



**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](mailto:anna.sierral@maryland.gov).