



## Senate Bill 901

*Public Safety - Emergency Management - Resilient Maryland Revolving Loan Fund*

MACo Position: **SUPPORT**

To: Education, Health, and Environmental  
Affairs and Budget and Taxation Committees

Date: March 4, 2021

From: Kevin Kinnally

The Maryland Association of Counties (MACo) **SUPPORTS** SB 901 as it would provide counties and nonprofit organizations with valuable funds for community resilience projects.

Resilience is critical to a community's ability to recover quickly from extreme events and changing conditions. Federal funds have historically been scarce, with the vast majority becoming available only after disasters occur. By establishing a revolving loan fund for local resiliency projects, this bill offers local governments a sensible, proactive tool to reduce risks and mitigate the impact of disasters.

SB 901 establishes the Resilient Maryland Revolving Loan Fund to provide low- or no-interest loans for local resilience projects that address mitigation of all hazards, including natural disasters. The bill clarifies that allocations from the Fund should supplement, not supplant, funding for local resiliency projects.

Local governments often face challenges accessing capital and financing for community resilience projects and justifying the upfront costs to taxpayers. Building resilience, a long-term need, competes for limited local resources against other, more immediate priorities – like education, public health, public safety, and other essential services – and determining and communicating long-term benefits can be challenging.

SB 901 provides counties with another “tool in the toolbox” to implement flexible and sustainable solutions to protect public health, the economy, and the environment. Accordingly, MACo urges the Committee to issue a **FAVORABLE** report on SB 901.