Meyd Support HB789_2023.pdfUploaded by: Christopher Meyd

City of Annapolis Mayor Gavin Buckley 160 Duke of Gloucester St Annapolis, MD 21401



Office of Emergency Management
Director Kevin J. Simmons
199 Taylor Ave
Annapolis, MD 21401

In Support of MD 2023 HB 789 Public Safety - State Disaster Recovery Fund

Appropriations Committee Hearing Thursday, March 9, 2023

Chair Barnes, Vice-Chair Chang, and fellow members of the Appropriations Committee:

I am Chris Meyd, Emergency Management Planner for the City of Annapolis Office of Emergency Management. I offer this testimony today in support of House Bill 789, a bill that fills a critical need for dedicated State disaster recovery funding that can be accessed by local units of government to assist Maryland communities impacted by localized disasters when they do not receive federal disaster assistance.

Currently in Maryland, there is a significant capability gap in offering State disaster recovery funding when localized disasters, such as tornadoes, microburst storms, severe flooding, or similar events, occur in municipal towns and cities that do not meet the eligibility requirements for a federal disaster declaration or the federal recovery assistance that comes with the declaration.

With the State's current disaster recovery mechanisms, local governments, like the City of Annapolis, are often limited in resources to provide the necessary recovery assistance to its impacted residents, businesses, and nonprofit organizations within the community. These services include providing financial assistance to individuals and households in the form of low-interest loans or grants, providing disaster case management services to disaster survivors, and the ability to better serve our most vulnerable and underserved communities with more equitable access to the State's current disaster relief programs. HB 789 directly addresses these limitations with the establishment of the State Disaster Recovery Fund to be administered by the Maryland Department of Emergency Management and the appointed Local Emergency Managers throughout the State.

In the aftermath of the 2021 Annapolis Tornado, in which over 100 homes, businesses, and local nonprofit organizations were damaged or destroyed in the Parole neighborhood, I served as the local disaster case management worker to assist community members with their recovery. My experiences while serving in this role brought to my attention, and the attention of the Annapolis community, that there are significant limitations on the authorities which allow for the State government to provide direct assistance to local residents who are impacted by such disasters. With the current mechanisms for the State's disaster assistance programs, residents have described to me their extensive challenges in accessing State disaster housing programs, dealing with insurance companies, and navigating State bureaucracy, all of which has ultimately led to immense financial hardships that they are still trying to recover from, a year and 6-months since the tornado first upended their lives.

The Parole neighborhood of Annapolis has a large community of vulnerable and underserved populations, including seniors living or fixed incomes and families living at or below the poverty

level in generational housing that are often uninsured or underinsured. As recognized in the the Recommendations for the Establishment of a State Disaster Relief Fund report to the Maryland General Assembly as required by SB310/Ch. 491, 2022 and HB386/Ch. 490, 2022, the impacts of disasters on vulnerable and underserved populations are greater and require a more equitable recovery process. The current patchwork of State disaster relief and recovery programs, their eligibility requirements, application processes, and delivery mechanisms are overly complex and difficult to manage for these communities. A dedicated, accessible fund is needed to help more effectively and equitably meet the needs of this community, and other communities like Parole throughout the State, after a disaster.

Through these experiences in responding to the Annapolis tornado incident, the Annapolis Office of Emergency Management has identified that there is a significant need for a State funding source that can help build and sustain capacity for local disaster case managers when localized disasters occur. The ability for a portion of the State Disaster Recovery Fund to be utilized for disaster case management services significantly increases the ability for the City of Annapolis and other local governments to better help and assist their community members to quickly access the programs and services that can be funded by the State Disaster Recovery Fund.

With the growing frequency of localized disasters occuring in Maryland that are not eligible for federal disaster assistance, local governments, including the City of Annapolis, look to State programs for additional assistance and resources after all local resources have been exhausted. By having a single, coordinated recovery fund program administered by emergency management professionals, local disaster recovery efforts can better ensure that the impacted communities have access to recovery funds and are able to receive the benefits they are eligible for.

I respectfully request that the Appropriations Committee look favorably upon this legislation and move to support the establishment of the State Disaster Recovery Fund.

Sincerely,

Christopher W. Meyd

Emergency Management Planner Office of Emergency Management

City of Annapolis

BaltimoreCounty_FAV_HB0789.pdf Uploaded by: Joshua Greenberg



JOHN A. OLSZEWSKI, JR. *County Executive*

JENNIFER AIOSA Director of Government Affairs

AMANDA KONTZ CARR Legislative Officer

JOSHUA M. GREENBERG Associate Director of Government Affairs

BILL NO.: **HB 789**

TITLE: Public Safety - State Disaster Recovery Fund

SPONSOR: Delegate D. Jones

COMMITTEE: Appropriations

POSITION: SUPPORT

DATE: March 9, 2023

Baltimore County **SUPPORTS** House Bill 789 – Public Safety - State Disaster Recovery Fund. This bill would establish the State Disaster Recovery Fund.

Recent upticks in extreme weather events have led to dramatic increases in weather-related home damage. Unfortunately, certain forms of damage caused by tidal flooding, straight-line wind storms, and other weather events can cause costly and burdensome damage to communities without meeting the threshold for federal disaster relief.

House Bill 789 would establish the State Disaster Recovery Fund to provide financial assistance to individuals whose homes and businesses have been damaged by extreme weather events, but do not qualify for federal assistance. This legislation would provide critically important funds to help residents suffering from the destructive impacts climate change-induced weather events

Accordingly, Baltimore County requests a **FAVORABLE** report on HB 789. For more information, please contact Jenn Aiosa, Director of Government Affairs at jaiosa@baltimorecountymd.gov.

HB 789 - FAV- MML.pdfUploaded by: Justin Fiore Position: FAV



Maryland Municipal League

The Association of Maryland's Cities and Towns

TESTIMONY

March 9, 2023

Committee: House Appropriations Committee

Bill: HB 789 – Public Safety - State Disaster Recovery Fund

Position: Support

Reason for Position:

The Maryland Municipal League supports HB 789, which would establish the State Disaster Recovery Fund to support local communities when disasters strike but a federal disaster declaration has not been received or fails to meet the local need.

The League appreciates the sponsor's leadership on this multiyear effort to fill the gaps in emergency funding that can occur after a natural disaster, especially in our most vulnerable communities. This is poised to be an important tool for local governments, families, and businesses. Our Hometown Emergency Preparedness Ad Hoc Committee also fully supports the legislation.

The Maryland Municipal League respectfully requests the Committee provide HB 789 with a favorable report.

FOR MORE INFORMATION CONTACT:

Theresa Kuhns Chief Executive Officer

Angelica Bailey Thupari, Esq. Director, Advocacy & Public Affairs

Bill Jorch Director, Public Policy

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HB0789-APP_MACo_SUP.pdf Uploaded by: Kevin Kinnally



House Bill 789

Public Safety - State Disaster Recovery Fund

MACo Position: **SUPPORT** To: Appropriations Committee

Date: March 9, 2023 From: Kevin Kinnally

The Maryland Association of Counties (MACo) **SUPPORTS** HB 789. By implementing the recommendations of the State Disaster Recovery Fund Workgroup, this bill will help counties streamline and expedite community resources in times of crisis.

While a disaster always begins and ends at the local level, a strong partnership among federal, state, and local governments is vital to emergency preparedness and community resilience. Currently, a federal emergency declaration is the trigger event for a wide range of public and private sector relief available in a crisis or disaster. However, in smaller scale events, similar problems arise for those affected – but local governments are restricted in the funds and resources they can activate without federal declaration.

In lieu of federal assistance, county governments and their residents rely on state relief programs. However, Maryland's current relief mechanisms are siloed, mostly unfunded programs, which create barriers to access and significant delays in distributing aid. As such, HB 789 establishes a State Disaster Recovery Fund, administered by the Maryland Department of Emergency Management (MDEM), to provide disaster recovery assistance to county governments, individuals, and families when federal aid is not available or insufficient – typically due to the nature and breadth of the event.

Specifically, the State Disaster Recovery Fund will provide disaster recovery assistance to county governments for the repair, restoration, reconstruction, or replacement of a public facility, expedite low-interest or no-interest loans to businesses and nonprofits, allocate disaster-related assistance for unmet needs of individuals and families following a federal disaster declaration, and other needed assistance, as specified.

Furthermore, beginning in fiscal year 2025 and each year thereafter, the bill requires the governor to include a sufficient appropriation in the annual budget bill to bring the minimum balance of the fund to at least \$20 million. In addition, MDEM, in consultation with local emergency managers, must develop eligibility criteria, policies, and procedures to administer the fund, while considering existing state disaster recovery programs and federal disaster relief and recovery requirements.

HB 789 provides much-needed resources to serve residents and businesses in all 24 jurisdictions when a disaster strikes, and the help is most needed. Accordingly, MACo urges a **FAVORABLE** report for HB 789.

Simmons Support HB789_2023.pdfUploaded by: Kevin Simmons Position: FAV

City of Annapolis Mayor Gavin Buckley 160 Duke of Gloucester St Annapolis, MD 21401



Office of Emergency Management

Director Kevin J. Simmons

199 Taylor Ave

Annapolis, MD 21401

In Support of MD 2023 HB 789 Public Safety - State Disaster Recovery Fund

Appropriations Committee Hearing Thursday, March 9, 2023

Chair Barnes, Vice-Chair Chang, and fellow members of the Appropriations Committee:

I am Kevin J Simmons, Director of the Office of Emergency Management for the City of Annapolis. I offer this testimony to voice my support for House Bill 789, a bill that provides local units of government, such as the City of Annapolis, with the capability to access state recovery funding in the aftermath of a localized disaster.

Currently, there are significant limitations in the State's ability to provide recovery assistance to locally impacted residents, businesses, and nonprofit organizations of such disasters. Due to not having a current mechanism for the State to fill the gap between local and federal disaster recovery funding, local governments are often left unable to meet the needs of their communities when all local recovery assistance means have been exhausted. HB 789 aims to remove these limitations with the establishment of a State Disaster Recovery Fund administered by the Maryland Department of Emergency Management.

This Bill fills a critical gap in local disaster recovery by allowing local governments to access state disaster funding when local funding has been exhausted and federal assistance is not granted. In the fall of 2021, the City of Annapolis sustained substantial damage from a localized disaster in which residents are suffering because of this gap in assistance and still have not recovered a year and six months later.

On September 1, 2021, an unprecedented category EF-2 tornado struck the City of Annapolis resulting in over 100 homes, businesses, and local non-profit organizations within Annapolis and Anne Arundel County being damaged or completely destroyed. The Parole neighborhood, a historic Black and Brown community, was one of the hardest-hit areas in Annapolis. Many of the impacted residents are seniors living on fixed incomes or are families living in generational housing withincomes below the poverty level, and many of the homes were uninsured or underinsured. As a result, the ability for the community to start the recovery process was significantly delayed by there not being dedicated funds to assist individuals and households after local resources were exhausted.

By not having either a State Emergency Declaration issued or a Presidential Disaster Declaration granted, local governments are only able to rely on a local disaster declaration which does not currently authorize access to State disaster recovery programs. The City of Annapolis, Anne Arundel County, and local non-governmental organizations continue to provide as much assistance as possible, yet, residents continue to be met with extensive challenges in state bureaucracy when trying to utilize State programs activated outside of a State Emergency Declaration.

In the absence of a State and Presidential Disaster Declaration, the former Governor answered the request of the local governments to allocate state funds for recovery assistance. The Governor directed \$4 million to the Department of Housing and Community Development (DHCD) to activate its disaster and disaster-applicable housing and community programs. These programs were initially offered in the form of loans, however, being a responsible community, the residents of Parole understood the challenges that would be presented in taking on the burden of a loan. Many of the families in the Parole community can not afford loan repayments and will not risk future generations not being able to own their family homes due to encumbrances from such loans. In working with the DHCD, these loans were eventually transitioned into a grant program, yet, significant delays and obstacles are still occurring.

As referenced in the Recommendations for the Establishment of a State Disaster Relief Fund report to the Maryland General Assembly as required by SB310/Ch. 491, 2022 and HB386/Ch. 490, 2022, the residential disaster programs administered by the DHCD are not currently capable to efficiently and effectively meet the needs of local residents with timely and accessible disaster recovery assistance. Had there been an ability for local governments to access a state disaster recovery fund as proposed in HB 789, it would have allowed the City of Annapolis to provide equitable disaster recovery assistance to its residents in a quick and fiscally responsible manner.

Additionally, the ability for the fund to support disaster case management services, as proposed in HB 789, fills another critical gap in local disaster recovery operations. Effective case management is a vital component to efficiently assist individuals and families recovering from a disaster. Local governments can quickly become overwhelmed when a disaster strikes. Following the Annapolis tornado, the City was unable to fill the gap of needing additional disaster case management support through current State or Federal programs. With the denial of a Presidential Disaster Declaration, FEMA's disaster case management services, including the reimbursement for locally administered services, were not made available.

As an experienced first responder, incident management team coordinator, deputy fire chief, and executive director within the field of emergency management for the past 40 years, I can attest to the benefits of HB 789 being summarized in the following key points:

- 1. HB 789 provides disaster recovery relief for small Maryland cities and towns as well as the counties and Baltimore City;
- 2. The disaster recovery fund will be managed and administered by the Maryland Department of Emergency Management and local appointed emergency managers, the industry experts in disaster recovery; and
- 3. The disaster recovery fund will focus on the recovery of lower income and underserved communities ensuring no one is left behind.

I respectfully request that the Appropriations Committee look favorably upon this legislation that would allow the City of Annapolis, along with other local governments, to quickly act and provide essential recovery assistance to its community following a localized disaster through the establishment of the State Disaster Recovery Fund.

Sincerely,

Kevin J Simmons

Director, Office of Emergency Management

City of Annapolis

Letter of Support SB650_HB789_Public Safety_ State Uploaded by: michael hinson



COUNTY EMERGENCY MANAGERS AFFILIATE

LETTER IN SUPPORT OF SB 650/HB 789

PUBLIC SAFETY - STATE DISASTER RECOVERY FUND BILL

SENATE BUDGET AND TAXATION COMMITTEE / HOUSE APPROPRIATIONS COMMITTEE MARCH 7, 2023

The Maryland Association of Counties (MACo) Emergency Managers Affiliate **SUPPORTS** SB 650/HB 789 – Public Safety – State Disaster Recovery Fund Bill. This bill would create a nonlapsing fund ("the Fund"), administered by the Maryland Department of Emergency Management (MDEM), that can be accessed to provide financial support if a unit of local government declares an emergency, without a formal federal emergency declaration. SB 650/HB 789 would require the Governor to set aside \$20 million in his FY 2025 budget to establish the Fund.

The Fund would provide disaster recovery assistance to families and individuals as well as provide financial assistance to units of local government for the repair, restoration, or replacement of public property damaged in an emergency in the absence of a federal emergency declaration. Additionally, the Fund would provide low or no-interest loans to businesses and non-profit organizations affected by an emergency if a federal emergency declaration is not received. Following a federal emergency declaration, the Fund would provide for the unmet needs of individuals or families that have been denied federal aid but meet the criteria of receiving funding under this bill and would also match funds provided to individuals, state, and local governmental units.

As emergency management evolves to respond to matters beyond its historical scope of natural disasters, the law must evolve with it to support these developments. Adequate funding of local emergency management departments has never been more important to the goal of keeping Marylanders safe. Over the years, and especially demonstrated in recent events, the emergency management infrastructure has been called upon to respond to an increasingly diverse array of challenges. This bill would be greatly beneficial in ensuring that emergency management services continue to be well-positioned to serve Marylanders. Accordingly, MACo Emergency Managers Affiliate urges the Committee to give SB 650/ HB 789 a report of **FAVORABLE**.

Respectfully,



3/7/2023

Michael Hinson, MPA, CEM, CBCP President, Maryland Association of County Emergency Managers Director, Howard County Office of Emergency Management

Anne Arundel County _FAV_HB 789.pdf Uploaded by: Steuart Pittman



March 9, 2023

House Bill 789

Public Safety - State Disaster Recovery Fund

House Appropriations Committee

Position: FAVORABLE

Anne Arundel County **SUPPORTS** House Bill 789 - Public Safety - State Disaster Recovery Fund. This bill will establish the State Disaster Recovery Fund to provide disaster related assistance to fill gaps when federal assistance is unavailable. This bill is the result of legislation passed last year to create the Workgroup to Study the Establishment of a State Disaster Relief Fund, which was co-chaired by Anne Arundel County's Director of Emergency Management.

On September 1, 2021, Tropical Depression Ida hit Anne Arundel County and significantly impacted over one hundred homes and twenty-five businesses. Multiple commercial properties were destroyed, and business owners returned to their properties to find collapsed walls and roofs. We declared a local state of emergency in Anne Arundel County the next day, September 2, 2021, to allow us to deploy the resources our communities needed.

The State of Maryland worked with us to help ensure our residents and businesses could recover from this storm, and we worked together to submit a major disaster declaration for the State of Maryland through the Federal Emergency Management Agency (FEMA). However, on October 8, 2021, over a month after we had declared a local state of emergency. FEMA denied the requested major disaster declaration for the State of Maryland.

With this denial, Anne Arundel County could only look to the State to provide the financial relief our residents and businesses needed to recover from the storm damages. We sent a letter requesting assistance through the VLT Fund's Small, Minority, and Women-Owned Business Account and the Department of Housing and Community Development's disaster relief programs. While the State made \$4 million in funding available through the Department of Housing and Community Development, without a State or Federal declaration the businesses could not benefit from the VLT fund to make repairs and prevent further economic loss.

HB789 would ensure that there is a clear process for local governments to access grant funding once a local state of emergency is declared, preventing a delay like this from happening again, and ensuring that our residents and businesses have the funding they need to recover from an emergency as soon as possible.

Phone: 443.685.5198

Email: Peter.Baron@aacounty.org

For all of these reasons, I respectfully request a **FAVORABLE** report on House Bill 789.

Steuart Pittman

Stoll Po

County Executive

FWA - MDEM - HB0789 - State Disaster Relief Fund.p

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Wes Moore | Governor

Aruna Miller | Lt. Governor

Russell J. Strickland | Secretary

FAVORABLE WITH AMENDMENTS - HB0789 Public Safety - State Disaster Recovery Fund

Maryland Department of Emergency Management Appropriations Committee Hearing Date: 9 MAR 2023

Chairman Ben Barnes Appropriations Committee Room 121 House Office Building Annapolis, MD 21401

Chairman Barnes,

The Maryland Department of Emergency Management (MDEM) writes **in support** with amendments of HB0789 - State Disaster Recovery Fund. The bill establishes a disaster recovery fund to be administered by the Department, and it will fill a critical gap in Maryland's disaster recovery capabilities. The bill will also enable MDEM to establish much-needed minimum reporting criteria to gather disaster-related impact data, which will not only support ongoing disaster relief and recovery efforts, but will also support decision makers in areas of disaster risk reduction like hazard mitigation. This bill directly reflects the recommendations of a comprehensive State Disaster Relief Fund Working Group, which met over the course of several months in 2022 and studied various models for non-federal disaster assistance programs, as well as heard from recent disaster survivors.

The only mechanism in State law which currently addresses disaster recovery funding is the Catastrophic Event Account. The CEA is not an effective or efficient mechanism to support disaster relief and recovery operations in the absence of a federal disaster declaration. There are limited State and local relief programs for communities impacted by disasters, particularly for individuals who are under- or uninsured. The existing programs could be potentially, inequitably applied and are largely loan-based, which place low- and moderate-income residents further behind after a disaster.



Wes Moore | Governor

Aruna Miller | Lt. Governor

Russell J. Strickland | Secretary

This legislation has the potential to fill significant gaps in disaster relief and recovery capabilities at the State and local levels. Numerous studies demonstrate that disasters most frequently and most significantly impact low- and moderate-income families, and disproportionately impact Black, Brown and Indigenous communities, women, and children. Individuals experiencing compounding disasters see their advantages or disadvantages compound as well. For example, a recent study found that households not protected by flood insurance prior to Hurricane Harvey were provided less support by federal disaster relief programs regardless of financial situation than those with flood insurance. The study also found individuals had exhausted all financial resources, including using retirement savings, and many still were living in homes without completed repairs. Simply put: our current disaster relief policy leaves many of our neighbors behind.

While the Federal Stafford Act does potentially provide assistance to individuals through FEMA's Individual Assistance program, it is worth noting that historically an Individual Assistance declaration is extremely difficult to obtain. In the past 20 years, Maryland has only received three IA declarations: Tropical Storm Isabel, Hurricane Sandy, and COVID-19.¹

MDEM believes this Fund will support a system that will give better access to disaster relief programs by providing the flexibility to meet community needs who are typically underserved by federal assistance, and who may have little-to-no support in non-federally declared disasters. When combined with a risk reduction strategy that invests in hazard mitigation for our communities, HB0789 will significantly increase Maryland's resilience in the face of local disasters.

MDEM participated as a member of the State Disaster Relief Fund Working Group as well as provided staffing to support the effort. The Working Group included a geographically diverse representation from county governments as well as the Maryland Municipal League, the Department of Human Services, and the Maryland Emergency Management Association. The Working Group took into consideration

¹ The COVID-19 Individual Assistance declaration was a unique case and did not include access to the Individuals and Households Program, the program which most traditionally provides direct assistance after disasters.



Wes Moore | Governor

Aruna Miller | Lt. Governor

Russell J. Strickland | Secretary

the many times local emergency management offices have struggled to assist residents when a federal disaster declaration was not available. The full report can be read <u>here</u>.

We would like to recognize and thank Delegate Dana Jones for being engaged on this critical topic and working closely with the emergency management community to identify a solution to the current policy gap. MDEM has been in touch with the Sponsor and supports the proposed amendments to the bill.

In conclusion, MDEM urges a favorable report with the proposed Sponsor amendments to HB0789 - State Disaster Recovery Fund.

If you have any questions, please contact Anna Sierra, MDEM legislative liaison: anna.sierral@maryland.gov.