



RESILIENT MARYLAND REVOLVING LOAN FUND APPLICATION

NOTE OF THE FOLLOWING WHEN COMPLETING THE REMAINDER OF THE APPLICATION

Submittal of requested documentation is necessary for the evaluation of the application. Failing to submit requested documents can significantly impact review and approval of the project. When providing additional information on a separate page, include the applicant and project name, and refer to the corresponding section number and heading of the application as specified. The applicant is responsible for ensuring compliance in their application and project proposal with federal and state law, including the Federal Public Law 116 - 284 - Safeguarding Tomorrow through Ongoing Risk Mitigation Act" or the "STORM Act", the Notice of Funding Opportunity and guidance, as amended, issued by the Federal Emergency Management Agency and the Maryland Resilient Revolving Loan Fund, Md. Code, Pub. Safety § 14-110.4.

DOCUMENT CHECKLIST

<input type="checkbox"/>	<ul style="list-style-type: none"> <input type="checkbox"/> Completed, dated and signed application <input type="checkbox"/> Copy of Identification for Signatory <input type="checkbox"/> Audited Financial Statements (2019 through current year) <ul style="list-style-type: none"> <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021 <input type="checkbox"/> 2022 <input type="checkbox"/> Organizational Documents demonstrating authority to apply with loan, including bylaws and operating documents. FEIN and proof that entity is not debarred with the federal government or State of Maryland must be submitted with the application. <input type="checkbox"/> Construction Work estimate and percentage of work that will be bonded. Depending upon the proposed project, construction work paid with state and federal loan funds hereunder may require payment and performance bonding naming the State of Maryland that covers 100% of the total state and federal loan funds used for this purpose. 	<p>Such bonding must be with a licensed and approved surety.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Resolution of the local government dedicating a specific revenue source to repayment of the loan in conformity with state and federal law, including the Federal Storm Act and Maryland Resilient Revolving Loan Fund. <input type="checkbox"/> Map showing location of activity and/or street boundary lines of project (as applicable), including plat plan.) <input type="checkbox"/> Ownership, Collateral and Liens Title report, Affidavit, Applicable deeds, easements, covenants, security instruments, consent decrees, restrictions and instruments running with the land, and any and all impacted current or proposed leases <input type="checkbox"/> Proof of Insurance <input type="checkbox"/> Evidence of zoning compliance and approval for the proposed project,
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For assistance, please contact ResilientLoan.MDEM@maryland.gov



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PROJECT PURPOSE AND SUMMARY

Provide a brief description of the project by answering questions below in the order shown.

1. What is the proposed project? _____

2. Has the project previously or currently been submitted to MDEM or any other government entity for funding consideration? Yes No N/A
3. If yes, has the scope of work changed since submission? Yes No
4. Project Name _____
5. Will other funding be required to complete this project? Yes No N/A
6. If yes, where is funding coming from? _____
7. Has the funding been secured? Yes No N/A
8. Is the proposed project increasing resilience and reducing risk of harm to natural and built infrastructure? Yes No
If yes, how? If yes, how? _____

9. Does this project involve a partnership between two or more States to carry out a project or similar projects? Yes No
If so, list the States that have agreed to a partnership _____

10. Will the proposed project advance the resilience of major economic sectors or critical national infrastructure, including ports, global commodity supply chain assets, power and water production and distribution centers, and bridges and waterways essential to interstate commerce? Yes No

11. Which major economic sector(s) or critical national infrastructure(s)?

<ul style="list-style-type: none"> Bridges and waterways essential to interstate commerce Chemical Commercial Facilities Communication Critical Manufacturing Dams Defense Emergency Services Financial Services Food and Agriculture 	<ul style="list-style-type: none"> Global commodity supply chain assets Government Facilities Healthcare and Public Health Information Technology Nuclear Reactors, Materials, and Waste Ports Power Transportation Water production and distribution centers Other _____
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If yes (from the list above), describe: _____

12. Will the project take into account 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? Yes No

If yes, how? _____

13. How does this project support “underserved communities” as defined in EO 13985? Yes No

If yes, how? If yes, how? _____

If yes, who? _____

14. Does the mitigation project serve any of the priorities identified below? Yes No

- Protect life, property, the economy, and the environment from hazard events to the greatest extent possible.
- Increase public awareness of potential hazards, mitigation actions, preparedness efforts, and resiliency planning.
- Protect state assets, infrastructure, and critical facilities from hazard events.
- 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.
- Promote actions that protect natural resources while enhancing hazard mitigation and community resiliency.
- Identify and implement projects that will reduce the impacts of hazards and efficiently use state resources.
- 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.
- 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.
- Reduce flood-related losses, with an emphasis on reducing RL and SRL properties over the next hazard mitigation planning cycle.
- Promote the development of policies, programs, initiatives, and projects that prioritize diversity, equity, and environmental justice.

If yes, how? _____



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1.0 LOAN TERMS

^{1.1} Requested Loan Amount \$ _____ (Less than \$5,000,000 per project)

^{1.2} Estimated Total Cost of the project \$ _____

^{1.3} Have funds been secured for full completion of the project? Yes No

If so, what funding sources are being used? _____

2.0 AMORTIZATION

^{2.1}
Eligible for any projects

- 5 Years
- 10 Years
- 15 Years
- 20 Years
- Other _____ Years

^{2.2}
Only eligible for projects in Low-Income geographic locations

- 25 Years
- 30 Years
- Other _____ Years

3.0 PLAN/PROJECT IDENTIFICATION

^{3.1}
Project Title

- Project
- Plan

^{3.2}
FY Application
Year 23

4.0 APPLICANT IDENTIFICATION

^{4.1}
Entity making
Application



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4.2 Type of Government <small>*Ensure that link is operable at time of submission</small>	Provide a web link to documents which provide authority to encumber dedicated sources of revenue on behalf of the applicant, listing specific sections . Government type: _____ www. _____		
4.3 Tax Identification	4.4 Employer Identification Number (EIN)		4.5 Unique Entity Identifier Number (UEI)
4.6 Contacts			
	4.7 Contact #1	4.8 Contact #2	
4.9 Last Name			
4.10 First Name, Middle Initial			
4.11 Title			
4.12 Agency			
4.13 Address			
4.14 City, ST Zip			
4.15 Phones			
4.16 Email			
4.17 Website Address			
4.18 Preferred Method of Contact	<input type="checkbox"/> Email _____ <input type="checkbox"/> Phone _____	<input type="checkbox"/> Email _____ <input type="checkbox"/> Phone _____	



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4.19 Resident Agent	Phone: _____ Email: _____ Address: _____ _____	
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5.0 COMMUNITY IDENTIFICATION

5.1 Community Name (s)		
5.2 Community Identification Number (CID)	5.3 County (ies)	

6.0 MITIGATION PLAN

6.1 Does the applying applicant have an approved and unexpired Hazard Mitigation Plan as defined in Title 42 United States Code Section 5165?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.2 Name of existing hazard mitigation plan and year approved	Name: _____ Year Approved: _____ Website: _____ <small>* Ensure that link is operable at time of submission</small>
6.3 Type of plan	<input type="checkbox"/> Multi-jurisdictional <input type="checkbox"/> Multi-hazard <input type="checkbox"/> Local/Township

7.0 SCOPE OF WORK (SOW)

7.1 Hazard (s) Mitigated by Project	<ul style="list-style-type: none"> ● Drought and prolonged Intense Heat ● Cyclone ● High Water Levels ● Severe storms (including hurricanes, tornadoes, wind storms, cyclones, and severe winter storms) ● Wildfires ● Flooding ● Flood Control Structure ● Earthquake ● Hurricane
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	<ul style="list-style-type: none"> • Wind Storms • Severe Winter Storms • Shoreline Erosion • Storm Surge • Zoning and land use planning <p>Primary Hazard: _____</p> <p>Secondary Hazard: _____</p>
<p>72 Project Type (s)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Hazard Identification <input type="checkbox"/> Risk Assessment <input type="checkbox"/> Long-Term Recovery (Unmet Needs Only) <input type="checkbox"/> Disaster Relief (Unmet Needs Only) <input type="checkbox"/> Safe Room (Tornado and Severe Wind Shelter) - Private Structures <input type="checkbox"/> Safe Room (Tornado and Severe Wind Shelter) - Public Structures <input type="checkbox"/> Mitigation Plan - Local Multi Hazard Mitigation Plan <input type="checkbox"/> Mitigation Plan - Tribal Multihazard Mitigation Plan <input type="checkbox"/> Acquisition of Private Real Property (Structures and Land) - Landslide <input type="checkbox"/> Acquisition of Private Real Property (Structures and Land) - Erosion <input type="checkbox"/> Acquisition of Private Real Property (Structures and Land) - Snow Avalanche <input type="checkbox"/> Relocation of Private Structures - Erosion <input type="checkbox"/> Relocation of Private Structures - Landslide <input type="checkbox"/> Relocation of Private Structures - Snow Avalanche <input type="checkbox"/> Relocation of Public Structures - Erosion <input type="checkbox"/> Relocation of Public Structures - Landslide <input type="checkbox"/> Relocation of Public Structures - Snow Avalanche <input type="checkbox"/> Vegetation Management - Erosion <input type="checkbox"/> Vegetation Management - Snow Avalanche <input type="checkbox"/> Snow Avalanche Stabilization - Structural <input type="checkbox"/> Other Non Construction <input type="checkbox"/> Mitigation Plan - Local Multi Hazard Mitigation Plan <input type="checkbox"/> Mitigation Plan - Tribal Multihazard Mitigation Plan <input type="checkbox"/> Wet Floodproofing Public Structures - Riverine <input type="checkbox"/> Mitigation Plans - Coastal Zone Management Plans <input type="checkbox"/> Wet Floodproofing Public Structures - Coastal <input type="checkbox"/> Water and Sanitary Sewer System Protective Measures <input type="checkbox"/> Infrastructure Protective Measures (Roads and Bridges) <input type="checkbox"/> Stormwater Management - Culverts <input type="checkbox"/> Stormwater Management - Diversions <input type="checkbox"/> Public Awareness and Education (Brochures, Workshops, Videos, etc.) <input type="checkbox"/> Professional Education (Building Inspectors, Architects, Engineers, Contractors, etc.)



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- Mitigation Plans - Storm Water/Drainage Management Plans
- Mitigation Plans - Land Use Planning Resulting in Revised Land Development Regulations
- Mitigation Plans - Vegetation Management
- Feasibility, Engineering and Design Studies
- Developing, Implementing and Enforcing Codes, Standards, Ordinances and Regulations
- Applied Research and Development in the Building Sciences
- Retrofitting Private Structures - Wildfire
- Retrofitting Public Structures - Wildfire
- Non Structural Retrofitting/Rehabilitating Private Structures - Seismic
- Non Structural Retrofitting/Rehabilitating Public Structures - Seismic
- Structural Retrofitting/Rehabilitating Private Structures - Seismic
- Structural Retrofitting/Rehabilitating Public Structures - Seismic
- Retrofitting Private Structures - Wind
- Retrofitting Public Structures - Wind
- Vegetation Management - Natural Dune Restoration
- Vegetation Management - Wildfire
- Vegetation Management - Wind
- Vegetation Management - Non Coastal Shoreline Stabilization
- Shoreline Stabilization (Riprap, etc.)
- Landslide Stabilization - Structural
- Wetland Restoration/Creation
- Utility Protective Measures (Electric, Gas, etc.)
- Public & Private Facility Retrofits (PPFR) - Wet/Dry Floodproof. Exist. Structures
- Stormwater Management - Detention/Retention Basins
- Localized Flood Control System to Protect Critical Facility
- Other Minor Flood Control
- Flood Control - Floodwall
- Flood Control - Berm, Levee, or Dike
- Flood Control - Dam
- Other Major Structural Projects
- Stormwater Management - Flap Gates/Floodgates
- Warning Systems (as a Component of a Planned, Adopted, and Exercised Risk Reduction Plan)
- Generators
- Other Equipment Purchase and Installation
- Management Costs - Salaries
- Management Costs - Equipment
- Management Costs - Office Space Rental
- Management Costs - Supplies
- Dry Floodproofing Private Structures - Riverine (Generally Only Available for Commercial)



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	<input type="checkbox"/> Dry Floodproofing Private Structures - Coastal (Generally Only Available for Commercial) <input type="checkbox"/> Dry Floodproofing Public Structures - Riverine <input type="checkbox"/> Dry Floodproofing Public Structures - Coastal <input type="checkbox"/> Miscellaneous <input type="checkbox"/> Elevation of Public Structures - Coastal <input type="checkbox"/> Elevation of Public Structures - Riverine <input type="checkbox"/> Elevation of Private Structures - Coastal <input type="checkbox"/> Elevation of Private Structures - Riverine <input type="checkbox"/> Relocation of Public Structures - Coastal <input type="checkbox"/> Relocation of Public Structures - Riverine <input type="checkbox"/> Relocation of Private Structures - Coastal <input type="checkbox"/> Relocation of Private Structures - Riverine <input type="checkbox"/> Acquisition of Private Real Property (Structures and Land) - Riverine <input type="checkbox"/> Acquisition of Private Real Property (Structures and Land) - Coastal <input type="checkbox"/> Acquisition of Public Real Property (Structures and Land) - Riverine <input type="checkbox"/> Acquisition of Public Real Property (Structures and Land) - Coastal <input type="checkbox"/> Other Non Construction (Regular Project Only) <input type="checkbox"/> Acquisition of Vacant Land <input type="checkbox"/> Wet Floodproofing Private Structures - Riverine <input type="checkbox"/> Wet Floodproofing Private Structures - Coastal	
^{7.3} Location of Project Site	^{7.4} Latitude /Longitude Get Coordinates	Latitude _____ Longitude _____ -AND/OR- Address _____ _____
^{7.5} Anticipated Project Start and End date	Start Date: ____/____/____ Completion Date: ____/____/____ What construction phase is your project in? <input type="checkbox"/> Planning <input type="checkbox"/> Design <input type="checkbox"/> Permits <input type="checkbox"/> Shovel- Ready <input type="checkbox"/> Other _____	



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7.6 Census Tract(s) of project	Census Data	Census Tract (s) # _____
7.7 What is the population served by the project?	Census Data	Population Served #: _____
7.8 Are there projected impacts of natural hazards?	<input type="checkbox"/> Yes <input type="checkbox"/> No If so, what _____	
7.9 What community lifeline does the project stabilize?	<input type="checkbox"/> Energy <input type="checkbox"/> Food, Water, Shelter <input type="checkbox"/> Hazardous Material <input type="checkbox"/> Health and Medical <input type="checkbox"/> Safety and Security <input type="checkbox"/> Transportation <input type="checkbox"/> Communications	
7.10 Will this loan be used towards the non-federal cost share for a grant under another grant program?	<input type="checkbox"/> Yes <input type="checkbox"/> No Title of Project: _____ Type of Grant : _____ Fiscal Year End: _____	

8.0 PROJECT COSTS

8.0 Schedule	Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it. *Attach a separate .doc, .xls, or .pdf if preferred.				
8.1a Description of Task	8.1b Starting Point	8.1c Unit of Time	8.1d Duration	8.1e Completion Point	8.1f Responsible Entity
<i>Example: Inspection</i>	<i>Day 15</i>	<i>Days</i>	<i>21 Days</i>	<i>Day 36</i>	<i>Housing Dept.</i>



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<p>8.2 Identify the dedicated source of revenue to support these projects?</p>	<p>8.2a Payments will be made from:</p> <hr style="border: 0; border-top: 1px solid black; margin-top: 10px;"/>
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9.0 Cost Estimate

Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it.
*Attach a separate .doc, .xls, or .pdf if preferred.

9.1 Item	9.1a Budget Class	9.1b Unit Quantity	9.1c Unit of Measure	9.1d Unit Cost	9.1e Estimate	9.1f Running Total
<i>Example: Fence Post</i>	<i>Material</i>	<i>60</i>	<i>8'</i>	<i>\$7.85</i>	<i>\$471</i>	<i>\$471</i>

10.0 Applicant Management Cost

Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it.
*Attach a separate .doc, .xls, or .pdf if preferred.

10.2a Item	10.2b Budget Class	10.2c Unit Quantity	10.2d Unit of Measure	10.2e Unit Cost	10.2f Estimate	10.2g Running Total

*Continue list on a separate page



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11.0 Environmental and Historic Preservation (EHP)	
11.1	EHP information will be required at a later date
12.0 Community Rating System (CRS)	
12.1	<p>Do you Participate in CRS? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what is your rating? _____ (Class Number)</p>
13.0 Declarations	
13.1	<p>Are there any judgments and/or liens attached to the impacted equipment and/or property?</p> <p><small>If yes, provide the website or attach a separate .doc, .xls, or .pdf to address this question, along with supporting documentation. *Ensure that link is operable at time of submission</small></p>
	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, Provide the website address where these can be found:</p> <p>www. _____</p>
13.2	<p>Any pending cases or settlements in state or federal court?</p> <p><small>If yes, provide the website or Attach a separate .doc, .xls, or .pdf to address this question, along with supporting documentation. Ensure that link is operable at time of submission</small></p>
	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, Provide the website address where these can be found:</p> <p>www. _____</p>
14.3	<p>Audited Financials</p> <p>Provide the website address where the audited financials can be found:</p> <p>www. _____</p> <p><small>* Ensure that link is operable at time of submission</small></p>



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LOAN APPLICANTS ARE RESPONSIBLE FOR OBTAINING TITLE INSURANCE AND PAYMENT OF ALL RECORDATION FEES FOR SECURITY INTERESTS, IF THEY ARE APPROVED, FOR ALL APPLICATIONS IMPACTING REAL PROPERTY OR FIXTURES. SUCH TITLE INSURANCE WILL BE PROCURED BY THE APPLICANT AND THEY WILL CONDUCT THE LOAN SETTLEMENT AT THE APPLICANT'S SOLE EXPENSE.

EVIDENCE OF LIENS, RECORDED INTERESTS IMPACTING THE PROJECT, TITLE STATUS, DEEDS, RESTRICTIONS, AND OWNERSHIP INCLUDE A CURRENT, UP TO DATE, COPY OF ALL JUDGMENTS, SETTLEMENTS, DECREES, AND LIENS ATTACHING TO IMPACTED EQUIPMENT, IMPROVEMENTS AND PROPERTY. THIS INCLUDES, BUT IS NOT LIMITED TO TITLE REPORTS, ZONING STATUS, MOST RECENT APPRAISALS.

DURING THE DUE DILIGENCE PERIOD AFTER APPROVAL OF AN APPLICATION, CURRENT APPRAISALS, ENVIRONMENTAL SURVEYS, PROOF OF HISTORIC AND ZONING COMPLIANCE WILL BE REQUIRED AT THE SOLE EXPENSE OF THE APPLICANT AS A REQUIREMENT OF CLOSING, AS THEY APPLY TO THE PROJECT. TITLE INSURANCE WILL BE REQUIRED FOR ALL IMPROVEMENTS TO REAL PROPERTY AS A CLOSING EXPENSE OF THE APPLICANT. THE APPLICANT SHALL BE RESPONSIBLE FOR COSTS ASSOCIATED WITH CLOSING, INCLUDING ALL RECORDATION FEES, AND INCLUDING SETTLEMENT BY A LICENSED THIRD PARTY.

I AFFIRM THAT THE INFORMATION, DUE DILIGENCE AND ESTIMATES CONVEYED IN THIS APPLICATION ARE TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE. I FURTHER AGREE THAT THIS LOAN SHALL BE USED FOR THE PURPOSE SET FORTH IN THIS APPLICATION FOR THE ENTIRE LOAN PERIOD OR SHALL BE DUE UPON DEFAULT, WITH A THIRTY DAY (30) OPPORTUNITY FOR CURE, UNLESS OTHERWISE APPROVED IN WRITING BY THE STATE OF MARYLAND, AND THAT ANY PROPOSED CHANGE IN USE SHALL REQUIRE THE APPROVAL OF THE STATE OF MARYLAND. ON BEHALF OF THE BORROWER AND APPLICANT _____,

I CERTIFY AND ATTEST AS THEIR AUTHORIZED LEGAL REPRESENTATIVE THAT THEY SHALL COMPLY WITH ALL APPLICABLE LAWS AND REGULATIONS THAT GOVERN THE USE OF STATE AND FEDERAL FUNDS, INCLUDING, BUT NOT LIMITED TO THOSE, APPLYING TO THE FEDERAL STORM ACT AND THE MARYLAND RESILIENT REVOLVING LOAN FUND, AS AMENDED.

ON BEHALF OF THE GOVERNING BOARD OR OTHER EXECUTIVE AUTHORITY OF: _____ I CERTIFY I AM AN AUTHORIZED OFFICIAL PERMITTED TO SIGN AND SUBMIT THIS APPLICATION ON BEHALF OF THE APPLICANT. I FURTHER CERTIFY ALL INFORMATION IN THIS APPLICATION AND THE ATTACHED MATERIALS ARE TRUE AND CORRECT. I AGREE TO BE BOUND ON A CONTINUING BASIS TO ALL UPDATED NOTICES OF FUNDING OPPORTUNITIES, GUIDELINES AND REQUIREMENTS OF FEMA ON A CONTINUING BASIS. FUNDING IS CONTINGENT ON FEDERAL AND STATE APPROVAL AND THE PROVISION OF ALL REQUIRED DUE DILIGENCE AND SECURITY REQUIRED BY THE STATE OF MARYLAND. POTENTIAL FUNDING APPROVAL BY FEDERAL EMERGENCY MANAGEMENT AGENCY DOES NOT CONFER ANY RIGHTS OR PROVIDE ANY FINANCIAL GUARANTEES TO THE APPLICANT, NOR CONSTITUTE A FINANCIAL COMMITMENT OF THE MARYLAND DEPARTMENT OF EMERGENCY MANAGEMENT. UPON APPROVAL, ADDITIONAL DUE DILIGENCE MAY BE REQUIRED AS A CONDITION PRECEDENT TO FUNDING THE IN THE SOLE AND EXCLUSIVE DISCRETION OF THE STATE OF MARYLAND.

Name: _____

Title: _____

Authorized Signature : _____

Date: _____



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Who (in addition to the contact named in Applicant Identification) should be notified in the event funding is allocated to the project?

Name _____

Name _____

Email _____

Email _____

SUBMIT THIS APPLICATION AND SUPPORTING DOCUMENTATION VIA EMAIL TO:
ResilientLoan.mdem@maryland.gov

The total file size of attachments per email cannot exceed 25MB.

For U.S. Postal Service or Overnight Delivery:
Maryland Department of Emergency Management Resilient Revolving Loan Fund Attn: RLF Team
5401 Rue Saint Lo Drive, Reisterstown, MD 21136

Any questions or concerns regarding program requirements, application instructions, or general Resilient Maryland questions should be directed to: ResilientLoan.mdem@maryland.gov

This section is for State use only.			
Title			
Jurisdiction			
Eligible Supplicant	<input type="checkbox"/> Local Government <input type="checkbox"/> Local Township <input type="checkbox"/> Tribal		
Community NFIP Status	<input type="checkbox"/> Participating <input type="checkbox"/> Non-participating	CID #	
Support Documents	<input type="checkbox"/> Current HMP <input type="checkbox"/> In Declared Area <input type="checkbox"/> Statewide		
State Signature			Date



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8.0 PROJECT COSTS CONTINUES

8.0 Schedule					
Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it. *Attach a separate .doc, .xls, or .pdf if preferred.					
8.1a Description of Task	8.1b Starting Point	8.1c Unit of Time	8.1d Duration	8.1e Completion Point	8.1f Responsible Entity
<i>Example: Inspection</i>	<i>Day 15</i>	<i>Days</i>	<i>21 Days</i>	<i>Day 36</i>	<i>Housing Dept.</i>

9.0 Cost Estimate Continues

Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it.
*Attach a separate .doc, .xls, or .pdf if preferred.

9.1 Item	9.1a Budget Class	9.1b Unit Quantity	9.1c Unit of Measure	9.1d Unit Cost	9.1e Estimate	9.1f Running Total
<i>Example: Fence Post</i>	<i>Material</i>	<i>60</i>	<i>8'</i>	<i>\$7.85</i>	<i>\$471</i>	<i>\$471</i>



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10.0 Applicant Management Cost Continues

Include all tasks necessary to implement this mitigation activity, the estimated timeframe for each task, and who will complete it.
*Attach a separate .doc, .xls, or .pdf if preferred.

10.2a Item	10.2b Budget Class	10.2c Unit Quantity	10.2d Unit of Measure	10.2e Unit Cost	10.2f Estimate	10.2g Running Total



Application Guide

The applicant is responsible for ensuring compliance in their application and project with state law and federal laws. Applicants must use accounting, audit, and fiscal procedures conforming to generally accepted accounting standards in accordance with state and federal law, the Fiscal Year 23 Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund Program Notice of Funding Opportunity and guidance, as amended, issued by the Federal Emergency Management Agency.

Document Checklist

Accompanying documents are required to verify the identity of applicant, illustrate its financial position as well as document its legal authority to assume new debt obligations and provide information regarding the appropriate signatory powers. This Application Guide must be read in conjunction with the Resilient Maryland Revolving Loan Fund Application. In the event of a conflict, the Maryland Department of Emergency Management shall provide guidance upon request. The documents listed herein are in addition to those that may be required during the due diligence period for any awarded project, grant or loan and that are listed herein. Additionally, if you have more than one project location to be improved with loan funds, you must submit an application and documentation for each project. Please note that the Maryland Department of Emergency Management must receive (at the address below) the information required with your application on or before April 11, 2023.

For U.S. Postal Service or Overnight Delivery Maryland Department of Emergency Management Resilient Revolving Loan Fund Attn: RLF Team **5401 Rue Saint Lo Drive, Reisterstown, MD 21136**

INCOMPLETE APPLICATION: If your application package is incomplete (including explanations and/or required documentation submitted in an incorrect format), the Resilient Revolving Loan Fund program may terminate the processing of the application and will deem the incomplete application withdrawn by the applicant and/or borrower.

Copy of Identification for Signatory Authorized Legal Signatory and Proof of Authority

Supply a copy of the government-issued identification such as a driver's license or passport. For entities, provide legal proof of their authority to bind the applicant and borrower.



Audited Financial Statements from 2019 through current and Appraisals

Provide the link to these documents. Note that an appraisal may be required for certain projects at the borrower's expense prior to execution and funding as a due diligence requirement.

Resolution and Commitment of the Governing Body

Required to demonstrate that persons/officials from the local government have identified and dedicated a source of revenue for repayment of the loan, as such term is defined by the federal storm act. Such resolution must also evidence the borrower and/or applicants authority to undertake the loan in accordance with state and federal law

Project Purpose and Summary

1. Proposed project

Include the existing and proposed modifications, length and size of any proposed structures, location and size of target area, drainage acreage, land use, acres restored, linear feet of stream restored. Projects must comply with all requirements of state and federal law, including but not limited to the Federal STORM Act and the Maryland Resilient Revolving Loan Fund, including the Notice of Funding, as amended from time to time by the Federal Emergency Management Agency.

3. STORM Act Priority Project

42 U.S.C. §5135(d)(3)(A) provides that priority shall be given to applications that "propose projects increasing resilience and reducing risk of harm to natural and built infrastructure".

4. STORM Act Priority Project

42 U.S.C. §5135(d)(3)(B) provides that priority shall be given to applications that "involve a partnership between two or more eligible entities to carry out a project or similar projects".

5. STORM Act Priority Project

42 U.S.C. §5135(d)(3)(D) provides that priority shall be given to applications that, "propose projects for the resilience of major economic sectors or critical national infrastructure, including ports, global commodity supply chain assets (located within an entity 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".

6. STORM Act Priority Project

42 U.S.C. §5135(d)(3)(C), as amended provides that priority shall be given to applications that "take into account regional impacts of hazards on river basins, river corridors, micro-watersheds, macro-watersheds, estuaries, lakes, bays, and coastal regions



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and areas at risk of earthquakes, tsunamis, droughts, severe storms, and wildfires, including the wildland-urban interface”.

7. Underserved communities

Section A.11. of the Notice of Funding Opportunity, provides, “FEMA will measure the percentage of loan funds distributed in low-income geographic areas and/or underserved communities. A goal of the Safeguarding Tomorrow RLF program is that 40 percent of the overall benefits generated by the entity loan funds flow to underserved communities.”

Section 2, Titled “Definitions” of Executive Order 13985: Advancing Racial Equity And Support For Underserved Communities Through The Federal Government, provides, “For purposes of this order: (a) The term “equity” means the consistent and systematic fair, just, and impartial treatment of all individuals, including individuals who belong to underserved communities that have been denied such treatment, 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.

(b) The term “underserved communities” refers to population 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, as exemplified by the list in the preceding definition of “equity.” Applicants must demonstrate their planned compliance with this requirement as well as the actions taken, and comply with all non discrimination requirements of state and federal law applicable to federal funding.

Fund Application

1.1. Requested Loan Amount

42 U.S.C. §5135(f)(7), titled “Limitation for Single Projects” provides “A participating entity may not provide an amount equal to or more than \$5,000,000 to a single hazard mitigation project.”

2.1. Amortization

Loan amortization schedules up to a 20-year term of the design life of the project.

2.2 Amortization

Loan amortization schedules for projects in a low-income geographic area, not later than 30 years after the date on which the project is completed and not longer than the expected design life of the project.

“Low-income geographic area”

42 U.S.C. § 5165(m)(6), cites 42 U.S.C. § 3161(a)(1), as amended, that provides a “low-income geographic area” is an area, that meets one of the two following



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criteria: (1) “the area has a per capita income of 80 percent or less of the national average”; or (2) “the area has an unemployment rate that is, for the most recent 24-month period for which data are available, at least 1 percent greater than the national average unemployment rate.”
unemployment rate.”

4.2 Type of Government

In Maryland’s 23 counties, three forms of government exist including county commissioners, code home rule, or charter. Entities that qualify as local governments pursuant to the federal and state funding sources for projects may apply.

4.4 Employer Identification Number (EIN)

An Employer Identification Number (EIN) is a nine-digit number that the IRS assigns in the following format: XX-XXXXXXX. It is used to identify the tax accounts of employers and certain others who have no employees.

4.5 Unique Entity Identifier Number (UEI)

On April 4, 2022, the unique entity identifier used across the federal government changed from the DUNS Number to the Unique Entity ID (generated by SAM.gov).

- The Unique Entity ID is a 12-character alphanumeric ID assigned to an entity by SAM.gov.
- As part of this transition, the DUNS Number has been removed from SAM.gov.
- Entity registration, searching, and data entry in SAM.gov now require use of the new Unique Entity ID.
- Existing registered entities can find their Unique Entity ID by following the steps [here](#).
- New entities can get their Unique Entity ID at SAM.gov and, if required, complete an entity registration.

5.2 Community Identification Number (CID)

Community-based CID numbers follow a format of a 2-digit state FIPS followed by the 4-digit FEMA community ID number. For example, 200351 is a CID whose 6-digit number indicates that it is a community-based study, whereas a 5-digit number with ‘C’ would indicate a countywide study.

[American National Standards Institute \(ANSI\) and Federal Information Processing Series \(FIPS\) Codes](#)[ANSI and FIPS Codes \(census.gov\)](#)

6.1 Approved and unexpired Hazard Mitigation Plan



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In accordance with 42 U.S.C. 5(f)(1)(A)(iv) loan recipients must have a “hazard mitigation plan that has been approved by the Administrator”.

42 U.S.C. 5135, §(m)(4) provides that, ““hazard mitigation plan" means a mitigation plan submitted under section 5165 of this title.”

7.0 SCOPE OF WORK (SOW)

The project Scope of Work (SOW) identifies the eligible activity, describes what will be accomplished and explains how the mitigation activity will be implemented. The mitigation activity must be described in sufficient detail to verify the cost estimate. All activities for which funding is requested must be identified in the SOW prior to the close of the application period.

7.3 Location of Project Site

Provide the location of the funded activity. If the project spans a large area, enter the street address that best represents the center of the project area.

7.6 Census Tract(s) of project

Census Tracts are small, relatively permanent statistical subdivisions of a county or statistically equivalent entity that can be updated by local participants prior to each decennial census as part of the Census Bureau’s Participant Statistical Areas Program (PSAP). Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people.

7.7 Population served

The total population that will benefit from the project. Determined by the population count of the census tract(s) benefiting from the project.

7.9 Community lifelines

A community lifeline enables the continuous operation of government functions and critical business, and is essential to human health and safety or economic security. – Each lifeline is comprised of multiple components and subcomponents needed to stabilize the incident.

- Energy examples include: Power Grid, Fuel
- Food, Water, Shelter examples include: Food, Water, Shelter, Agriculture
- Hazardous Material Facility examples include: HAZMAT, Pollutants, Contaminants
- Health and Medical examples include: Medical Care, Public Health, Patient Movement, Medical Supply Chain, Fatality Management
- Safety and Security examples include: Law Enforcement/Security, Fire Service, Search and Rescue, Government Service, Community Safety
- Transportation examples include: Highway/Roadway/Motor Vehicle, Mass Transit, Railway, Aviation, Maritime
- Communications examples include: Infrastructure, Responder, Communications, Alerts, Warnings, and Messages, Finance, 911 and Dispatch



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7.10 Non-federal cost share

Cost Share, also known as “non-Federal cost share,” or “match,” is the portion of the costs of a federally assisted project or program not borne by the Federal Government. FEMA administers cost-sharing requirements consistent with 44 C.F.R. § 13.24, Matching or Cost Sharing and 2 C.F.R. § 215.23, Cost Sharing or Matching, as amended.

8.2 Dedicated source of revenue

42 USC §5135(f)(1)(A)(iii), as amended, requires that, “ the loan recipient of a loan under this subparagraph establishes a dedicated source of revenue for repayment of the loan”. In addition, security for the funding must be provided to the State of Maryland. Applicants must provide the proposed security for any loan provided pursuant to this application as well as the anticipated priority status. Priority status may be provided, if unknown, during the due diligence period after application approval but prior to loan execution.

RLF credit assistance must be repaid using a dedicated source of repayment. The RLF program interprets “dedicated revenue sources” to include such sources as taxes, or other revenues that are pledged for the purpose of paying debt service on the RLF credit instrument.

11. The Environmental Planning and Historic Preservation (EHP)

Awaiting Guidance from Federal Emergency Management Agency. Will provide guidance once it becomes available. Applicants and borrowers must comply with all environmental and historic state and federal laws.

12. Community Rating System (CRS)

The [Community Rating System \(CRS\)](#) is a voluntary incentive program that recognizes and encourages community floodplain management practices that exceed the minimum requirements of the National Flood Insurance Program (NFIP). Over 1,500 communities participate nationwide.

Please submit the RLF Loan application and any other materials to:
ResilientLoan.MDEM@maryland.gov

The total file size of attachment per email cannot exceed 25MB.

Please direct any questions or concerns to: ResilientLoan.MDEM@maryland.gov