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Testimony in Support of  
House Bill 1312 - Public Safety – Resilient Maryland Revolving Loan Fund – Alterations  
House Environment and Transportation Committee  
March 08, 2022

**The Rural Maryland Council supports House Bill 1312 - Public Safety – Resilient Maryland Revolving Loan Fund – Alterations.** The bill will allow the Resilient Maryland Revolving Loan Fund to make loans to the Department of Housing and Community Development which will then distribute the loans to local governments and private property owners for hazard mitigation projects. The loans to local governments will assist in providing matches for federal resilience grant programs, and to be distributed to private landowners for hazard mitigation projects of buildings.

The loans in HB-1312 will help prepare rural residents for disastrous events by providing loans to private property owners for wind retrofits, flood mitigation elevation, floodproofing, fire retrofit mitigation, and earthquake retrofit mitigation. Rural areas are often less prepared for hazardous events and are less likely to properly recover from these events. They also tend to have worse infrastructure than the rest of the State, making them less capable of withstanding events such as floods, fires, earthquakes, and other disasters which these loans will help address through the loans to private property owners.

Maryland needs to be prepared for the serious events that are already taking place because of a warming climate and raising waters. As the conditions continue to worsen, those who live near bodies of water, especially on the eastern shore, will face loss of land, including homes and businesses. Floods and more violent storms are also becoming more common. Programs like the Resilient Maryland Revolving Loan Fund will assist in building communities that are better prepared for these disasters now, to avoid the potential damages of the future.

For some, the word resiliency has meant the ability to withstand environmental shocks. For others, it means the ability to withstand financial shocks. But the pandemic has made it clear that a resilient community is one that can withstand whatever is thrown at it. A holistic approach is needed, one that includes development and identifies new opportunities. As a result, we will ensure that all Marylanders are prosperous with thriving resources, vibrant economies, and healthy connected communities.

The Rural Maryland Council respectfully requests your favorable support of House Bill 1312.

*The Rural Maryland Council (RMC) is an independent state agency governed by a nonpartisan, 40-member board that consists of inclusive representation from the federal, state, regional, county and municipal governments, as well as the for-profit and nonprofit sectors. We bring together federal, state, county and municipal government officials as well as representatives of the for-profit and nonprofit sectors to identify challenges unique to rural communities and to craft public policy, programmatic or regulatory solutions.*