

SB 023/HB 695: Green and Renewable Energy Efficiency for Nonprofits (GREEN) Loan Program and Fund - Establishment: Please vote to **OPPOSE** this bill.

Dear Environment & Transportation Committee:

I am writing as a concerned resident of Maryland to strongly oppose **SB 023/HB 695**.

While energy efficiency can be beneficial for some organizations, this bill is the wrong approach for several reasons:

- **Misuse of taxpayer resources:** It diverts limited state funds, including \$5 million in direct appropriations and money from existing energy funds — to provide **interest-free loans** to private nonprofits. Taxpayers should not be forced to subsidize the capital projects of selected nonprofits at zero cost to the borrowers.
- **Opportunity cost:** These dollars could instead support core state priorities such as public safety, education, transportation infrastructure, or broad-based tax relief for all Maryland families and businesses.
- **Lack of accountability and market distortion:** No-interest loans create unfair advantages for participating nonprofits over for-profit businesses and other organizations that must borrow at market rates. There is also limited justification for why government should act as a subsidized lender in this niche area.
- **Expands government role unnecessarily:** Maryland already has multiple energy efficiency and renewable incentive programs. Adding yet another targeted loan fund with its own bureaucracy increases administrative overhead without clear evidence of superior results.

Maryland faces significant budget pressures and competing needs. We should not create new special-interest subsidy programs that pick winners with taxpayer-backed, zero-interest financing. Responsible fiscal policy means saying no to new spending programs that benefit narrow groups at the expense of the general public.

I respectfully urge you to **oppose SB 023/HB 695** and vote against its passage.

Thank you for your time and thoughtful consideration of my concerns regarding this energy legislation.

Sincerely,

Trudy Tibbals