

SB23 - Green and Renewable Energy Efficiency for N

Uploaded by: Abigail Snyder

Position: FAV



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- Suburban Orthodox Congregation
- Temple Beth Shalom
- Temple Isaiah
- Zionist Organization of America
Baltimore District

WRITTEN TESTIMONY

**SB23: Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund – Establishment
Senate Budget & Taxation Committee**

January 21, 2026

SUPPORT

Background: Senate Bill 23 would establish the Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund under the Maryland Clean Energy Center. The fund would be established using \$5 million from the Governor’s proposed budget in FY28. 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 SB23, 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.

Nonprofits should be encouraged and assisted to play a larger role in Maryland’s transition to Green Energy. Many nonprofits want to invest in green projects, but they do not have the capital reserves to fund them. SB23 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, we ask for a favorable report on SB23.**

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.

Testimony_SB0023_CCAN_Baker.docx.pdf

Uploaded by: Brittany Baker

Position: FAV



SB0023- GREEN AND RENEWABLE ENERGY EFFICIENCY FOR NONPROFITS (GREEN) LOAN PROGRAM AND FUND

TESTIMONY OF BRITTANY BAKER, MARYLAND POLICY DIRECTOR, CHESAPEAKE CLIMATE ACTION NETWORK

HEARING DATE: JANUARY 21, 2026, AT 10:00 AM

Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee,

On behalf of the Chesapeake Climate Action Network (CCAN), I respectfully submit this testimony in **strong support** of **SB0023**, *the Green and Renewable Energy for Nonprofit Organizations (GREEN) Loan Program and Fund*. CCAN is the first grassroots, nonprofit organization dedicated exclusively to fighting climate change in the Chesapeake Bay region, with thousands of members and supporters across Maryland, Virginia, and Washington, D.C.

At CCAN, we understand that solving the climate crisis and advancing justice are inseparable. The same communities hit first and worst by climate disasters—low-income neighborhoods, communities of color, and frontline workers—are the communities our nonprofit partners serve every day. Through years of grassroots organizing alongside these frontline communities and mission-driven organizations, we've identified a critical barrier: budget constraints prevent even climate-committed nonprofits from making the clean energy investments our emergency demands.

The numbers illustrate the urgency. Maryland has experienced 85 climate-related disasters since 1980, costing between \$10 and \$20 billion in recovery.¹ As climate impacts accelerate, so do energy costs—BGE customers saw bills jump \$250 annually in 2025, a 12% increase². Maryland nonprofits are caught in this problem: facing both rising demand for their services due to climate disasters and increasing consumer costs and rising operational costs that limit their capacity to respond. **SB0023** directly removes this barrier by providing nonprofits with accessible, no-interest financing for energy efficiency improvements as well as installing renewable energy systems.

Ultimately, this program is not simply about reducing operating cost, though that benefit is significant. It is about ensuring that the organizations serving Maryland's most vulnerable communities—including nonprofits working on climate justice, public health, housing stability, and disaster response—have the infrastructure resilience to continue their essential work during increasingly frequent climate emergencies. When nonprofits can upgrade aging HVAC systems, improve building efficiency, and install renewable

¹ Maryland Comptroller's Office, "State Spending Series: Climate Change Costs" (April 2025), <https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/research/state-spending-series-climate-change-costs-april-2025.pdf>

² Maryland League of Conservation Voters, "Why Maryland's Power Bills Are Rising" (June 2025), <https://www.marylandconservation.org/2025/06/26/why-marylands-power-bills-are-rising-and-what-we-can-do-about-it>



energy systems, they reduce both their operational costs and carbon footprint while strengthening their ability to serve communities when it matters most.

We urge a favorable report on **SB0023**.

Thank you for your consideration.

SB 023 Green and Renewable Energy Efficiency for N

Uploaded by: Chris Parts

Position: FAV



19 January 2026

The Honorable Senator Guy Guzzone
Chair of the Budget and Taxation Committee
2 West
Miller Senate Office Building
Annapolis, Maryland 21401

Re: Letter of Support for SB 023
Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund-
Establishment

Dear Chair Guzzone and members of the Budget and Taxation Committee:

I am writing to voice AIA Maryland's support for Senate Bill 023 – Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund-Establishment. AIA Maryland represents nearly 2,000 architects in the state of Maryland and advocates for the profession and the quality of the built environment. Many of our architect members play an important role in planning, design, and building system updates for low to moderate income multifamily residences. Adding zero interest loans to the funding options these properties have, to meet their Greenhouse Gas Reduction Goals, creates a pathway that may result in beneficial electrification, weatherization or other GHG reduction measures that would allow residents to live in a cleaner/healthier environment and it may allow them to live with a considerably lower energy burden.

Maryland residents are acutely aware of the rapidly increasing utility costs and the higher energy burden that rate increases place on the low to moderate income community. This legislation may enable a greater breadth of GHG reduction measures to occur in low to moderate income properties and provide direct benefits to Maryland residents.

The key points of this legislation are:

- Adding loans to this GHG reduction program, broadens financing options to it easier for implementing projects.
- Deferred repayments and maturities of these loans may align well with anticipated payback periods of upgrades or greater flexibility of building envelope upgrades which may allow more flexibility than grant programs, and may yield a benefit for the expected useful life of the building, not just that time frame of equipment within the building.
- More residents may benefit sooner by living in healthier environments and having a lower monthly energy burden with GHG upgrades to properties.
- In a time when state budgets are tight, this simply provides greater flexibility in developing or updating properties without an added public burden.

As an example, I am currently working on a 4 story 90 unit affordable housing renovation in Baltimore City. This project has through-wall heating and cooling units and the flat roof of the building is virtually clear. A zero interest loan for this project would enable the owner to install solar panels on the roof of the building and generate more than enough electricity to serve the needs of the entire building electrical load. The owner is working on a power purchase agreement wherein a vendor will supply and maintain solar panels

on the roof of the building in exchange for reduced rates for the common space and resident use. A loan that this program could provide the owner with a better option. It would enable the owner to purchase and install the solar array themselves. This would allow the owner and residents to have virtually no electrical costs for the 25+ year anticipated useful life of the panels.

This bill makes it easier to update properties and building systems through a broader path toward achieving the statewide Greenhouse Gas reduction goals established in the Climate Solutions Now Act of 2022. This legislation helps meet GHG reduction targets, it helps many of our residents who are most acutely affected by energy rate increases, and it has no additional impact on state funding needs. We are pleased to support this bill and we ask for your to vote in favor of SB 023.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Parts', with a long horizontal line extending to the right.

Chris Parts, AIA
Director, Past President, AIA Maryland

Testimony of Deborah Cohn on GREEN Loan Program SB

Uploaded by: Debbie Cohn

Position: FAV

Committee: Budget and Taxation

Testimony on: SB0023-Green and Renewable Energy Efficiency for
Nonprofits (GREEN) Loan Program and Fund - Establishment

Submitting: Deborah A Cohn

Position: Favorable

Hearing Date: January 19, 2026

Dear Chair and Committee Members:

Thank you for allowing my testimony today in support of SB0023, the Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund. The Maryland Clean Energy Center (MCEC) has financial strategies (including loans) allowing it to serve as a catalyst to encourage development of clean renewable energy. Many nonprofit organizations, including many faith organizations, which typically have limited funds to support their primary goals, would like to serve as a model to their members and their communities, on how to save energy costs and improve air quality. This bill would authorize MCEC to create a revolving loan fund to support these nonprofit organizations deploy non-polluting electricity generating systems such as rooftop solar, and invest in building energy efficiency system improvements, such as repairing or replacing leaking windows and doors or replacing aging ventilation systems with more efficient air or geothermal sourced heat pumps. The bill also authorizes the Strategic Energy Investment Fund, charged with supporting deployment of non-polluting, more efficient building energy systems and renewable energy, to provide MCEC resources to create this revolving loan fund.

Maryland has consistently failed to meet its targets for solar energy generation. It also has ambitious goals to reduce greenhouse gas emissions in its buildings sector. Many nonprofit organizations are eager to contribute to these goals but need adequate financing. SB0023 helps those organizations obtain financial resources structured to their own financial ability to help Maryland meet these state goals. For this reason I urge the Committee to issue a FAVORABLE report on SB0023.

SB 23 GREEN Loan Program & Fund - FAV - Chaberton.

Uploaded by: Duwane Rager

Position: FAV



January 19, 2026

RE: Senate Bill (SB) 23: Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund – Establishment - Favorable

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

Introduction: Thank you for the opportunity to submit written testimony in support of SB 23. Chaberton Energy is a Maryland-based distributed energy developer focused on community solar and storage. A public benefit corporation, Chaberton is one of the largest developers in the Maryland Community Solar Energy Systems (“CSEGS”) Program. Chaberton has over 200 Megawatts of community solar, commercial solar, and storage in active development here in Maryland. With a total development pipeline of more than one Gigawatt and over 100 Megawatts of projects completed, Chaberton is one of the fastest growing energy companies in the nation, ranked 53rd on the 2025 and 34th on the 2024 Inc. 5000 lists.

Background: SB 23 would establish the GREEN Loan Program and Fund administered by the Maryland Clean Energy Center. This program provides no-interest loans to nonprofit organizations for installing energy systems and improving energy efficiency. Beginning in Fiscal Year (FY) 2028 and at the discretion of the Governor, this fund may be \$5 million annually.

Comments: Vice Chair Kagan said it well in her written testimony supporting her 2025 SB 105: GREEN Loan Program & Fund when she wrote that it takes “governments, industry, individuals... and nonprofits” to solve the current climate crisis.¹ Additionally, a growing, nationwide energy crisis furthers the need for programs and funds like the one created in this legislation.

As part of the industry, Chaberton takes its role in this seriously. We strongly support assistance like that of the proposed GREEN Program & Fund. Installing energy systems and improving energy efficiency ultimately relieve demand on the grid. In turn, this reduces Maryland’s reliance on increasingly expensive, imported energy through PJM. Combined with expanding development of distributed generation and storage projects like those Chaberton deploys, Maryland can continue making large strides in bringing relief to ratepayers and being better environmental stewards. To that extent, Chaberton would support additional efforts to subscribe nonprofits participating in the GREEN Program in Community Solar projects, bringing further relief to the grid and financial relief to nonprofits supporting our communities.

Conclusion: For the reasons stated above, Chaberton respectfully urges a favorable report on SB 23. Thank you for your time and consideration. Please do not hesitate to reach out should the Committee have any questions.

¹ https://mgaleg.maryland.gov/cmte_testimony/2025/bat/17WU3vkl0Dmf6YQnatH2teB4k_tS2a0b.pdf

Testimony of Elise Saltzberg in favor of SB 23.pdf

Uploaded by: Elise Saltzberg

Position: FAV



To: Senate Budget & Taxation Committee

For: SB 23 Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund -- Establishment

Date: January 19, 2026

Testimony of: Elise Saltzberg, Saltzberg Consulting

Contact information: 410-486-3603 (office) 410-236-0758 (cell)

elise@saltzbergconsulting.com

Thank you for the opportunity to present this testimony in favor the establishment of the Green and Renewable Energy Efficiency for Nonprofits Loan Program and Fund.

I have worked as a fundraising consultant for dozens of nonprofit organizations in Maryland since 2000, and I am submitting testimony on their behalf – as well as on behalf of the 37,000 other nonprofits in the State of Maryland.

The GREEN Loan Program and Fund would provide no-interest loans to nonprofits so they can purchase, install, repair, replace, or update equipment and/or windows, doors, etc. to improve the energy efficiency of their facilities. This Program and Fund will be especially helpful to smaller nonprofits (i.e. those with budgets under \$1 million) that might not have ready access to other financial options.

The tax code provides financial incentives for individuals, households, and for-profit businesses to upgrade their residences and commercial properties. However, since nonprofit organizations generally don't pay these taxes, they are usually not eligible for the types of tax credits available to for-profit entities. The GREEN Loan Program and Fund could be a terrific way for these organizations to improve their energy efficiency, which would save them money and reduce their contribution to global warming.

Thank you again for the opportunity to present this testimony.

ECA Testimony SB0023.pdf

Uploaded by: Frances Stewart

Position: FAV



SB0908- SUPPORT
Frances Stewart, MD
Chapter Co-leader
Elders Climate Action Maryland
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SB0023, the Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund

Meeting of the Budget and Taxation Committee

January 21, 2026

Dear Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee, on behalf of Elders Climate Action Maryland, I urge a favorable report on SB0023, the Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund.

Elders Climate Action is a nationwide organization devoted to ensuring that our children, grandchildren, and future generations have a world in which they can thrive. The Maryland Chapter has members across the state.

Nonprofits in Maryland provide a wide spectrum of essential services for all of us. Many of these services are particularly important for elders and for our grandchildren. Our nonprofit organizations are facing serious challenges from our current economic situation and cuts in Federal funding. Many would like to improve the energy efficiency of their buildings and move to renewable energy. Those changes would decrease their operating costs and make more funds available for the services they provide, but the upfront costs are often prohibitive.

Making those changes would improve resilience in the face of severe weather events and allow them to be even greater resources to their communities. Becoming more energy efficient and using clean renewable energy also decreases air pollution and helps to stabilize our climate. That is important for the health and well-being of everyone in Maryland, especially children and elders.

SB0023 would provide no-interest loans to non-profits for the planning, purchase and installation of renewable energy systems and energy-efficiency improvements. It would be an

effective, fiscally responsible way to help our nonprofits to continue to provide essential services and to help all of us as we deal with the dangers of a changing climate. We strongly urge the committee to give SB0023 a favorable report.

Thank you.

SB 23 - Jan 21- SUPP - B&T - Green and Renewable

Uploaded by: Henry Bogdan

Position: FAV

Testimony on Senate Bill 23
Green and Renewable Energy for Nonprofit Organizations Loan Program and Fund
Senate Budget and Tax Committee

Position: Favorable

Maryland Nonprofits is a statewide association of almost 2000 nonprofit organizations and institutions. We are asking once again that you 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. 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 23 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.

It is important note that the program funding does not take effect until FY 28, and may be sourced from special energy-related funds.

We urge you to give Senate Bill 23 a favorable report.

testimony in favor of GREEN - 2026 Senate Mizrahi

Uploaded by: Jennifer Mizrahi

Position: FAV



Testimony in Strong Support of [SB0023](#) Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund

Committee: Senate Budget and Taxation
Hearing Date: January 21, 2026, at 10:00 AM
Organization: Mizrahi Family Charitable Fund
Submitted by: Jennifer Laszlo Mizrahi, Co-Founder
Position: Strong Support

Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee:

Thank you for the opportunity to submit testimony in strong support of [SB0023](#), the *Green and Renewable Energy Efficiency for Nonprofits (GREEN) 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 the co-founder and director of the **Mizrahi Family Charitable Fund**, which our family established 26 years ago.

In 2024, our family fund supported **66 nonprofit organizations**, including many in Maryland (see <https://mizrahienterprises.com/charitable>). Of those organizations, **71% reported having intentional policies and practices to reduce their negative environmental impacts**, and **34% report having specific, measurable goals with staff assigned to track and implement those efforts**. We are still looking at our 2025 data, but it has not changed much.

Despite this strong commitment, we repeatedly see the same barrier: **nonprofits often cannot afford the upfront costs** required to implement clean energy and energy-efficiency projects—even when those investments would save money over time. SB0023 helps close that gap for nonprofits across Maryland, particularly smaller organizations with limited resources.

Nonprofits are a cornerstone of Maryland’s economy and social infrastructure. They employ nearly **13% of the state’s workforce** and deliver essential services in every community—from food banks and shelters to healthcare, education, disability services, and disaster response. Yet nonprofits are frequently underfunded and overburdened, a challenge intensified by extreme weather events and Maryland’s current budget constraints.

SB0023 offers a smart, fiscally responsible solution by providing **no-interest loans** to nonprofits for the planning, purchase, and installation of qualifying renewable energy systems and energy-efficiency improvements. This program will enable nonprofits to:

- 1. Reduce Operating Costs**

Energy efficiency upgrades and clean energy systems lower utility bills, allowing nonprofits to redirect scarce dollars toward core services for Marylanders in need.

2. **Enhance Resilience**

On-site renewable energy and efficiency improvements reduce dependence on fossil fuels and help nonprofits continue operating during power outages and severe weather events.

3. **Strengthen Maryland's Economy**

Investing in clean energy projects supports local contractors, creates good-paying clean energy jobs, and reinforces Maryland's leadership in innovation and sustainability.

This bill also directly advances Maryland's climate and public health goals. Nonprofits—whether serving people with disabilities, educating our children, caring for seniors, or responding to emergencies—are uniquely positioned to model practical, community-based solutions while reducing pollution and energy costs.

The urgency is clear. From flooding in Annapolis and Ellicott City to rising extreme heat in Baltimore and growing threats to our farmers and seafood industries, climate-driven disasters are already straining nonprofit capacity and public budgets. Helping nonprofits invest proactively in resilience will reduce long-term costs and risks for the state.

As someone who previously founded and led a Maryland-based disability nonprofit, I want to underscore the **disproportionate risks faced by people with disabilities**. Maryland is home to more than **669,000 residents with disabilities**, many of whom face life-threatening challenges during extreme weather events:

- Extreme heat or cold can be deadly for individuals with underlying health conditions or temperature-sensitive medications.
- Power outages disrupt access to critical medical equipment such as oxygen concentrators and power wheelchairs.
- Evacuations during floods or storms often fail to provide accessible transportation or shelter options.

SB0023 appropriately prioritizes **smaller nonprofits**, including those with annual budgets under \$1 million, helping ensure equitable access to resources for organizations serving Maryland's most vulnerable populations.

Finally, this program will **save Maryland money**. By reducing nonprofits' long-term energy costs and vulnerability to disasters, the state can decrease reliance on emergency aid and government subsidies. Leveraging federal funding and public-private partnerships will further stretch state dollars—an especially important benefit during a budget crunch.

Maryland's nonprofits are ready to lead. **SB0023 provides the tools they need** to cut costs, improve resilience, protect vulnerable residents, and strengthen our communities. I urge the committee to give SB0023 a favorable report.

Thank you for your time and consideration.

Contact Information: Jennifer Laszlo Mizrahi

Web: <https://mizrahienterprises.com/charitable>; JLM@LaszloStrategies.com

SB0023 - 2026 - Sierra Club testimony.pdf

Uploaded by: Josh Tulkin

Position: FAV



P.O. Box 278
Riverdale, MD 20738

Committee: Budget and Taxation

**Testimony on: SB0023 “Green and Renewable Energy Efficiency for Nonprofits
(GREEN) Loan Program and Fund - Establishment”**

Position: Support

Hearing Date: January 21, 2026

The Maryland Chapter of the Sierra Club supports SB0023. This bill would create a zero-interest revolving loan program in the Maryland Energy Administration to support the planning, purchase, and installation by nonprofit entities of an electricity- or thermal energy-generating system for on-site use, as well as actions that improve energy efficiency, that will (as specified in the bill) assist Maryland in meeting its statutory “environmental and greenhouse gas reduction goals.” The program established by this bill will encourage clean energy expansion and innovation, thus aligning well with the statutory purpose of the Strategic Energy Investment Fund (SEIF).

Many nonprofit organizations play a prominent role 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 renewable energy systems and energy efficiency measures 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 important greenhouse gas reduction goals. We need all sectors of the economy to join in this undertaking.

We urge a favorable report.

Matt Sehrsweeney
Climate Campaign Representative
Matt.sehrsweeney@mdsierra.org

Josh Tulkin
Chapter Director
Josh.Tulkin@mdsierra.org

SB23 - MDLCV FAV_ Green and Renewable Energy Effic

Uploaded by: Kristen Harbeson

Position: FAV



**MARYLAND
LEAGUE OF
CONSERVATION
VOTERS**

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Executive Director

January 21, 2026

**SUPPORT SB23 - Green and Renewable Energy Efficiency for Nonprofits
(GREEN) Loan Program and Fund - Establishment**

Mr. Chairman and Members of the Committee:

Maryland LCV supports SB23 - Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund - Establishment, and we thank Vice Chair Kagan for her ongoing leadership on this issue.

In 2022, the Maryland General Assembly passed an ambitious greenhouse gas emissions reduction goal through the Climate Solutions Now Act. In order to confront the climate crisis and achieve the health and economic benefits outlined in Maryland's Climate Pollution Reduction Plan, Maryland must take meaningful action in reducing our reliance on fossil fuels. Energy efficiency upgrades, supported by this legislation, help meet this goal as well as assisting with the challenges of affordability in the face of rising energy costs.

By providing a revolving loan fund for nonprofit organizations to install renewable energy systems on site, or increase energy efficiency, organizations will be able to save on energy costs as well as cut their reliance on fossil fuels. 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. It's a win-win for the economy and the environment.

Maryland LCV urges a favorable report on this important bill.

30 West Street, Suite C
Annapolis, MD 21401
Phone: 410-280-9855

www.mdlcv.org

SB0023 - Green and Renewable Energy for Nonprofit

Uploaded by: Laurie McGilvray

Position: FAV



Testimony on: SB0023 - Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund - Establishment

Committee: Budget and Taxation

Organization: Maryland Legislative Coalition Climate Justice Wing

Submitting: Laurie McGilvray, Co-Chair

Position: Favorable

Hearing Date: January 21, 2025

Dear Chair Guzzone, Vice Chair Rosapepe, and Committee Members:

We are providing our testimony today in strong support of SB0023, the Green and Renewable Energy for Nonprofit Organizations (GREEN) Loan Program and Fund. The Maryland Legislative Climate Justice Wing is a statewide coalition of nearly 30 grassroots and professional organizations focused on climate justice and we urge you to vote favorably on SB0023.

This bill represents a critical step in helping Maryland achieve its ambitious climate goals while empowering our nonprofit community to be leaders in sustainability and benefit from more affordable utility bills. SB0023 provides a unique opportunity to engage nonprofit organizations in innovative solutions and support broad participation in energy efficiency and renewable energy.

Nonprofit organizations serve as vital connectors, addressing the needs of our most vulnerable populations and fostering local engagement. Yet, many nonprofits lack the resources to adopt renewable energy technologies or implement energy efficiency measures. By establishing a targeted loan program, this bill removes financial barriers, enabling nonprofits to access and install clean energy systems and reduce operational costs. It will free up resources to meet their missions even more effectively.

The economic benefits of this legislation are equally compelling. Transitioning to green energy will stimulate job creation, including in manufacturing, installation, and maintenance of renewable energy systems. Local contractors, electricians, and other skilled workers stand to benefit, further strengthening Maryland's economy. By investing in energy efficiency and green energy, SB0023 sends a powerful message that sustainability is achievable and practical for organizations of all sizes. This program will inspire more Marylanders—businesses, schools, and communities—to benefit from lower bills while adopting smart energy solutions.

Finally, the bill's emphasis on utilizing the Maryland Strategic Energy Investment Fund and proposing dedicated funding in starting in FY 2028 underscores a prudent and forward-looking approach to sustainable growth. This initiative not only supports our environmental objectives

but ensures a more equitable energy transition, helping nonprofits lower their energy costs while contributing to a cleaner, healthier Maryland.

For these reasons we urge a favorable report on SB0023 so we can empower Maryland's nonprofits to meaningfully contribute to a sustainable future and stronger economy.

350MoCo

Adat Shalom Climate Action

Cedar Lane Unitarian Universalist Church Environmental Justice Ministry

Chesapeake Earth Holders

Chesapeake Physicians for Social Responsibility

Climate Parents of Prince George's

Climate Reality Project

ClimateXChange – Rebuild Maryland Coalition

Coming Clean Network, Union of Concerned Scientists

DoTheMostGood Montgomery County

Echotopia

Elders Climate Action

Fix Maryland Rail

Glen Echo Heights Mobilization

Greenbelt Climate Action Network

HoCoClimateAction

IndivisibleHoCoMD

Maryland Legislative Coalition

Mizrahi Family Charitable Fund

Mobilize Frederick

Montgomery County Faith Alliance for Climate Solutions

Montgomery Countryside Alliance

Mountain Maryland Movement

Nuclear Information & Resource Service

Progressive Maryland

Safe & Healthy Playing Fields

Takoma Park Mobilization Environment Committee

The Climate Mobilization MoCo Chapter

Unitarian Universalist Legislative Ministry of Maryland

SB0023 GREEN.pdf

Uploaded by: Lee McNair

Position: FAV

Testimony in favor of SB0023 Green and renewable energy efficiency for nonprofits – loan program and fund

As Unitarian Universalists, we support SB0023 because the target organizations of this bill are smaller non-profits with limited resources and cannot afford up-front costs to implement cost-saving energy efficiency and clean energy improvements yet they provide many essential services in every community in Maryland while also employing more than 12% of Maryland's workforce. These non-profits provide food banks and food services, healthcare and disability services, shelters and disaster response teams yet are often underfunded and overburdened especially now with our budget constraints and more frequent extreme weather events.

SB0023 is a fiscally responsible solution that provides no-interest loans for renewable energy and energy efficiency improvement projects for these non-profits.

We urge the committee to provide a favorable report for SB0023.

Thank you for providing this opportunity to testify and for your time and consideration.

01/19/2026

Lee McNair

Cedar Lane Unitarian Universalist Environmental Justice Ministry

SB0023_GREEN-Loan_BnT_HoCoCA_FAV.pdf

Uploaded by: Liz Feighner

Position: FAV



HoCoClimateAction.org
Howard County, Maryland

[SB0023](#) - Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund
Hearing Date: January 21, 2026
Bill Sponsor: Senator Kagan
Committee: Budget and Taxation
Submitting: Liz Feighner for Howard County Climate Action
Position: Favorable

[HoCo Climate Action](#) is a [350.org](#) local chapter and a grassroots organization representing approximately 1,400 subscribers. We are also a member of the [Climate Justice Wing](#) of the [Maryland Legislative Coalition](#). Our organization works with residents and ally organizations to promote a safe climate and clean energy future.

We urge you to vote favorably on the **Green and Renewable Energy for Nonprofit Organizations (GREEN) Loan Program and Fund, [SB0023](#)**, which would enable nonprofits to access no-interest loans to install clean-energy systems and reduce operational costs.

Our organization has worked extensively on building electrification to ensure a safe climate and to help Maryland achieve its ambitious climate goals, including net-zero emissions. Many nonprofits lack the resources to adopt renewable-energy technologies or implement energy-efficiency measures. By establishing a targeted loan program, this bill would remove financial barriers, enabling nonprofits to access and install clean-energy systems and reduce operational costs. It will free up resources to meet their missions even more effectively.

This legislation will also help the communities that non-profits serve. Besides providing a safe environment, free of dangers of burning fossil fuels in buildings, transitioning to green energy will stimulate job creation, including in manufacturing, installation, and maintenance of renewable-energy systems. Local contractors, electricians, and other skilled workers stand to benefit, further strengthening Maryland's economy. By investing in energy efficiency and green energy, SB0023 sends a powerful message that sustainability is achievable and practical for organizations of all sizes. This program will inspire more Maryland businesses, schools, and communities to adopt smart-energy solutions while benefitting from lower bills.

This initiative not only supports our environmental objectives but ensures a more equitable energy transition while contributing to a cleaner, healthier Maryland with a sustainable future and stronger economy.

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

Howard County Climate Action
Submitted by Liz Feighner, Steering and Advocacy Committee
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Testimony in support of SB0023 - Green and Renewab

Uploaded by: Richard KAP Kaplowitz

Position: FAV

01/21/2026

Richard Keith Kaplowitz
Frederick, MD 21703

TESTIMONY ON SB#/0023- POSITION: FAVORABLE

**Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund
– Establishment**

TO: Chair Guzzone, Vice Chair Rosapepe, and members of the Budget & Taxation Committee
FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0023, Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund – Establishment

If Maryland is to meet its clean, renewable energy goals, this is a bill that moves us in that direction. Clean energy has proven itself to be a powerful driver of economic development in Maryland, including job creation. Using more renewable energy will give Maryland cleaner air and water, helping to protect our residents from the harm of fossil fuel pollution. That’s why a broad and diverse coalition of environmentalists, public health officials, business leaders, labor leaders, faith leaders, academics, low-income advocates, and social justice advocates have come together to call on Maryland’s leaders to significantly expand the state’s Renewable Portfolio Standard (RPS) policy.¹

The intent of this bill is towards establishing the Green and Renewable Energy for Nonprofit Organizations Loan Program in the Maryland Energy Administration to provide financial assistance in the form of no-interest loans to nonprofit organizations for the planning, purchase, and installation of qualifying energy systems. It will further assist the state in establishing the Green and Renewable Energy for Nonprofit Organizations Loan Fund. It hopes to accomplish that by altering the uses of the Maryland Strategic Energy Investment Fund. It also authorizes and directs the Governor to include \$5,000,000 in the fiscal year 2028 budget for the Fund.

In the face of a Federal Government in which commitment to clean energy and environmental protection is likely to be severely restricted or abandoned it is on Maryland to do what we can in our state to continue to move on our climate and energy goals. We should view this as an investment, not an expense, in reaching the desired future.

I respectfully urge this committee to return a favorable report on SB#/0023.

¹ <https://ccanactionfund.org/maryland/double-wind-solar/#:~:text=In%202017%2C%20the%20Maryland%20General,2030%20and%20100%25%20by%202040.>

Sen. Kagan SB23_ Green and Renewable Energy for No

Uploaded by: Sen. Cheryl Kagan

Position: FAV

CHERYL C. KAGAN
Legislative District 17
Montgomery County

Vice Chair
Education, Energy, and
the Environment Committee

Joint Audit and Evaluation Committee
Joint Committee on Federal Relations



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony SB23: Green and Renewable Energy for Nonprofits (“G.R.E.E.N.”)

Loan Program and Fund

Senate Budget & Taxation Committee
Wednesday, January 21, 2026, 10 AM

We are in the midst of a Climate Crisis, and solving it requires the engagement of governments, industry, individuals... and nonprofit organizations.

Upgrading to renewable energy can be expensive. Yet, these investments are needed to meet our clean energy goals and will ultimately save money. According to the Environmental and Energy Study Institute, [energy costs are the second-highest operational expense for many nonprofits](#).

Individuals and businesses can access tax credit incentive programs to make conversion more affordable. However, our 41,000+ tax-exempt organizations are ineligible for those benefits. Our solution is an interest-free, revolving loan program.

For the **past four years**, I’ve sponsored-- and the Senate has passed-- a bill that would create a pathway for 501(C)(3) nonprofits to help solve our Climate Crisis. Think of food pantries, veterans’ homes, fire stations, and performing arts centers. G.R.E.E.N. would reduce operational costs for nonprofits **and** reduce their carbon footprint with solar panels or geothermal heat pumps, for example.

When I called Congressman Jamie Raskin in 2022 about this bill, it inspired him to create two new programs within the federal Infrastructure Investment and Jobs Act. The U.S. Department of Energy established “Renew America’s Nonprofits” and “Renew America’s Schools,” distributing \$500 million to K-12 public schools and \$50 million to nonprofits to make energy efficiency upgrades to their facilities. Demand far exceeded available funds. Sadly, this program was eliminated by the new federal administration in 2025.

SB23 would establish a revolving, interest-free loan fund at the Maryland Clean Energy Center (MCEC). A participating nonprofit would contribute 10% of the project's cost and repay loans through savings generated by newly installed technologies. Priority would be given to applicants with annual budgets below \$1 million. This form of funding would ensure a reliably solvent structure-- even in tight fiscal times.

In October 2025, the Maryland Energy Administration announced \$36 million in grants from the Strategic Energy Investment Fund for the [Decarbonizing Public Schools Program](#). Let’s fund the Green and Renewable Energy for Nonprofits “G.R.E.E.N.” in a similar way and

support our remarkable nonprofits that serve people in all of our communities... hopefully for the fifth and final time!

I urge a favorable report on SB23.

B&T_SB0023_FWA_MCEC_2026_01_21.pdf

Uploaded by: Pamela Powers

Position: FWA



I. Katherine Magruder
Executive Director
ikm@mdcleanenergy.org
301-314-6061

Maryland Clean Energy Center (MCEC) was created as a not-for-profit corporate instrumentality of state in 2008 through an act of the Maryland General Assembly.

MCEC focuses on an economic development mission to advance the adoption of clean energy and energy efficiency products, services, and technologies with associated jobs, wages, and tax revenue for Maryland. MCEC leverages private capital and private sector capabilities; facilitates the commercialization of innovative advanced energy technologies; implements climate justice initiatives, strives to reduce energy costs for consumers, and drives reductions in greenhouse gas emissions associated with the use of fossil fuels.

SB0023 – Green and Renewable Energy for Nonprofits (GREEN) Loan Program and Fund - Establishment

Hearing Date: Wednesday, January 21, 2026
Committee: Senate Budget & Taxation Committee
Recommendation: FAVORABLE WITH AMENDMENT REPORT

MCEC supports the intent and purpose of this legislation and is aligned in efforts to seek solutions to provide access to affordable capital for Nonprofit Organizations for the planning, purchase, and installation of qualifying energy systems. The program proposed in this bill calls for no-interest loans to be made to qualified entities in a revolving fund. As a state green bank, MCEC holds, manages, accounts for while investing and reinvesting funds.

The Climate Solutions Now Act of 2022 created the Climate Catalytic Capital (C3) Fund to be administered by the Maryland Clean Energy Center (MCEC) with \$5M of funding allocated in the Governor’s Budget each of the next three years, beginning in FY 2024. The C3 Fund is governed by an Investment Oversight Committee appointed by the MCEC Board of Directors and chaired by Comptroller Brooke Lierman. MCEC worked for three years developing a strategy, application process, and criteria for the selection of projects for the C3 Fund, as well as the use of public funds to attract greater private capital for projects designed to mitigate the effects of climate change through greenhouse gas emission reduction and climate adaptation.

The program proposed in SB0023 could be served by the C3 Fund in a complimentary and efficient manner with the proposed funding investment. As MCEC is audited independently of the state, funds must flow directly to the Center for management. MCEC respectfully requests the legislation be amended to allow the funds to flow directly to MCEC to be held, managed, invested, and reinvested as the Center invests money.

MCEC has demonstrated experience managing loan programs, including the Clean Energy Advantage Loan Program for homeowners, the Maryland Property Assessed Clean Energy (PACE) loan program serving commercial and nonprofit entities, and the Maryland Clean Energy Capital Program (MCAP) financing projects for municipal and institutional entities. **MCEC proactively pursues federal and philanthropic grant resources that could be effectively braided with the proposed Green and Renewable Energy for Nonprofit Organizations Fund to assist nonprofit organizations with clean energy and resilience improvement measures.**

MCEC supports SB0023 with an amendment allowing the Maryland Clean Energy Center to administer the fund while holding, managing, investing, and reinvesting the fund as intended through the Climate Catalytic Capital (C3) Fund.

MCEC urges a favorable with amendment report and thanks Vice Chair Kagan for her leadership in sponsoring this legislation.