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April 1, 2021

Delegate Maggie McIntosh, Chair  
House Appropriations Committee  
House Office Building, Room 121  
Annapolis, Maryland 21401

**RE: SB 901- Public Safety - Emergency Management - Resilient  
Maryland Revolving Loan Fund**

Dear Chair McIntosh,

I write to share information on the above referenced Senate bill, which would establish the Resilient Maryland Revolving Loan Fund. The Fund would be used to facilitate low or no-interest loans to local agencies to assist with mitigation of all hazards, particularly natural disasters. The Maryland Emergency Management Agency (MEMA) would be tasked with administering the Fund, and prioritizing projects that should receive loans.

MEMA is well-situated to take on the roles outlined for it in the bill. MEMA already has expertise in grants management. In particular, the agency administers grants from Federal Hazard Mitigation Assistance programs, Federal homeland security grants, Federal public & individual assistance grants post-disaster, and state COVID-19 relief grant programs. Additionally, MEMA staff have institutional expertise in the general subject area of resilience. MEMA personnel have the experience necessary to prioritize local projects that merit assistance from this fund.

We believe that aligning Federal and state hazard mitigation funds under one agency will reduce the burdens on local communities seeking mitigation funding. It is our hope that this information will be heavily weighted as the Committee considers SB901.

Thank you for your support of the Maryland Military Department. We would be happy to provide any additional information if required. Please feel free to reach out by e-mail [catherine.a.kelly26.nfg@mail.mil](mailto:catherine.a.kelly26.nfg@mail.mil) or by phone 410-446-5390.

Sincerely,

*Catherine A. Kelly*

Catherine A. Kelly  
Director, Legislative and Government Affairs