

SB77-FAV-MML.pdf

Uploaded by: Angelica Bailey

Position: FAV



Maryland Municipal League
The Association of Maryland's Cities and Towns

TESTIMONY

January 25 , 2023

Committee: Education, Energy, and the Environment

Bill: SB 77 – Housing and Community Development - Homeowner's Extreme Weather Mitigation and Preparation Grant Program

Position: ___Support

Reason for Position:

The Maryland Municipal League supports SB 77.

This measure creates a Homeowner's Extreme Weather Mitigation and Preparation Grant Program in the Department of Housing and Community Development (DHCD) to assist homeowners, nonprofits, and local governments in preparing and repairing residential properties. The goal of this program is to mitigate water damage caused to residential homes by extreme weather.

This is an important and admirable goal. MML recognizes the effect climate change has on our communities across the State, and our municipal leaders are very concerned for the health and safety of their constituents. MML adopted climate change mitigation as a strategic initiative for 2022 in part to help address the dangers of extreme weather. Creating a program that local governments can access to help support and prepare our residents is a pragmatic approach, and we appreciate that local governments are included.

For these reasons, the League respectfully requests that this committee provide SB 77 with a favorable report.

FOR MORE INFORMATION CONTACT:

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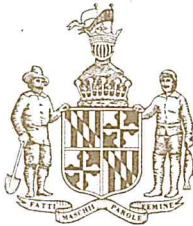
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SB77JacksonTestimony.pdf

Uploaded by: Michael Jackson

Position: FAV

MICHAEL A. JACKSON
Legislative District 27
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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

TESTIMONY - SENATE BILL 77

***HOUSING AND COMMUNITY DEVELOPMENT –
HOMEOWNER'S EXTREME WEATHER MITIGATION AND
PREPARATION GRANT PROGRAM***

EDUCATION, ENERGY, & ENVIRONMENT COMMITTEE

JANUARY 26, 2023

Chair Feldman, Vice Chair Kagan, and Committee Members:

Senate Bill 77 is a very straightforward bill that requires the Department of Housing and Community Development to create a mitigation grant program for homeowners impacted by water damage caused by extreme weather. To go along with the establishment of the program, the legislation also requires an annual appropriation of \$5 million per year to provide grants to those served by the program.

This legislation would help to ensure that those dealing with damages related to severe weather events are able to make themselves whole for damages that are proven uncovered by insurance. As time passes, extreme weather events are becoming more and more prevalent due to the clear impacts of climate change. This legislation will simply provide for homeowners, local governments, and non-profit organizations to adequately respond to the public health impacts that these events create in their communities.

For the reasons listed above, I ask for a favorable report of Senate Bill 77.

SB0077-EEE_MACo_SWA.pdf

Uploaded by: Kevin Kinnally

Position: FWA



Senate Bill 77

Housing and Community Development - Homeowner's Extreme Weather Mitigation and Preparation Grant Program

MACo Position:

SUPPORT WITH AMENDMENTS

Date: January 26, 2023

To: Education, Energy, and the Environment
Committee

From: Kevin Kinnally and Dominic Butchko

The Maryland Association of Counties (MACo) **SUPPORTS SB 77 WITH AMENDMENTS**. This bill would, among other provisions, create a grant program aiding homeowners, local governments, and nonprofit organizations in mitigating against water damage caused by extreme weather.

Extreme weather events have become more and more commonplace as climate change has worsened. In Maryland, significant flooding events have resulted in the ruin of numerous homes and businesses. To date, the State of Maryland and its county governments have mostly provided aid after the fact.

SB 77 seeks to harden our communities against the worst impacts of climate change but, as drafted, it excludes a significant cross section of building types that many Marylanders call home. As the housing crisis has become more acute, it is evident that policy makers must do more to preserve existing affordable housing. By excluding housing types that can accommodate a higher level of density, this legislation could inadvertently invest resources too narrowly, leaving vulnerable a major segment of our communities and undermining this bill's noble intent. Counties suggest amending the bill to expand its applicability beyond single-family homes and also specify that multi-unit homes may be eligible for assistance.

If amended and implemented, SB 77 creates an invaluable tool to prevent the damage inflicted by extreme weather, ensuring it is limited and potentially avoided altogether. MACo urges a **FAVORABLE WITH AMENDMENTS** report for SB 77.

SB 77 - Weather Mitigation - FWA - REALTORS.pdf

Uploaded by: Lisa May

Position: FWA



Senate Bill 77 – Housing and Community Development – Homeowner’s Extreme Weather Mitigation and Preparation Grant Program

Position: Support with Amendments

Maryland REALTORS® supports efforts to assist homeowners with the costs to repair or proactively mitigate damage to their properties that result from extreme weather events.

Protecting properties before damage occurs is more cost-effective in the long term but can be difficult to afford in the short term. The availability of grants, loans, and favorable financing terms are often needed to make these projects feasible for low and moderate-income owners.

For this grant program to assist as many Maryland residents as possible, we seek clarification or amendments to the following provisions of SB 77:

- In **4-19A-04 (A)(III)**, to expand the types of properties eligible for the grant to include additional types of non-multifamily detached housing units that are beginning to emerge in certain areas, such as cottage condominiums, tiny homes, or Accessory Dwelling Units (ADUs).
- In **4-19A-04 (A)(IV)**, to clarify the timing of acquiring sufficient levels of property insurance. For instance, would insurance coverage need to be obtained as a condition to qualify for the program, or would proof of adequate insurance be shown after completion of the improvements to receive grant payouts. And,
- In **4-19A-03 (A)(4)**, to amend the requirement to “randomly inspect homes” to instead randomly select participating properties for inspection.

We thank Senator Jackson for his attention to this important issue. With the above clarifications, Maryland REALTORS® requests support for SB 77.

**For more information contact
lisa.may@mdrealtor.org or christa.mcgee@mdrealtor.org**

SB 077 Testimony.pdf

Uploaded by: Dana Schulze

Position: UNF

I am a USAF combat veteran, hold a BS Public Affairs, MA Counseling.

SB 077 is a redistribution of wealth taking money from hard working taxpayers and giving it to individuals who definitely are struggling due to loss. However, this redistribution of wealth does not improve our society as a whole. It is socialism which is the next step toward communism.

Spend the money to stop the geoengineering which is creating pollution and unstable weather conditions which create the disasters. Geoengineering is paid for through Public Private Partnerships and grants toward research. These same Public Private Partnerships are profiting from the clean up of the problem which they created. Stop the geoengineering and the unstable weather conditions will decrease which will decrease the loss and suffering of Marylanders.

MDEM - SB77 - Homeowner Hazard Mitigation - Letter

Uploaded by: Anna Sierra

Position: INFO



Letter of Information - SB77
Housing and Community Development - Homeowner's Extreme Weather Mitigation and Preparation Grant Program

Maryland Department of Emergency Management
Education, Energy, and the Environment Committee
Hearing Date: 26 JAN 2023

Chairman Brian J. Feldman
Education, Energy, and the Environment Committee
2 West
Miller Senate Office Building
Annapolis, Maryland 20401

Chairman Feldman,

The Maryland Department of Emergency Management writes today to share information on the current hazard mitigation programs. As the State Department responsible for disaster risk reduction, we understand and acknowledge the risks Marylanders face from natural hazards, and support hazard mitigation efforts.

MDEM manages a number of hazard mitigation programs, working through and with local governments to build and submit projects to the Federal Emergency Management Agency (FEMA) for consideration. MDEM works closely with DHCD to coordinate disaster relief programs, but DHCD has not typically been responsible for hazard mitigation grant programs.

Building Resilient Infrastructure and Communities

Building Resilient Infrastructure and Communities (BRIC) will support states, local communities, tribes and territories as they undertake hazard mitigation projects, reducing the risks they face from disasters and natural hazards. The BRIC program guiding principles are supporting communities through capability- and capacity-building; encouraging and enabling innovation; promoting partnerships; enabling large projects; maintaining flexibility; and providing consistency. BRIC has both a state set aside and a competitive grant program.



Flood Mitigation Assistance Grant

The Flood Mitigation Assistance Program is a competitive grant program that provides funding to states, local communities, federally recognized tribes and territories. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the [National Flood Insurance Program](#). FEMA chooses recipients based on the applicant's ranking of the project and the eligibility and cost-effectiveness of the project.

Hazard Mitigation Grant Program

FEMA's Hazard Mitigation Grant Program provides funding to state, local, tribal and territorial governments so they can develop hazard mitigation plans and rebuild in a way that reduces, or mitigates, future disaster losses in their communities. When requested by an authorized representative, this grant funding is available after a presidentially declared disaster.

Resilient Maryland Revolving Loan Fund

The Resilient Maryland Revolving Loan Fund Program provides loans at no more than 1% interest rate to local governments to pay for hazard mitigation projects that reduce risks from natural hazard and disasters. The program also allows homeowner mitigation projects through local government, and local government may set up a loan forgiveness program. §14-110.4(d)(3) establishes that, "On application of a local governing body, the Department may loan funds to local governments for the purpose of local governments offering loan funds to private property owners to use for hazard mitigation projects for a building," and §14-110.4(m) allows local governments that provide loans to private property owners to establish graduated loan forgiveness programs. The statute requires that any loan forgiveness program established provides full loan forgiveness to households between 50% and 80% of the median income for the area, and 50% loan forgiveness to households with 80% to 100% of the median income for the area.

MDEM appreciates the opportunity to share this information with the Committee on SB0077. If you have any questions, please contact Anna Sierra, MDEM legislative liaison: anna.sierral@maryland.gov.

Senate Bill 77 - Housing and Community Development

Uploaded by: Hunter Pickels

Position: INFO

DATE: January 26, 2023

BILL NO.: Senate Bill 77

COMMITTEE: Senate Education, Energy, and the Environment Committee

TITLE: Housing and Community Development - Homeowner's Extreme Weather Mitigation and Preparation Grant Program

SPONSORS: Sen. Jackson

Letter of Information

Description of Bill:

Senate Bill 77 would create a Homeowner's Extreme Weather Mitigation and Preparation Grant Program in the Department of Housing and Community Development. This program would provide grants to homeowners, local governments and nonprofits for the purpose of assisting in preparing and repairing residential properties to mitigate water damage caused by extreme weather.

Background and Analysis:

The grant program created by this bill may be a better fit for the mission of the Department of Emergency Management (MDEM), and in fact sounds quite similar to a number of programs MDEM already operates, including:

- the Building Resilient Infrastructure and Communities program,
- Flood Mitigation Assistance Grant,
- Hazard Mitigation Grant Program,
- and the Resilient Maryland Revolving Loan Fund.

Conclusion

While our agency has worked closely with the Department of Emergency Management to help communities recover in the aftermath of disasters, our focus is not traditionally hazard-related. In addition, the bulk of our programs are loan programs provided to intermediaries, such as nonprofits, local governments, financial institutions, or businesses, rather than direct individual assistance, as in the case of the homeowner awards from this program. We would defer to the expertise of MDEM in the matter of hazard assistance and recommend their consultation on Senate Bill 77.