



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.