting: Jennifer Laszlo Mizrahi, Co-Founder
Position: Strong Support

Chair Wilson, Vice Chair Crosby and Committee Members:

Thank you for allowing my testimony today in strong support of HB0145, the Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund. My name is Jennifer Laszlo Mizrahi. I serve as a representative of philanthropy on the Maryland Commission on Climate Change and am co-founder and director of the Mizrahi Family Charitable Fund, established 25 years ago.

In 2024 our family fund supported 66 nonprofit organizations (see <https://mizrahienterprises.com/charitable>). Of those, 71% report that they have intentional policies and practices to minimize their negative impact on climate change. Additionally, 34% report that their goals are specific, measurable and that someone on their team is assigned to both measure their effectiveness and support their success in reducing any negative environmental impacts. However, time and again, we have found that nonprofits cannot afford the upfront costs to implement the climate practices that they want to do which will help Maryland achieve our shared climate goals. This bill will help close that gap for small nonprofits across Maryland.

Nonprofits play a vital role in addressing challenges and serving communities across Maryland. They are integral to Maryland's economy and social fabric. They employ nearly 13% of the state's workforce and provide essential services that reach every corner of our state. From running food banks and shelters to providing healthcare, education, and disaster relief, Maryland's nonprofits are on the front lines of creating resilient communities. Yet, they are often underfunded and

overburdened—a reality made worse by the escalating impacts of climate change and Maryland’s current budget crunch.

SB0105 provides a practical solution to these challenges. By offering no-interest loans to nonprofits for the planning, purchase, and installation of renewable energy systems, this program enables nonprofits to:

1. **Reduce Operating Costs:** Energy-efficient upgrades and renewable systems will lower utility bills, freeing up funds to expand critical services to Marylanders in need.
2. **Enhance Resilience:** Renewable energy systems reduce dependence on fossil fuels and improve nonprofits’ ability to continue operations during climate-related emergencies such as storms and power outages.
3. **Drive Economic Growth:** Supporting green energy projects stimulates local economies, creates clean energy jobs, and positions Maryland as a leader in sustainability.

Moreover, this bill directly supports Maryland’s ambitious climate goals, including achieving net-zero emissions. Nonprofits—whether they run health and disability services, educate our children or support fragile senior citizens—are uniquely positioned to lead by example in reducing greenhouse gas emissions and fostering sustainable practices in the communities they serve.

The urgency of this issue cannot be overstated. As we have seen in Asheville, Los Angeles and other areas, climate catastrophes are costly and devastating. Maryland’s nonprofits are already stretched thin responding to emergencies—from flooding in Annapolis and Ellicott City to rising heatwaves in Baltimore and harm to our farmers and seafood industries. This bill will empower them to proactively address the climate crisis, reducing long-term risks and costs for our state.

As someone who previously founded and led a Maryland-headquartered disability nonprofit, I want to emphasize the unique and disproportionate risks that climate change poses to people with disabilities. Maryland is home to over 669,000 disabled residents, many of whom are extremely vulnerable to extreme weather events:

- Extreme heat or cold can be deadly for individuals with health conditions, especially those reliant on medical devices or temperature-sensitive medications.
- Power outages disrupt access to essential equipment, such as oxygen concentrators and power wheelchairs, leaving individuals stranded or at risk.

- Evacuation challenges during floods, fires, or severe storms often leave people with disabilities with no safe or accessible shelter options.

This bill prioritizes smaller nonprofits with annual budgets under \$1 million, ensuring equitable access to resources for organizations that serve our most vulnerable populations. By doing so, it will help protect not only the people we serve but also the places we love—from the Chesapeake Bay to our historic towns and cities.

Finally, this program will save Maryland money. By helping nonprofits invest in energy-efficient solutions, we reduce their reliance on government subsidies and disaster relief while cutting long-term energy costs. Additionally, leveraging federal funds and public-private partnerships to implement these projects will bring much-needed resources into our state. This proactive approach will alleviate the financial burden on Maryland taxpayers, allowing us to address pressing needs even during a budget crunch.

Maryland's nonprofits are ready and willing to do their part to build a sustainable future. HBO145/SB0105 offers them the tools they need to succeed while creating a win-win for our state's economy, environment, and people. I urge you to support this bill and help us take a crucial step toward protecting Maryland from the growing threats of climate change.

Thank you for your time and consideration.

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