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A Hand Up to Prepare for the Future

With the enactment of the [STORM Act](#) this year, the mitigation and resilience community began buzzing about the potential for new funding opportunities for states and localities to implement hazard mitigation programs. The STORM Act provides the conduit by which states can establish a revolving loan fund and make loans to local municipalities to conduct hazard mitigation and resiliency projects.



The Maryland state legislature wasted no time responding to this new opportunity by establishing the [Resilient Maryland Revolving Loan Fund](#) at the [Maryland Department of Emergency Management](#). The champion of this effort in the Maryland General Assembly, [Senator Katie Hester](#), saw this as an opportunity to not only codify the federal legislation, but ensure the state emergency management office had primary responsibility over the effort.

The Maryland Resilient Revolving Loan Fund is a special, non-lapsing account with the stated purpose of providing loans for local resilience projects that address mitigation of all hazards, including natural disasters. In conjunction with passage of the authorizing legislation, the General Assembly also provided \$25 million in seed money until such time as Congress funds the overarching program. The fund will look to focus on community-based mitigation and resilience projects such as mixed gray and green infrastructure projects that span multiple communities. Local jurisdictions with plans for high-quality hazard mitigation and resiliency projects will be allowed to put applications before a multiagency review board. This interdisciplinary group supports projects of all types so long as they demonstrate the project can effectively reduce disaster risks.

In helping establish the Resilient Maryland Revolving Loan Fund, Maryland believes this is a step in the right direction to bring about more diversity and equality in disaster funding. They intend to use these funds to provide opportunities for smaller, disadvantaged local governments to carve out the non-federal match needed to leverage federal funding to mitigate and recover from disasters in a timely and responsible manner.

Chas Eby, Deputy Executive Director at MDEM, advises others looking to be proactive with this opportunity for additional hazard mitigation funding:

“MDEM is ambitiously identifying ways to fund and coordinate disaster resilience activities in Maryland. Emergency management agencies need to assess whether legislation is required in their state. In any case, emergency managers are best suited to engage across multiple agencies and disciplines and coordinate hazard mitigation and resilience projects and funding.”

As emergencies are becoming more and more prevalent, it is important for states to take advantage of as many federal funding opportunities as possible. The STORM Act provided a way to include smaller local jurisdictions in the conversation for hazard mitigation and resilience funding where they might not have been able to participate before.

When we learn how to become resilient, we learn how to embrace the beautifully broad spectrum of the human experience.

- Jaeda Dewalt

If you would like more information or have a state practice you'd like to highlight as part of this ongoing series, please contact [Jamie Logan](#)

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