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RESILIENT MARYLAND REVOLVING LOAN FUND FEDERAL FISCAL YEAR 2024 INTENDED USE PLAN

April 26, 2024



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I. Introduction

1.1 Status of the Resilient Maryland Revolving Loan Fund

1.1.1. The Resilient Maryland Revolving Loan Fund

Congress passed the federal Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act in 2020 which is codified in 42 United States Code (U.S.C), Section (§)5135. This law is the basis of the Federal Emergency Management Agency (FEMA)'s program known as Safeguarding Tomorrow (ST) which authorizes FEMA to award grants to states. With those grants, states may then issue loans with low interest rates for eligible mitigation projects that reduce risks of disasters for homeowners, businesses, nonprofits and communities to decrease loss of life and property, the cost of insurance and federal disaster payments.

Based on the STORM Act, Maryland passed legislation enabling the Resilient Maryland Revolving Loan Fund (RLF). The legislation is codified in Title 14 of the Annotated Code of Maryland, Public Safety (PS) Article. §14-110.4(b) provides, "There is a Resilient Maryland Revolving Loan Fund."

1.1.2. Notice of Funding Opportunity

On December 19, 2023, the Federal Emergency Management Agency (FEMA) issued The Department of Homeland Security (DHS) Notice of Funding Opportunity (NOFO) Fiscal Year 2024 Safeguarding Tomorrow Revolving Loan Fund Program.

1.1.3. Funding for the NOFO

Congress passed the Infrastructure Investment and Jobs Act in 2021 and allocated \$500 million funding for the Safeguarding Tomorrow program. The FY 24 NOFO provides \$150 million in funding will be available nationwide. Maryland is making a grant application to receive \$14,200,000.00 in Federal Capitalization Grant to be matched with \$1,400,000.00 (10%) in State funds.

1.1.4. Intended Use Plan

The purpose of this Fiscal Year (FY) 24 Intended Use Plan (IUP) is to provide the citizens of the State Maryland as well as FEMA with information about the objectives

and goals for the RLF, the criteria for the distribution of loans, and the process for management of the RLF.

1.1.5. Maryland Department of Emergency Management

42 U.S.C §5135(c)(2)(A) requires in pertinent part, that “loan funds shall be administered by the agency responsible for emergency management.”

Maryland passed legislation requiring the RLF be administered by the agency responsible for emergency management. PS §14-110.4(b) provides, “There is a Resilient Maryland Revolving Loan Fund.” PS §14-101(b) defines “Department” as the Maryland Department of Emergency Management (MDEM). Further §14-110.4(e) requires that “The Department shall administer the Fund.”

MDEM, a national leader in Emergency Management, provides Maryland residents, organizations, and emergency management partners with expert information, programmatic activities, and leadership in the delivery of financial, technical and physical resources “to shape a resilient Maryland where communities thrive.” MDEM administers the RLF with a team responsible for the financial and programmatic implementation of the program.

1.2. Updates for Fiscal Year 2024 Safeguarding Tomorrow RLF

1.2.1. Intended use of funds from FY 23 NOFO cycle

Maryland applied for a ST grant from FEMA during the FY 23 NOFO cycle requesting in excess of \$25 million. In September 2023, FEMA notified Maryland that it would receive a \$6,576,543 grant, the second largest grant for that cycle of funding.

Although FEMA has currently not yet sent the grant seven months after providing notice, Maryland intends to fund the two highest ranking projects out of the six that were received in FY 23. One grant will serve as a non-federal cost share for an anticipated Building Resilient Infrastructure Communities (BRIC) grant for stormwater infrastructure in the City of Crisfield. The second grant will support the restoration and elevation of the City Dock in Crisfield. Crisfield is located in a low-income geographic area. Additionally, Crisfield, on the eastern shore of Maryland combats high levels of vulnerabilities including coastal hazards, public health, and wind.



1.2.2. Maryland's RLF Capacity building Efforts

Maryland took many steps to build capacity for local governments. MDEM held office hours for local governments to gain knowledge about the RLF program and learn how to successfully apply for a loan. During the FY24 NOFO cycle, office hours were offered on February 9, 16 and 23, and April 5, 2024. As the RLF is a fairly new program, local governments asked a myriad of questions about project eligibility and loan closings during office hours.

In order to provide local governments with the support to better apply for a revolving loan fund, MDEM created a guide explaining how to fill out the loan application. The guide provides links to definitions, respective law and NOFO sections and explains the priorities that guide how loan projects will be prioritized.

MDEM has a [web page](#) where local government representatives and the public can find information, day or night, about the RLF program, contacts, public notices and other resources.

To inform local governments about the RLF program, requirements, and timelines, the RLF program team developed fact sheets and distributed the information through emails and during outreach.

1.2.3. Changes to the loan interest rates

Maryland has not instituted any changes to the loan interest rates.

1.2.4. Updates about the use of funds since the last capitalization grant

FEMA advised Maryland that it earned a FY23 NOFO capitalization grant in September 2023 but did not send the funds until April 2024. Accordingly, loans have not yet been issued.

1.2.5. Staffing capacity

During the first cycle, Maryland's RLF faced a number of challenges. When the RLF was first created, MDEM invested in one full time position to work on the program with MDEM and contracted another state agency for three other people to work on the RLF program. Currently, Maryland has only two people working on the program.



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1.2.6. Maryland's RLF is providing equitable benefits

Maryland RLF requested the ability to attend the equity-in-mitigation meetings with FEMA to gain training and provide insights to others about how the RLF can be used for a non-federal cost share that can be the difference between a jurisdiction being able to obtain a grant for a mitigation project. RLF team members did attend the meeting on March 7, 2024.

As mentioned above, the RLF program researched, compiled and analyzed data demonstrating the various hazards to which Maryland's counties have been subject. Additionally, the program investigated the social vulnerabilities each county faces. The program team consolidated the information and determined which counties have the combined highest rates of hazards and social vulnerabilities. With that knowledge, MDEM initiated outreach first in those areas in Maryland with the highest risk of hazards and social vulnerabilities.

Based on the prioritization stemming from the FY 23 Notice of Funding Opportunity City cycle, Maryland offered loans to Crisfield, Maryland, a city with low-income geographic majority-minority communities. Because Crisfield is in a low-income geographic area, by statute and agreement, they will have 30 years to amortize their loans. Additionally, they will have a .05% interest rate for the loans.

For some jurisdictions, providing these low interest loans can be the difference between being able to apply for a Hazard Mitigation Assistance Grant or not.

Another method MDEM is using to support equitable efforts involves prioritization. Where two projects have the same score and ranking, a tie will go to the a jurisdiction that faces the greatest burden of social vulnerabilities.



II. Uses of the RLF

2.1. Maryland's RLF program objectives

The objective of Maryland's RLF program is to utilize revolving loan funds to provide loans to local governments so they may plan, coordinate and complete hazard mitigation projects and activities that will reduce risks from natural hazards for homeowners, businesses, nonprofit organizations, and communities in order to decrease the loss of life and property; the cost of insurance; and federal disaster payments.

In order to determine what hazard mitigation measures to address, a review of the conditions of the state of Maryland is necessary.

2.1.1. Maryland's Objective to Reduce the Risk of Natural Hazards

Maryland will meet the objective of reducing risks from natural hazards for homeowners, businesses, nonprofit organizations, and communities in order to decrease the loss of life and property; the cost of insurance; and federal disaster payments through a series of efforts.

2.1.2. Conditions of the State

Maryland has its own set of conditions such as geography, population, land-use, and values. Maryland comprises an area of 12,407 square miles which is located in the middle-Atlantic region of the United States.

Maryland's topography varies from Atlantic beaches and farmland on the Eastern Shore, to lush wetlands and marshes along the shores of the Chesapeake Bay watershed, to rugged forests and mountainous areas of Appalachia.

Most of the state's waterways are part of the Chesapeake Bay watershed. Major rivers within this watershed include the Chester River, Choptank River, Middle River, Monocacy River, Nanticoke River, Patapsco River, Patuxent River, Potomac River, Susquehanna River, and Wicomico River. Major lakes include Deep Creek Lake, Loch Raven Reservoir, and Prettyboy Reservoir.



2.1.3. Maryland's Populations

According to the U.S. Census Bureau's 2022 estimates, the total population of Maryland is estimated to be 6,164,660 residents. Overall, Maryland's minority population share is 42 percent. According to the MDP's 2019 estimates, Prince George's County (72.2%) has the highest percentage of minority populations, followed by Baltimore City (70.9%), Charles County (60.4%), and Montgomery County (41%).

The state's per capita income for 12 months (in 2021 dollars) is estimated to be \$45,915, while the state poverty rate is 10.3% percent. Somerset County has the highest rate of poverty (23.6%) , followed by Baltimore City (22.9%) , Allegany County (16.4%), Dorchester County 15.0%, and Wicomico County 14.2%

Hazard events most severely affect vulnerable populations, including the elderly; persons with disabilities, access, or functional needs; low-income households; persons with no social support network; and those with health issues. In the event of a hazard, these subgroups are more vulnerable as they may depend on others to receive required help and/or evacuation, or they may not have easy access to community resources.

2.1.4. Marylanders Face Many Risks

Since 1962, Maryland counties have experienced natural hazards that have resulted in 32 presidential declarations for being issued. Maryland faces a number of natural hazards including severe winter storms, hurricanes, severe storms, flooding, tornadoes and high tides. Additionally other natural hazards have affected Maryland such as earthquakes. The greatest risks that Marylanders face is flooding and severe winter storms.

2.1.5. RLF Will Support Projects That Address Maryland's Unique Needs and Those Most in Need of Financial Assistance

One of the objectives of Maryland's RLF is ensuring that loans will be provided to local governments most in need of financing considering the unique conditions and needs of the state.

In order to determine which local governments are most in need of financial assistance, Maryland conducted an analysis of how Maryland communities have

historically been impacted by natural hazards. Additionally, Maryland assessed the social vulnerabilities each community faces

Accordingly, during the first years of the RLF, Maryland will propose and focus on projects that address the greatest risks and needs in the state. Flooding is historically the greatest risk in the state of Maryland. The RLF program will strive to provide financial support to jurisdictions that are implementing measures to combat the negative impacts of flooding.

Additionally, Maryland will focus on projects to alleviate needs of those living in low-income geographic areas. As previously mentioned, people living in vulnerable conditions feel the greatest impacts of natural hazards. Accordingly, Maryland will reduce the interest rate charged to jurisdictions in low-income geographic areas so that they may better afford a revolving loan as they implement hazard mitigation measures.

Studies from the National Institute of Building Sciences demonstrate that for every \$1 spent on mitigation projects, an average of \$6 is saved on the costs associated with future disaster. Helping Marylanders to take proactive mitigation measures has the potential to decrease the loss of life and property, the cost of insurance, and federal disaster payments.

[2.1.6. Maryland's RLF Support Hazard Mitigation Projects and Activities that Reduce the Risk from Natural Hazards](#)

In order to determine how natural hazards impact local governments, Maryland conducted an analysis of how Maryland communities have historically been impacted by natural hazards.

Accordingly, during the first years of the RLF, Maryland is prioritizing projects that address the greatest risks and needs in the state. Flooding is historically one of the greatest risks in the state. The RLF program will strive to provide financial support to jurisdictions that are implementing measures to combat the negative impacts of flooding. MDEM focuses on these projects through prioritization of those projects.

2.2. Resilient Maryland Revolving Loan Fund Program Goals

[2.2.1. Connection to Other Plans and Goals](#)

The RLF is compatible with existing planning efforts, particularly [Maryland's 2021 Hazard Mitigation Plan](#) (HMP). The HMP provides that the overarching themes of the HMP are "Identifying natural hazards that are most likely to impact Maryland now



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and, in the future, providing an opportunity for a focused risk analysis and prioritization of mitigation strategies and resiliency efforts to include: minimizing the loss of life and personal injuries from all-hazard events; reducing losses and damage to state and local governments and private assets; and decreasing federal, state, local; and, private costs of disaster response and recovery. For that reason, the criteria used to prioritize projects for funding includes the goals set forth in the Executive Summary of the HMP.

2.2.2. Mitigation and Resiliency Goals

In accordance with 42 U.S.C. §5135(g)(2)(B), the RLF program intends to achieve mitigation and resiliency benefits in a number of ways. Historically, Maryland has suffered property damage and loss of life from natural hazards. The RLF program will support local governments to implement hazard mitigation measures that will result in reducing future damage and loss associated with hazards, reducing the number of severe repetitive loss structures and repetitive loss structures, decreasing the number of insurance claims in Maryland from injuries resulting from major disasters or other natural hazards, and increasing the rating under the National Flood Insurance Program's Community Rating System (CRS) for communities in Maryland.

The projects contained in Maryland's FY24 Project Proposal List (PPL) have the potential to achieve several of these goals. These hazard mitigations measures will combat the effects of flooding resulting from sea level rise and severe storms.

2.2.3. Maryland's Short-Term Revolving Loan Fund Goals

It is important for this RLF program to set goals for direction and against which performance may be measured. During the initial years of the RLF program, in addition to creating the program, Maryland has established a number of short-term goals.

2.2.3.1. DEVELOP AND MAINTAIN STRONG RELATIONSHIPS WITH STAKEHOLDERS IN EACH COUNTY

In order to begin to work with people in each county who will participate in the RLF program, MDEM has to first develop and maintain strong relationships with stakeholders in each county or jurisdiction in order to learn their needs and gain their trust.



MDEM has expanded its distribution list to not only include emergency managers, but also government representatives that work on public work, transportation, environmental, sustainability, planning, resilience, and floodplain managers. These are the people who implement hazard mitigation projects.

With this expanded reach and relationships, Maryland strives to motivate local governments to submit a loan application which will result in a consistent pipeline of eligible projects moving forward.

Maryland is a state where we spend each day working to leave no one behind, as a value. Accordingly, the RLF team was grateful to have provided a presentation to every emergency manager in Maryland during their quarterly retreat on November 14, 2023 in Flintstone, Maryland.

2.2.3.2. BE EVERYWHERE

In an effort to meet with Marylanders across the state, MDEM continues to travel to, and meet with, as many local governments as possible to learn about their needs and provide information about the new RLF program. In the last year, MDEM has traveled to Crisfield on several occasions. Additionally, MDEM representatives had virtual and telephonic meetings with Frederick County, Baltimore City and the Town of Crisfield. Conversations were designed so that MDEM could learn directly from local officials about their needs, share the benefits of the RLF, and design our new program to support local governments.

2.2.3.3. LOW-INCOME GEOGRAPHIC AND UNDERSERVED AREAS

In order to reach important goals, MDEM representatives focused on communities that have not had as much participation with mitigation grant programs in the past,



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that are low-income geographic areas and have high levels of underserved¹ populations, and that have high levels of risk based on historical events. Accordingly, Maryland completed a study of where in state the greatest number and intensity of social vulnerabilities exist. Based on this information, and in order to serve most effectively, MDEM began reaching out to local governments to learn about these people and their needs.

2.2.3.4. ENSURE DATA AND EXPERIENCE DRIVEN DECISIONS

The RLF program employs a number of reviews of the projects to be advanced to FEMA for a capitalization grant to ensure they are in keeping with federal and state law, the NOFO, Maryland's HMP as well as to secure the long-term survival of the fund itself. Project applications and supporting documents submitted for the loans are reviewed to verify that local governments have the ability to repay loans. Also, the projects are reviewed by qualified engineering staff to verify that the details of the projects are appropriate and viable given the scope of work, budget, timelines, etc. Additionally, the projects are reviewed by professionals from various relevant state agencies who rank the projects given the prioritization criteria. And finally, the projects are reviewed by the senior leadership at MDEM to verify that the projects being advanced are in keeping with the goals of the agency, state HMP, NOFO and state and federal laws.

¹ Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, defines "underserved communities" as "populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life..." and includes communities such as Black, Latino, and Indigenous and Native American persons, Asian Americans and Pacific Islanders and other persons of color; members of religious minorities; lesbian, gay, bisexual, transgender, and queer (LGBTQ+) persons; persons with disabilities; persons who live in rural areas; and persons otherwise adversely affected by persistent poverty or inequality.

As used in this document, underserved communities also include "communities environmentally overburdened," which are communities adversely and disproportionately affected by environmental and human health harms or risks, and "disadvantaged communities," as referenced in Executive Order 14008, Tackling the Climate Crisis at Home and Abroad, and defined in Office of Management and Budget's Memo M-21-28: Interim Implementation Guidance for the Justice40 Initiative.



Additionally, local governments that serve low-income geographic areas will benefit from an interest rate reduced to .05%. Additionally, they will have a 30 year amortization to repay loans, rather than 20 years.

2.2.3.5. GAIN GUIDANCE TO ENSURE INCLUSION

In order to ensure that every person across the state has the potential to be included in the benefits of this program, MDEM is taking proactive steps to share information about the loans with all people and particularly those in low-income geographic areas and socially vulnerable and underserved populations. Accordingly, MDEM is advancing the program with the guidance of the department's new Diversity, Equity and Inclusion (DEI) officer. The DEI officer is included in a committee of senior staff who review the projects included on the Project Proposal List (PPL) to determine those to whom loans will be extended.

2.2.3.6. PROVIDE PROGRAM INFORMATION THROUGH VARIOUS MEANS OF COMMUNICATION

The RLF program understands that people communicate differently. In order to reach people in a manner that is conducive to being heard by people in varying regions, demographics and daily routines, to name a few, RLF program has, and continues to provide information about the RLF through a number of different media. The RLF program has provided many in-person presentations throughout the state explaining the program. Emails have been sent to a broad distribution list of people informing of the program. Another resource of communication has been the MDEM website where information is displayed 24 hours a day/7 days a week. Also, MDEM issues press releases that are picked up and reported by news stations.

2.2.3.7. BE INNOVATIVE, MEET PEOPLE WHERE THEY LIVE AND ADDRESS THEIR CHALLENGES

In seeking to support local governments, and particularly those with underserved populations, solutions must meet actual needs. In order to obtain funding to execute mitigation measures, some jurisdictions do not have the resources to pay for a non-federal cost share in order to obtain a grant. Also, some jurisdictions do not have staff with the skills, time or experience to understand and apply for grants or perform a benefit-cost analysis. These are a sampling of the challenges local government representatives expressed during meetings with MDEM. The RLF program seeks to find solutions for local governments specific to their unique needs such as finding



the technical assistance they need. Developing solutions will allow small or underserved local governments to plan for, and implement, sustainable, cost-effective mitigation measures designed to reduce the risk to individuals and property from future natural hazards, as well as reduce reliance on federal funding.

2.2.3.8. ALIGN EFFORTS WITH THE GOALS AND OBJECTIVES IN THE 2021 HAZARD MITIGATION PLAN

The creation of Maryland's 2021 Hazard Mitigation Plan (HMP) involved a collaboration of various relevant agencies within the state. The HMP takes into account a set of conditions in Maryland such as geography, population, land-use, and incomes. Additionally, the HMP reviews the natural hazards each region of the state has faced in order to determine the greatest risks each region should expect. With this knowledge, a local government can take measures to negate the impact of those hazards, prioritizing efforts that may have the greatest effect in combating risks.

The HMP develops strategies for how to best confront those hazards by implementing mitigation measures. For consistency, collaboration and the creation of synergies, the RLF program seeks to work in compliance with Maryland's HMP.

2.2.3.9. REMOVE BARRIERS AND STREAMLINE THE PROCESS FOR LOCAL GOVERNMENTS SEEKING LOANS

While talking with representatives in local governments, many expressed that they were not seeking grants to implement mitigation processes because the process was hard to understand and repetitive. People indicated that they just gave up and chose not to pursue the needed funding.

MDEM has worked to make the application process as clear and concise as possible. With the experience of the first funding cycle, the RLF program continues to learn from, and improve, processes. The RLF program seeks to develop relationships, be as responsive as possible, and provide the information local governments need to pursue mitigation funding.

2.2.4. Maryland's Long-Term Revolving Loan Fund Goals

It is important for this RLF program to set goals to provide direction and metrics for performance. During the initial year of the RLF program, in compliance with 42 U.S.C. §5135(g)(2)(G), Maryland has established the long-term goals that follow.

2.2.4.1. MAINTAIN A PERPETUAL SOURCE OF FUNDS

In order to maintain a perpetual source of funds for future eligible uses, the RLF program is managing the RLF, underwriting and selecting projects that provide the greatest success for the loans being repaid and the least chance of default. The RLF program requires reporting on the status of projects so that the program can guard against defaults. Additionally, the RLF loan terms require that repayments begin a year after the loan is funded.

Further, the RLF program team will attempt to secure a lock on the RLF funds. During the FY 24 legislative session, an attempt was made to clawback funds allocated to the RLF. The lock would secure those funds and keep them safe from a clawback.

Other steps have been taken that will benefit local governments with socially vulnerable populations as that is a very important goal of the program. This policy will be reviewed to determine if the benefit to socially vulnerable populations has a negative impact on security of the funds in the RLF.

2.2.4.2. TRANSPARENCY IN PRIORITIZATION

Maryland will maintain the IUP on the RLF webpage. The IUP provides the goals and prioritization for the projects considered for loans. The information allows prospective borrowers to understand the criteria for projects that will be considered in the future.

2.2.4.3. BUILD AND SUSTAIN LOCAL CAPACITY

Building on the relationships that are established and enhanced with local government representatives and stakeholders, the RLF program will work to enhance and sustain the capacity in local governments to apply for and implement hazard mitigation measures.



2.2.4.4. BUILD ON RELATIONSHIPS TO CREATE A PIPELINE OF ELIGIBLE PROJECTS

The first five years of the RLF in Maryland will be the basis of case studies for jurisdictions that are waiting to see what happens with the program. As local governments learn more, they should gain knowledge about the RLF and be encouraged to participate in the program, thus increasing the pipeline of eligible projects.

MDEM has a section on its RLF web page for local governments to provide a Notice of Intent (NOI). Throughout the year, local governments will have the ability to post the NOI to demonstrate their interest in the program in anticipation of the upcoming NOFO. This should assist in providing a pipeline of eligible projects.

2.2.4.5. THE RLF WILL COMPLY WITH, AND SUPPORT, FEDERAL REQUIREMENTS

The STORM Act, which at the federal level has morphed into the Safeguarding Tomorrow program, serves as a foundation for the Resilient Maryland Revolving Loan Fund program. Accordingly, the federal requirements are woven throughout the program.

In order to increase the opportunity for local governments to be more successful in obtaining a loan, the RLF is providing information about the federal requirements and priorities.

2.3. Maryland's RLF Program Priorities

2.3.1. Increase Resilience and Reduce Risk

Generally, and specifically during this funding cycle, projects in the Project Proposal List (PPL) will increase resilience and reduce the risk of harm to natural and built infrastructure pursuant to 42 U.S.C. § 5135(d)(3)(A). All of the current projects aim to mitigate harm to the natural and built environment similar to what has been experienced. Repeated floods in Ellicott City caused damage to buildings and the natural environment. These projects will alleviate these harms by better controlling how water is maintained and limiting how, and the amount, of water, will travel to adjacent bodies of water.

Additionally, the Wheaton Branch Flood project will lower the 100-year floodplain elevation, address the repetitive flooding of five homes, six residential properties and roadways along the east bank of the Wheaton Branch in Wheaton, Maryland.

2.3.1.2. ZONING AND LAND-USE PLANNING

Maryland is promoting zoning and land-use planning projects pursuant to 42 U.S.C. § 5135(f)(4) to include:

- Development and improvement of zoning and land-use codes to incentivize and encourage low-impact development, resilient wildland–urban interface land management and development, natural infrastructure, green stormwater management, conservation areas adjacent to floodplains, implementation of watershed or greenway master plans, and reconnection of floodplains;
- Study and creation of agricultural risk compensation districts where there is a desire to remove or set-back levees protecting highly developed agricultural land to mitigate for flooding, thereby allowing agricultural producers to receive compensation for assuming greater flood risk that would alleviate flood exposure to population centers and areas with critical national infrastructure;
- Study and creation of land-use incentives that reward developers for greater reliance on low-impact development stormwater best management practices, thereby exchanging density increases for increased open space and improvement of neighborhood catch basins to mitigate urban flooding, reward developers for including and augmenting natural infrastructure adjacent to and around building projects without reliance on increased sprawl, and reward developers for addressing wildfire ignition; and,
- Study and creation of an erosion response plan that accommodates river, lake, forest, plains, and ocean shoreline retreating or bluff stabilization due to increased flooding and disaster impacts.

2.3.1.3. BUILDING CODE ADOPTION AND ENFORCEMENT

MDEM will administer the RLF to include building code adoption and enforcement projects pursuant to 42 U.S.C. § 5135(f)(5). However, no local government submitted a project for zoning and land-use planning FY24 NOFO cycle.



2.3.1.4. COST SHARE

Although Maryland advanced a loan to jurisdictions to pay for the cost share of a HMA grant during the FY23 NOFO cycle, no jurisdiction applied for a loan for a cost share during the FY24 NOFO cycle

2.3.2. Partnerships

Maryland and the other states that received a grant from FEMA in FY23 developed a collaboration to share and support communications, best practices and During the FY24 NOFO cycle, no jurisdiction submitted an application for a loan involving a partnership pursuant to 42 U.S.C. § 5135(d)(3)(B). However, since the negative effects of natural hazards do not end at borders, MDEM anticipates working in the future with Virginia, the District of Columbia, West Virginia, Pennsylvania and Delaware - and beyond - to seek common mitigation solutions.

2.3.3. Regional Impacts

Maryland is connected to its neighboring states and the District of Columbia by a border as well as rivers, watersheds, air and many other factors. Every mitigation measure advanced this NOFO cycle will affect water resources. Howard County is attempting to negate the effects that flooding has on the rivers that pass through its boundaries and into the Chesapeake Bay that touches so many states.

All projects advanced in Howard County, the, T-1 Pond , and the NC-3 Pond will negate the effect that storms have on adjacent rivers. Four major stream tributaries all come together in the Historic downtown area. The Howard County projects will negate the effects of high intensity storms that are becoming more frequent due to climate change,

The Wheaton Branch Stormwater Management Pond provides water quality and water quantity management to the downstream Sligo Creek, Anacostia River and Chesapeake Bay. The project will provide additional storage volume which is anticipated to result in less flooding of those downstream bodies of water.

2.3.4. Major Economic Sectors and National Infrastructure

The State of Maryland is utilizing the RLF to support projects that increase the resilience of major economic sectors or critical national infrastructure, including ports, global commodity supply chain assets (located within Maryland or within the



jurisdiction of local governments, insular areas, and Indian tribal governments), power, and water production and distribution centers, and bridges and waterways essential to interstate commerce in compliance with 42 U.S.C. §5135(d)(3)(D).

During the initial funding period, Maryland's RLF program will use the grant awarded to support the City of Crisfield to improve the City Dock. Crisfield's City Dock serves as a lifeline to Smith and Tangier Islands as ferries travel across the Chesapeake Bay to deliver mail, medications, and people, to name a few. Work on this project will promote the stability of these Safety and Security, Health and Medical Care and Transportation, and Transportation - Highway/Roadway/Motor Vehicle, Mass Transit, Railway, Aviation, Maritime lifelines.

Additionally, Maryland is submitting two different projects from Howard County, Maryland, an area which has survived two 500-year floods in a span of three years. Performing the mitigation projects to the T1 Pond NC3 Ponds will negate disruption to the Historic Ellicott city in addition to the Tiber Branch. Transportation infrastructure, dams, and commerce are the primary sectors that will benefit from this project.

The Wheaton Branch Project aims to provide additional storage volume and lower the 100-year water surface elevation which should reduce the risks associated with severe storms and flooding on surrounding roadways, including Dennis Avenue. Dennis Avenue serves as a major thoroughfare with an average daily traffic count of 14,000 vehicles. Flooding on Dennis Avenue causes significant traffic delays and affects access to nearby medical facilities. Additionally, Dennis Avenue provides a direct connection to the Dennis Avenue Health Center for communities to the east of the Wheaton Branch Flood Mitigation project.

III. Criteria and Method for Distribution of Funds

3.1. Loan Management Information

The RLF stands ready to provide financial assistance in the form of loans to local governments in accordance with U.S.C §5135(g)(2)(C). The RLF program has a team in place to provide the services required.



Maryland passed the required legislation to establish the loan fund and allocated \$25 million in order to pay the applicable cost match, issue loans, and pay administrative costs.

3.1.1. Loan Application Process

Local governments that seek to secure a loan from Maryland's RLF pursuant to U.S.C §5135(g)(2)(C) are encouraged to submit a Notice of Intent (NOI). The link for local governments to submit a NOI remains on MDEM's RLF [webpage](#) throughout the year in order to secure a pipeline of projects.

Subsequent to issuing a NOI, local governments then apply for a loan. Local governments must provide the information requested in the loan application. Failure to provide all information will not cause the application to be invalid, however, responsiveness is given consideration in the prioritization process.

With the applications submitted for loans, the RLF program then applies for a Safeguarding Tomorrow grant from FEMA.

3.1.2. Financial planning

In order to ensure funding is available in the future, Maryland is striving to execute flexible, accurate financial planning. The RLF program team strives to establish that local governments will have the ability to repay their loan. Additionally, local governments receiving loans for eligible projects go through an underwriting process to indicate whether the local government will be able to repay the loan.

The RLF program team has created a five year budget to project and plan income and expenditures.

MDEM is hopeful that Congress will allocate funding beyond the Infrastructure Investment and Jobs Act. Because that is uncertain at best, Maryland must endeavor that all funds are protected. In that vein, the RLF program team is working to protect the funds, accrued interest, and loan repayments.

One method the RLF program team will seek is a lock for the RLF fund, so that Maryland legislators do not attempt to clawback funds as was the case during the FY 24 legislative session.

3.2. Criteria and Method for Loan Distribution

Once notice of a capitalization grant being awarded to Maryland is received, the RLF program will contribute the 10% cost match to the RLF. Thereafter, Maryland hopes to receive the checklist for the Environmental and Historic Preservation (EHP) Review. After the RLF program obtains the checklist and the responses thereto for prioritized projects, those items will be sent to FEMA during the initial funding cycle for FEMA to conduct the EHP review.

After that is complete, the RLF program will go through the settlement process to fund loans.

Projects in low income geographic areas receive an amplified consideration since they are included multiple times in the ranking criteria for prioritization. For the first NOFO funding cycle, the RLF will offer a .05% interest rate to low-income geographic areas. Standard loans will have a 1% interest rate. Additionally, in keeping with 42 U.S.C. §5135(f)(1)(A)(ii)(II), those in low-income geographic areas will have a 30 year amortization period.

3.2.1. Maryland's Project Proposal List

Along with this Intended Use Plan (IUP), Maryland has provided a [Project Proposal List](#) (PPL) that includes local governments' hazard mitigation projects submitted for a loan per 42 U.S.C. §5135(b)(1)(A). The PPL prioritizes how Maryland will use the capitalization grant funds.

3.2.1.1. Prioritization Methodology

In order to prioritize the projects submitted for loans, Maryland developed a system of requirements and priorities in order to evaluate and rank projects. Projects are evaluated based on the following four sources:

- 1) The federal law enabled through the STORM Act and codified at 42 U.S.C. §5135;

- 2) The responding state law that created the Resilient Maryland Revolving Loan Fund codified at Md. PUBLIC SAFETY Code Ann. § 14-110.4;
- 3) The Department of Homeland Security (DHS) Notice of Funding Opportunity (NOFO) Fiscal Year 2024 Safeguarding Tomorrow Revolving Loan Fund Program; and
- 4) The State of Maryland's 2021 Hazard Mitigation Plan.

Additionally, in order to maintain the integrity and sustainability of the RLF, the local government's ability and likelihood to repay the loans as determined through an underwriting process is also taken into consideration.

The combination of these criteria emphasize a number of goals including, but not limited to:

- Prioritize making loans to projects it determines to have the greatest impact on eliminating hazards;
- Making loans available to those in underserved and low-income geographic areas;
- Aligning with statutory objectives;
- Emphasizing projects that have the greatest impact on eliminating hazards;
- Focusing on the goals in Maryland's Hazard Mitigation Plan; and,
- Supporting hazard mitigation measures that negate the effects of natural hazards on people and property.

3.2.1.2. Tie-Breaking Procedure

In the event that FEMA does not provide all of the funding requested by the State of Maryland and Maryland must decide which projects receives a loan with two projects tied, Maryland will award funding to a project in a jurisdiction that faces the greatest burden of social vulnerabilities.



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IV. Financial Management

4.1. Financial Status of the Resilient Maryland Revolving Loan Fund

During the FY24 NOFO cycle, Maryland will not combine the financial administration of the loan fund with the financial administration of another revolving loan fund.

4.1.1.1. FOR THE PREVIOUS FISCAL YEAR:

FEMA advised that it is awarding Maryland a \$6,576,543 grant. Maryland is making a cost match of at least 10 percent out of \$25,000,000 allocated by the Maryland legislature. As Maryland has not yet issued a loan to a local government, no loan principal and interest repayment have yet been made.

The RLF funds will be used to issue loans, as well as to cover administrative and technical costs.

Sources	Previous Fiscal Year
FEMA Capitalization Grant of \$6,576,543 minus cost match	\$5,918,889
Maryland Cost Match	\$657,654
Loan Principal Repayment	0
Special Fund	\$6,576,543
Special Fund Interest	0
Fund Total	\$6,576,543



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Uses	Previous Fiscal Year
Loan Agreement	
Administrative Costs	\$131,530.86
Total	5,381,971.85

4.1.1.2. FOR THE CURRENT FISCAL YEAR:

4.1.2. [MDEM will conduct training and develop manuals and guides](#)

In order to build capacity at the local level, MDEM will conduct trainings on the loan application process, collecting and analyzing data, conducting local risk assessments, conducting environmental and historic preservation reviews ,and preparing information for reporting and closeout. Additionally, MDEM will create manuals and guides to support these trainings.

Sources	Current Fiscal Year
FEMA Capitalization Grant requested	\$14,200,000
Maryland Cost Match for requested grant	\$1,420,000
Loan Principal Repayment	0
Special Fund	\$6,576,543
Special Fund Interest	0
Fund Total	\$6,576,543



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Uses	Previous Fiscal Year
Loan Agreement	
Administrative Costs	\$131,530.86
Total	6,445,012.14

4.2. Financial Terms of Loans

In Maryland, the financial terms for a RLF loan carries an interest rate of no more than one percent. Loans for jurisdictions located in low-income geographic areas may have an interest rate at .05%.

Annual principal and interest payments from the borrower must start no later than one year after the loan is closed and funded. Loans will be repaid before the project’s design life ends.

Loan recipients must provide a resolution approved by their legislative bodies that identify a specific revenue source to repay the loan. Jurisdictions taking out a loan must have a FEMA approved Hazard Mitigation Plan.

Payments made by borrowers for both principal and interest will be deposited into the entity loan fund.

4.2.1. Standard Loans

During the first five years of the loan fund activity, and in order to secure the integrity and long-time durability of the RLF, for standard loans, the RLF program will assess the full 1% interest rate on standard loans.

Local governments will be required to enter into a loan agreement and to pay all closing costs of a loan on each project.



Annual principal and interest payments will commence one year after the loan is funded.

Local governments will be required to provide a resolution passed by their legislative body demonstrating the dedicated source of revenue that will be used to pay back the loan.

In order to negate burdens for jurisdictions taking out the loans during the second year, particularly those in low-income geographic areas, the RLF program will not charge an administrative fee to loan recipients. The effect of this measure will be evaluated each year. The RLF program will measure the effect this will have on the viability of the loan fund in order to determine if changes should be made.

Standard loans must be repaid within 20 years of project completion. Loans to low-income geographic areas must be repaid within 30 years of project completion.

Loans to local governments will be underwritten to secure the integrity of the RLF and determine their ability to repay the loan. The underwriting criteria may include, but is not limited to an analysis of :

Liquidity ratios

- Current ratio
- Acid-test ratio
- Cash ratio
- Operating cash flow ratio

Leverage Ratios

- Debt ratio
- Debt to equity ratio
- Interest coverage ratio
- Debt service coverage ratio made

[4.2.2. Loans for Low-Income Geographic Areas or Underserved Communities](#)

At the outset of Maryland's RLF, a paramount goal is developing a program that ensures that the loans are offered to jurisdictions that support those in low-income geographic, underserved and socially vulnerable areas..



Where the RLF makes loans to local governments in low-income geographic areas for the first five years of program activity, the loan will be made at an interest rate of .05%, which is half of the interest rate of a standard loan interest rate.

Loans to local governments in low-income geographic areas must be repaid within 30 years of project completion, in compliance with 42 U.S.C 5135(f)(1)(A)(ii)(II)

Local governments will be required to provide a resolution passed by their legislative body demonstrating the dedicated source of revenue that will be used to pay back the loan. The other requirements listed for the standard loans will apply for those in low-income geographic areas.

4.3. Loan Disbursements

For the initial year of funding, and pursuant to 42 U.S.C. § 5135(g)(2)(E) Maryland intends to disburse every dollar that FEMA provides through grant dollars as well as a cost match. For the FY24 NOFO cycle, Maryland is requesting \$14,200,000 as the total amount of Maryland's RLF.

Maryland's fund utilization goal is to disburse 100% of the funds allocated to the RLF.

In compliance with 42 U.S.C. Section 5135(f)(1)(A)(iii), Maryland is requiring local governments to provide a resolution passed by their legislative body to demonstrate the dedicated source of loan repayment.



V. Maryland RLF Program Management

5.1. Technical and Administrative Assistance

MDEM hired a staff to carry out the programmatic and financial aspects of the RLF program. To date, this team has planned the program roll-out, created the required documentation, including the application with an accompanying guide and developed processes. Now the program is in the administrative stage. Staff created a webpage and updates to provide information and traveled and talked with a number of local jurisdictions to inform about the new program. The cost of the administrative assistance is expected to be the full amount allotted pursuant to 42 U.S.C §5135(f)(1)(C).

Additionally, MDEM will be utilizing third party engineering assistance to determine if projects are designed, constructed, and maintained in accordance with sound engineering practices and standards.

The RLF program team advanced the loan application process, collecting and analyzing data, conducting local risk assessments, performing environmental and historic preservation reviews, and preparing information for reporting and closeout. Additionally, MDEM will create manuals and guides to support these training sessions. The cost of the technical assistance is expected to be the full amount allotted pursuant to 42 U.S.C §5135(f)(6).

5.2. Local Capacity Development

While meeting with local governments to learn about their jurisdictions and respective needs, many expressed that they do not have the skills in-house to apply for grants or loans. Because their time is limited such that they cannot afford to spend time on an effort that might not be fruitful, a number of jurisdictions revealed that they simply do not apply for funding assistance. Accordingly, mitigation projects are not being implemented. As a result, when hazards occur, local governments experience costly losses, including to property and lives. Accordingly, it is imperative to provide local governments with the skills they require to submit complete,



responsive applications for loans. To that end, MDEM has taken a number of steps to build capacity.

5.2.1. The RLF program team offered office hours to local governments

MDEM held office hours for local governments to gain knowledge about the RLF program and learn how to successfully apply for a loan. During the FY24 NOFO cycle, office hours were offered on February 9, 16 and 23, and April 5, 2024. As the RLF is a fairly new program, local governments asked a myriad of questions about project eligibility and loan closings during office hours.

An unexpected benefit of the office hours was MDEM staff getting to meet the people who implement mitigation projects in the various jurisdictions and hear about their concerns and intentions. This relationship building is being leveraged into outreach efforts.

5.2.2. The RLF program team developed an application guide

In order to provide local governments with the support to better apply for a revolving loan fund, MDEM created a guide explaining how to fill out the loan application. The guide provides links to definitions, respective law and NOFO sections and explains the priorities that guide how loan projects will be prioritized.

5.2.3. The RLF program team created a webpage to supply information

MDEM has a [webpage](#) where local government representatives and the public can find information, day or night, about the RLF program, contacts, public notices and other resources.

5.2.4. MDEM created and distributed fact sheets

To inform local governments about the RLF program, requirements, and timelines, the RLF program team developed fact sheets and distributed the information through emails and during outreach.

5.3. Environment and Historic Preservation Compliance

During the first two NOFO cycles of the new Safeguarding Tomorrow program, FEMA indicated that they will perform the Environmental and Historic Preservation (EHP) review. FEMA provided a checklist and guidance for the local governments to



complete which will be provided to prospective loan recipients. With the information in the EHP checklist, the RLF program will pre-screen projects.

FEMA has advised that where a loan is being used as a cost share for another grant program such as a hazard mitigation grant or to fund, an additional EHP would not be required. During the FY24 NOFO cycle, no jurisdictions submitted loan applications for a non-federal cost share.

5.4 Public Meetings and Comment Activities

MDEM posted the Intended Use Plan (IUP) and Project Proposal List (PPL) on the RLF webpage prior to applying for a Safeguarding Tomorrow grant and requested comments thereon. MDEM sent a notice out to a statewide distribution list with a link to the webpage so that citizens and stakeholders will know to look for the information. If comments are received by May 31, 2024, MDEM will schedule a meeting with all interested parties.

The IUP and PPL will remain on the website to inform citizens, nonprofits, businesses and communities about the program requirements and priorities.

VI. Audits and Reporting

6.1 Compliance with Federal Reporting Requirements

To ensure clarity and transparency, program materials are posted on the RLF [webpage](#). MDEM will use the services of an auditing agency to run an independent audit to ensure finances are correct for the one and two-year audits. MDEM commits to entering project and benefits data into the FEMA Non-Disaster Grants system (ND Grants) and financial data in Payment and Reporting System (PARS) to support the evaluation of Maryland's Resilient Maryland Revolving Loan Fund program.

With the information from the audits, MDEM understands that FEMA will use the data from the audits and reporting to assess how Maryland:

- Efficiently administers the fund
- Provides project benefits to local communities
- Promote equity

MDEM will enter project benefits data into ND Grants by the end of the quarter in which the capitalization grant is received. After the Period of Performance, MDEM will enter required project benefits data into FEMA's ND Grants by the end of the fiscal year for this Intended Use Plan.

6.2. Publication of Information

MDEM is using its RLF [webpage](#) that is active 24/7 to publish information about the program in compliance with 42 U.S.C. Section 5135(h)(2). When an update of consequence is made to the webpage, MDEM is sending that notice to a broad distribution list of people working on emergency management, public works, transportation, sustainability, environment, floodplain and planning, to name a few, so that they have knowledge that the information is there.

6.3. Loan Recipient Auditing and Reporting

Maryland will take a number of steps to ensure that RKF loans are used to implement mitigation projects in a timely and effective manner. During the loan closing process, Maryland will require that title companies conduct a search to verify whether mechanic liens exist. In accordance with the loan agreement, title companies will execute an indemnity package that requires lien waivers and releases.



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Another step Maryland will take is requiring insurance for construction projects. Maryland will require liability and hazard insurance and likely also builder's risk insurance that would cover the cost of materials, supplies and equipment that has been purchased, but not yet installed. Maryland will be required that as a lender, it be listed as a mortgage on a builder's risk policy.

Additionally, Maryland will require payment and performance bonds. The RLF program will monitor and evaluate the performance of loan recipients in their use of funds. Maryland will require quarterly reporting by loan recipients. RLF program representatives will visit the project sites periodically to review the progress.



Appendix A

A.1. Loan Application Process

The RLF program solicited interest for loans in order to conduct hazard mitigation projects from local governments. Subsequently, local governments submitted applications for RLF loans.

Financial Analysis Calculations

Loans will be underwritten to determine their integrity as well as a local governments' ability to repay the loan. The underwriting criteria includes, but is not limited to an analysis of :

Liquidity ratios

- Current ratio
- Acid-test ratio
- Cash ratio
- Operating cash flow ratio

Leverage Ratios

- Debt ratio
- Debt to equity ratio
- Interest coverage ratio
- Debt service coverage ratio

Appendix B

B.1. Project Proposal List Prioritization Methodology

[fema_project-proposal-list-template-safeguarding-tomorrow-rlf.xlsx](#) - Google Sheets

The RLF program solicited interest for loans in order to conduct hazard mitigation projects from local governments commencing in January, 2023. Based on the interest, local governments submitted applications for RLF loans.

Maryland developed a system to prioritize project applications for funding opportunities based on four sources:

- 1) The requirements and priorities of 42 U.S.C. §5135, the federal law enabling this program.
- 2) The requirements and priorities of Md. PUBLIC SAFETY Code Ann. §14-110.4, the law in Maryland that enabled the Resilient Maryland Revolving Loan Fund.
- 3) The requirements and priorities of the Department of Homeland Security (DHS) Notice of Funding Opportunity (NOFO) Fiscal Year 2023 Safeguarding Tomorrow Revolving Loan Fund Program;
- 4) The goals listed in the State of Maryland's 2021 Hazard Mitigation Plan; and,
- 5) The local government's ability to repay the loans.

The projects local governments submitted are represented in the FY 24 PPL.

Depending on the amount of the grant received from FEMA, the RLF program will disburse funds based on the ranking of the projects.

Projects in low-income geographic areas receive an amplified consideration since they are included multiple times in the ranking criteria for prioritization. For those projects, the RLF will provide a .05% interest rate. Standard loans will have a 1% interest rate. Additionally, in keeping with 42 U.S.C. §5135(f)(1)(A)(ii)(II), those in low-income geographic areas will have a 30 year amortization period.



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Project Proposal List Prioritization Methodology

In addition to the factor of a local government's ability to repay a loan as determined by underwriting, the Maryland RLF prioritized projects for loans based on four criteria. They are the requirements and priorities of [42.U.S.C. §5135](#), Maryland's [Public Safety §14-110.4](#), the NOFO, and the goals expressed in Maryland's [Hazard Mitigation Plan](#).

MDEM Hazard Mitigation Assistance (HMA) Project Ranking			
Category	Points Possible	Weight	Description
<p>Maryland Hazard Mitigation Plan Goals</p>	10	20%	<p>The State's goals, as established in Maryland's 2021 Hazard Mitigation Plan are as follows:</p> <ol style="list-style-type: none"> 1. Protect life, property, the economy, and the environment from hazard events to the greatest extent possible. 2. Increase public awareness of potential hazards, mitigation actions, preparedness efforts, and resiliency planning. 3. Protect state assets, infrastructure, and critical facilities from hazard events. 4. Enhance coordination across the whole community, including federal, state, and local government, and nongovernmental organizations, by strengthening existing linkages and creating new linkages between state and local mitigation and resiliency efforts." 5. Promote actions that protect natural resources while enhancing hazard mitigation and community resiliency. 6. Identify and implement projects that will reduce the impacts of hazards and efficiently use state resources.



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			<p>7. Integrate hazard mitigation planning into other state planning efforts (comprehensive plan, floodplain management regulations, land use/zoning, green infrastructure) and encourage and educate counties and municipalities to integrate across local plans and ordinances.</p> <p>8. Identify and reduce flood hazard impacts in areas outside of the Special Flood Hazard Area (SFHA), that have experienced increased frequency and intensity in flooding but do not meet FEMA's RL and SRL criteria.</p> <p>9. Reduce flood-related losses, with an emphasis on reducing RL and SRL properties over the next hazard mitigation planning cycle.</p> <p>10. Promote the development of policies, programs, initiatives, and projects that prioritize diversity, equity, and environmental justice.</p>
<p>Federal Law Requirements and Priorities</p>	10	20%	<p>42 U.S.C. §5135 requires that the loan provides hazard mitigation revolving loan funds for “funding assistance to local governments to carry out eligible projects under this section to reduce disaster risks for homeowners, businesses, nonprofit organizations, and communities in order to decrease—</p> <p>(A) the loss of life and property;</p> <p>(B) the cost of insurance; and</p> <p>(C) Federal disaster payments.</p> <p>Pursuant to 42 U.S.C. §5135, priority is given to projects that:</p> <ul style="list-style-type: none"> -Propose to finance projects increasing resilience and reducing risk of harm to natural and built infrastructure;



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			<ul style="list-style-type: none"> -Support partnerships between two or more eligible entities to implement a project or similar projects; -Consider regional impacts of hazards on river basins, river corridors, micro-watersheds, macro-watersheds, estuaries, lakes, bays, and coastal regions, and areas at risk of earthquakes, tsunamis, droughts, severe storms, and wildfires, including the wildland-urban interface; -Propose to finance projects for the resilience of major economic sectors or critical national infrastructure.
FEMA NOFO	10	20%	<ul style="list-style-type: none"> -SVI -Promoting Equity -Supporting delivery of innovative hazard mitigation projects -Project Completeness -Underserved populations -Duration of project(Shorter projects get more points) -Population Served -Community Rating System 42.U.S.C. §5135.g.2.B.iv.
Maryland Law Requirements and Priorities	10	20%	<p>Public Safety §14-110.4 - The purpose of the Fund is to provide loans for resilience projects that address mitigation of all hazards, including natural disasters.”</p> <ul style="list-style-type: none"> -The Department shall prioritize making loans to projects it determines to have the greatest impact on eliminating hazards.



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<p>Financial Integrity Criteria</p>	<p>10</p>	<p>20%</p>	<p>Application evaluation criteria may include the following risk-based considerations of the applicant:</p> <ul style="list-style-type: none"> i. Financial stability. ii. Quality of management systems and ability to meet management standards. iii. History of performance in managing federal awards. iv. Reports and findings from audits. v. Ability to effectively implement statutory, regulatory, or other requirements.
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