



STATE OF MAINE  
GOVERNOR'S OFFICE OF POLICY INNOVATION AND THE FUTURE  
181 STATE HOUSE STATION  
AUGUSTA, MAINE  
04333-0181

**Testimony in Support of LD 1: An Act to Increase Storm Preparedness  
for Maine's Communities, Homes, and Infrastructure  
February 11, 2025**

Good afternoon, Senator Curry, Representative Gere, and members of the Committee on Housing and Economic Development. My name is Hannah Pingree, I am the Director of the Governor's Office of Policy Innovation and the Future.

I am here today on behalf of Governor Mills to testify in support of LD 1, "An Act to Increase Storm Preparedness for Maine's Communities, Homes, and Infrastructure." The Governor is grateful to Senate President Daughtry for advancing this legislation and she greatly appreciates the bipartisan support and sponsorship from Speaker Fecteau, Leader Faulkingham and Leader Stewart for this important emergency legislation.

The Governor's Office of Policy Innovation and the Future (GOPIF) was created by Governor Mills in 2019 to advance long-term planning and policy work, in collaboration with agencies across state government, along with stakeholders and communities, on key issues of concern for Maine. We provide support and coordination on a variety of state infrastructure initiatives, including the Bipartisan Infrastructure Law, the Maine Jobs & Recovery Plan, and, as you will hear today, the work of the state's Infrastructure Rebuilding and Resilience Commission.

In a span of just four weeks during December 2023 and January 2024, three historically severe storms caused catastrophic inland and coastal flooding, resulting in unprecedented devastation to infrastructure and communities across the state – from Western Maine to Washington County and tragically claimed the lives of four Maine people. Heroic action by hundreds of first responders across the state likely saved many more lives. The damage to public infrastructure, as reported to FEMA, reached at least \$90 million, with millions more in losses to private homes and businesses. These storms – plus seven other federal disasters and emergencies declared in Maine over the past two years – raise alarms about the dangerous and increasing risks facing our state. They also emphasize the urgent need to plan for and invest in immediate storm preparedness efforts and building long-term resilience at the state, regional, and local levels.

In April 2024, the Governor and the Legislature advanced a \$60 million package to rebuild public infrastructure, repair damaged working waterfronts and assist small businesses with recovery costs. These funds were critical to accelerating rebuilding and recovery from these unprecedented storms and were a major first step in a long-term commitment to protecting the safety of Maine people and preparing communities for future extreme weather events.

In May, the Infrastructure Rebuilding and Resilience Commission was charged by Governor Mills through Executive Order to recommend strategies that reduce the risk of damage from extreme storms and floods and improve Maine's ability to respond and recover when the next disasters hit. GOPIF has

provided staff support for the Commission on Infrastructure Rebuilding and Resilience, in partnership with Maine Emergency Management Agency (MEMA), and I have served as a member of that Commission with twenty other federal, state, regional, local and expert business and organizational leaders.

This past November, the Commission released its interim report and recommendations, and the Commission's final report and plan is due this May. The Commission placed significant emphasis on the need for multiple, interconnected strategies that will prepare and protect Maine people and communities from increasingly severe storms. These strategies include strengthening emergency communications, support for hazard reduction for Maine homeowners, increasing access to high quality information about risks, and building capacity at the local, regional, and state levels for risk reduction and disaster preparedness. LD 1 is a critical early step toward implementing several important recommendations of the Commission with three main components.

First, LD 1 proposes a new program that helps protect homes against storm damage and insurance losses with actions like strengthening roofs and floodproofing basements. This \$15 million grant program at the Maine Bureau of Insurance (BOI) is modeled on successful programs in high-risk states like Alabama, Florida, and California. You will hear more from the state's Superintendent of Insurance, Robert Carey, about the positive impact we believe the program will have to help homeowners protect their homes and safety, and avoid future storm losses.

Second, LD 1 provides critical funding for MEMA, including \$10 million dollars allocated for the State Disaster Recovery Fund, which serves as the state's match for federal FEMA recovery funds. The bill provides additional seed funding for MEMA to start a state revolving loan fund, which will leverage much larger federal funds to create a self-sustaining source of capital for infrastructure rebuilding and strengthening projects. The bill will also enable MEMA to update communications and early warning equipment, improving the state's ability to efficiently disseminate urgent information before, during, and after emergencies. You will hear more from Joe Legee, Deputy Director at the Maine Emergency Management Agency about this crucial proposed funding.

Third, LD 1 invests in a new Flood-Ready Maine initiative to improve flood models and maps where they are most outdated, develop an online data hub to improve community access to flood risk data, and build regional capacity to help communities with effective floodplain management. The Flood-Ready Maine initiative will also help communities reduce their risk of flood damage and increase participation in the National Flood Insurance Program. This \$9 million initiative includes primary one-time investments in the data work, with ongoing support for regional flood plain management and risk-reduction.

The Flood-Ready Maine program will be housed within the new Maine Office of Community Affairs (MOCA), and this legislation also establishes a State Resilience Office in statute to lead and coordinate these efforts. As this committee has recently heard, MOCA was advanced in the last legislative session to bring together existing programs that serve community and regional planning needs under one roof – like the Community Resilience Partnership and the Maine Floodplain Program. The State Resilience Office will coordinate the Flood-Ready Maine initiative as well as a suite of related activities funded by the state's \$69 million federal grant, including grants and engineering assistance for communities, and

additional inland flooding and coastal sea-level rise tools for communities and regions. The State Resilience Office staff and much of the program will be funded by this five-year federal grant.

As you have heard, LD 1 is funded entirely through Other Special Revenue (OSR) funding at the Bureau of Insurance and leverages federal funding in multiple ways, with no impact to the state general fund. As you will hear from the Bureau, these OSR funds are fees collected from insurance companies on behalf of brokers and agents licensed to sell insurance in the state, the majority of which are located outside of Maine. Given this source of funds, it makes good sense to reinvest these funds back into programs and activities that reduce disaster risks and lower insurance costs for Maine residents.

LD 1 is a vital down payment on a more resilient future for Maine. It creates a foundation of information, capabilities, and capital upon which the state can build a robust system that increases protection for Mainers and their property against storms, floods, and other hazards that are intensifying every year.

For the Committee's reference, I have also brought copies of the Infrastructure Rebuilding and Resilience Commission's November interim report which is also available online at [maine.gov/future](http://maine.gov/future), and copies of testimony in favor of LD 1 from Commission Co-Chairs, Linda Nelson of Stonington and Dan Tishman of Port Clyde, which was also submitted online.

Thank you each for your service and for the opportunity to testify today.