



CHESAPEAKE BAY FOUNDATION

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

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.¹ 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 or 443.995.8753.

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