



**Committee:** Environment and Transportation  
**Testimony on:** HB190 - Housing and Community Development –  
Homeowner’s Extreme Weather Mitigation and Preparation Grant Program  
**Organization:** Maryland Legislative Coalition Climate Justice Wing  
**Submitting:** Laurie McGilvray, Co-Chair  
**Position:** Favorable  
**Hearing Date:** February 7, 2023

Dear Chair and Committee Members:

Thank you for allowing our testimony today. The Maryland Legislative Coalition Climate Justice Wing, a statewide coalition of over 50 grassroots and professional organizations, urges you to vote favorably on HB190.

HB190 will establish the Homeowner’s Extreme Weather Mitigation and Preparation Grant Program in the Department of Housing and Community Development to assist homeowners, local governments, and nonprofit organizations in preparing and repairing residential properties to mitigate water damage caused by extreme weather.

Climate change has and will continue to increase the number and intensity of extreme weather events. Maryland homeowners are already suffering from water damage due to intense storms, and these impacts are expected to increase. While homeowner’s insurance policies may cover some of the repair costs after damage has occurred, funds may be insufficient especially for low-income homeowners, and there are no such funds to prepare homes to be more resilient (e.g., redirecting water away from a home to avoid basement flooding).

This program would address these needs and set Maryland homeowners on a better path to adapt to the impacts of climate change and extreme weather in the coming years. We support HB190 and recommend a **FAVORABLE** report.