



Testimony of Jennifer Laszlo Mizrahi
The Mizrahi Family Charitable Fund
In Support of HB 87 – Income Tax – Energy Efficient Home Improvement Credit
Ways and Means Committee – January 29, 2026

Good afternoon, Chairperson and members of the Ways and Means Committee.

My name is Jennifer Laszlo Mizrahi. I serve as a representative of philanthropy on the Maryland Commission on Climate Change and on the climate advisory team for Comptroller, but am testifying in support of HB 87 in my personal capacity and that of our family fund, the Mizrahi Family Charitable Fund which supports more than 60 different nonprofit organizations.

HB 87 would establish a state income tax credit for energy efficient home improvements. This legislation is an important step toward achieving the goals set out in the **Climate Solutions Now Act**. By encouraging homeowners to make energy efficient upgrades—such as heat pumps, insulation, energy-efficient windows, and solar-ready improvements—HB 87 helps reduce greenhouse gas emissions and positions Maryland to meet its legally mandated targets. Every dollar invested in energy efficiency now can help prevent much larger costs in the future, including damage from extreme weather, rising healthcare costs due to pollution, and other climate-related impacts.

HB 87 also provides direct, immediate benefits to Maryland families. By offsetting the cost of home energy improvements, this credit helps consumers lower their monthly energy bills, making homes more comfortable, resilient, and affordable. This is especially important for households that may struggle with energy costs or are looking to make long-term investments in clean energy solutions.

In short, HB 87 is a smart, cost-effective policy that:

1. **Supports Maryland’s climate goals** by reducing greenhouse gas emissions.
2. **Protects public health** by decreasing reliance on fossil fuels and reducing air pollution.
3. **Saves consumers money** through lower energy bills and more efficient homes.

For these reasons, I respectfully urge the Committee to **vote in favor of HB 87**. This bill represents a meaningful step forward in building a cleaner, healthier, and more resilient Maryland.

Thank you for your time and consideration.

Jennifer Laszlo Mizrahi
[The Mizrahi Family Charitable Fund](#)