



**Testimony in Strong Support of HB0695 / SB0023
Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan
Program and Fund**

Committee: House Environment and Transportation Committee

Hearing Date: February 17, 2026, at 1:00 PM

Organization: Mizrahi Family Charitable Fund

Submitted by: Jennifer Laszlo Mizrahi, Co-Founder

Position: Strong Support

Chair and Members of the Committee:

Thank you for the opportunity to submit testimony in strong support of **HB0695**, cross-filed with **SB0023**, establishing 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](https://mizrahienterprises.com/charitable), 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% reported having specific, measurable goals with staff assigned to track and implement those efforts. We are still reviewing our 2025 data, but it has not changed significantly.

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. **HB0695 / SB0023** help 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.

HB0695 / SB0023 offer 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 legislation 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.

HB0695 / SB0023 appropriately prioritize 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. **HB0695**, cross-filed with **SB0023**, provide the tools they need to cut costs, improve resilience, protect vulnerable residents, and strengthen our communities. I respectfully urge the Committee to give HB0695 a favorable report.

Thank you for your time and consideration.

Contact Information:

Jennifer Laszlo Mizrahi

Web: <https://mizrahienterprises.com/charitable>

Email: JLM@LaszloStrategies.com