

# **HB1312\_Resilient\_MD\_MLC\_FAV.pdf**

Uploaded by: Cecilia Plante

Position: FAV



**TESTIMONY FOR HB1312**  
**PUBLIC SAFETY - RESILIENT MARYLAND REVOLVING LOAN FUND - ALTERATIONS**

**Bill Sponsor:** Delegate Watson

**Committee:** Budget and Tax

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of HB1312 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of individuals and grassroots groups with members in every district in the state. We have over 30,000 members across the state.

Our members agree with the central concept of this bill that local governments and non-profit organizations need a backup funding channel in order to be able to support local resilience projects. The monies in the Resilient Maryland Revolving Loan Fund would not take the place of monies that would normally be appropriated for resilience projects. Instead, it would supplement them and ensure that in times of need, that those projects could go forward.

We also like the fact that this bill would allow the fund to receive funds from FEMA.

We believe this is a good failsafe that would ensure that local governments can effectively mitigate hazards. The Maryland Legislative Coalition supports this bill and we recommend a **FAVORABLE** report in Committee.

**HB1312-BT\_MACo\_SUP.pdf**

Uploaded by: D'Paul Nibber

Position: FAV



## House Bill 1312

### *Public Safety - Resilient Maryland Revolving Loan Fund - Alterations*

MACo Position: **SUPPORT**

To: Budget and Taxation Committee

Date: March 29, 2022

From: D'Paul Nibber

The Maryland Association of Counties (MACo) **SUPPORTS** HB 1312. The bill, in part, revises Maryland's Resilient Maryland Revolving Loan Fund to have county governments provide loans to private property owners for hazard mitigation projects.

Hazard mitigation project loans assist homeowners in protecting their homes from recurring environmental issues including flooding, earthquakes, and other naturally occurring phenomenon. To receive hazard mitigation loans, owners complete applications and documentation to county emergency management offices, who then submit these materials to the Maryland Department of Emergency Management. The Department reviews all loan application materials and submits them to the Federal Emergency Management Agency (FEMA) for a funding decision.

HB 1312 allows county emergency management offices to submit applications directly to FEMA and be the primary administrator of a hazard mitigation loan. MACo sought and received amendments to clarify that county participation is at its local option, and counties will not unwittingly absorb potentially excessive loan forgiveness costs.

With the increased flexibility and support included in the amended bill, MACo urges a **FAVORABLE** report for HB 1312.

**HB1312\_IndivisibleHoCoMD\_FAV\_ElizabethFixsen.pdf**

Uploaded by: Elizabeth Fixsen

Position: FAV



**HB1312 - Public Safety - Resilient Maryland Revolving Loan Fund - Alterations  
Testimony before the Senate Budget and Taxation Committee  
Hearing March 29, 2022  
Position: Favorable**

Mr. Chair, Mr. Vice Chair and members of the committee, my name is Elizabeth Fixsen, and I represent the 750+ members of Indivisible Howard County. Indivisible Howard County is an active member of the Maryland Legislative Coalition (with 30,000+ members). We are providing written testimony today in **support of HB1312**, altering the Resilient Maryland Revolving Loan Fund (RMRLF) to provide for loans to be made to the Department of Housing and Community Development and local governments; authorizing the Fund to include money from the Federal Emergency Management Agency; requiring a portion of the Fund to be reserved for the hazard mitigation of buildings; and authorizing loan forgiveness under certain circumstances. We appreciate Delegate Watson's sponsorship of this bill.

The Resilient Maryland Revolving Loan Fund (RMRLF) is modeled after the federal STORM Act and among other things, provides funds to make buildings more resilient to natural disasters, such as floods – which will become more common as climate change worsens. The amendments to RMRLF will provide additional state and local government channels for receiving and distributing funds. It will enable the Fund to access money from FEMA, and it will enable some low-income property owners to be relieved of the burden of full loan repayment.

These changes to the RMRLF will better ensure protection of our property values in the face of mounting climate risks. Preserving property values is essential to maintaining adequate levels of funding for schools and local government services.

Thank you for your consideration of this important legislation.

**We respectfully urge a favorable report.**

Elizabeth Fixsen  
Savage, MD 20763

**HB 1312\_CBF SUPPORT\_B&T.pdf**

Uploaded by: Joshua Kurtz

Position: FAV



# CHESAPEAKE BAY FOUNDATION

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Environmental Protection and Restoration  
Environmental Education

## House Bill 1312

Public Safety – Resilient Maryland Revolving Loan Fund – Alterations

Date: March 29, 2022

To: Budget and Taxation Committee

Position: **Support**

From: Josh Kurtz, Maryland Executive Director

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Chesapeake Bay Foundation **SUPPORTS** HB 1312 to allow Maryland Department of Emergency Management to provide loan funds to the Maryland Department of Housing and Community Development to provide low or no interest loans through counties to property owners to improve their resilience. The bill also allows for the loan fund to accept federal funds.

### **Confronting climate change and improving resiliency supports the Chesapeake Bay's recovery**

Climate change and sea level rise pose resiliency challenges to Maryland. Rising sea levels threaten to inundate miles of Chesapeake shoreline. In the fight to restore the Chesapeake Bay, warmer waters exacerbate the Bay's dead zones, stressing fish and other forms of marine life critical to the Bay's restoration.<sup>1</sup> This bill will provide funding to property owners to help combat climate change on their property through federal programs like [Building Resilient Infrastructure and Communities](#) (BRIC). These programs provide funds for natural infrastructure that protects properties while also improving water quality.

### **Building resiliency to sea-level rise will help protect vulnerable populations along the Bay's coast**

In low-lying areas throughout Maryland, storm surges combined with higher sea levels and increasingly erratic storm activity may create a "perfect storm" that will flood thousands of acres. Many of those areas are inhabited by low-income Marylanders who may be less self-sufficient during an evacuation and have fewer options for alternate housing. Access to emergency facilities such as shelters and other short-term relief in flooding scenarios may also be limited, creating a dangerous and potentially devastating effect on sea-level rise for the poor.

**CBF urges the Committee's FAVORABLE report on HB 1312.** For more information, contact Robin Jessica Clark, Maryland Staff Attorney at [rclark@cbf.org](mailto:rclark@cbf.org) or 443.995.8753.

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<sup>1</sup> How Climate Change Impacts the Chesapeake Bay, [Climate Change](#), Chesapeake Bay Foundation, last visited 2.12.2021.



**HB1312\_Sponsor\_Delegate C Watson\_FWA.docx.pdf**

Uploaded by: Courtney Watson

Position: FWA

COURTNEY WATSON  
Legislative District 9B  
Howard County

Economic Matters Committee

*Subcommittees*

Banking, Consumer Protection,  
and Commercial Law

Property and Casualty Insurance

Vice Chair, Democratic Caucus



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THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

March 28, 2022

**HB 1312** Public Safety - Resilient Maryland Revolving Loan Fund - Alterations

**SPONSOR:** Delegate Courtney Watson

**POSITION:** Favorable with Amendments

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Good afternoon Chairman Guzzone, Vice Chairman Rosapepe, and members of the committee. Thank you for allowing me to present House Bill 1312. This bill passed the Environment and Transportation Committee 23-0, and passed the House 132-0 with amendments.

Last year, Maryland became a national leader by establishing the Resilient Revolving Loan Fund. We were ahead of our time, however, and have been waiting for the federal government to promulgate regulations. Therefore, this year I am here with a few small changes, aligned with federal developments, to ensure that it is set up and operational as quickly as possible.

House Bill 1312 makes the following small changes to the already established Resilient Revolving Loan Fund:

- 1) Following the passage of the national *Safeguarding Tomorrow Through Ongoing Risk Mitigation* (STORM) Act, the financial industry has expressed interest in loaning hundreds of billions of dollars to increase available funds for retro-fitting buildings against natural hazards. HB 1312 will allow Maryland to leverage these private dollars by establishing a new restricted fund within the original loan program, specifically for private capital directed towards the retro-fitting of buildings.
- 2) Secondly, while the Revolving Loan Fund provides low to no-interest loans, payments may still be out of reach for many of our low-income families in

Maryland. Therefore, HB 1312 adds a provision to allow for loan forgiveness under certain circumstances.

3) Finally, the bill makes administration of the fund an eligible cost so that Maryland Department of Emergency Management can hire its administrative staff. Under the wisdom and foresight of this committee, a position was originally added to the Department of Emergency Management in order to manage the fund; however, since administration of the fund was not included as an eligible usage of the fund, they were unable to hire for the position.

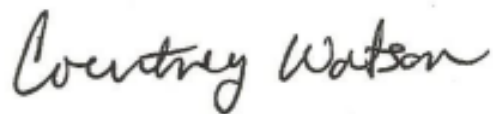
The bill was amended as a result of discussions with MACoto to specify that the loans from the fund may be made directly to local governing bodies, “at their request.” With these changes, Maryland can double down on its investment, use state funds to leverage private funds, and bring the nation’s first resilient loan fund into better alignment with the federal regulations.

**With this bill we can make the first resilient loan fund in the United States even better. For these reasons, I respectfully request a favorable report on House Bill 1312.**

In the House, written and oral testimony was offered in support by Mr. Roderick Scott, a Flood Hazard Mitigation Specialist and Technical Education Provider at L & R Resources, LLC. There should be a letter of support from Mr. Scott in your materials.

Thank you for your consideration of this bill.

Sincerely,

A handwritten signature in cursive script that reads "Courtney Watson".

Delegate Courtney Watson  
Howard County District 9B