

132nd Legislature
Senate
of Maine
Senate District 31

Senator Donna Bailey
3 State House Station
Augusta, ME 04333-0003
Office: (207) 287-1515

Testimony of Senator Donna Bailey supporting
**LD 1, An Act to Increase Storm Preparedness for Maine’s Communities,
Homes, and Infrastructure**
Before the Joint Standing Committee on Housing and Economic Development
Tuesday, February, 11 2025

Senator Curry, Representative Gere, and Esteemed Members of the Joint Standing Committee on Housing and Economic Development, my name is Donna Bailey, and I proudly represent Senate District 31, which includes Buxton, Old Orchard Beach, and Saco. Today, I am pleased to offer testimony in strong support of LD 1, “An Act to Increase Storm Preparedness for Maine’s Communities, Homes, and Infrastructure.” As part of my testimony, I have an amendment that I’d like to offer, as well.

In the winter of 2023 and spring of 2024, severe weather devastated communities from the coast of Senate District 31 to the mountains of Western Maine. Both rising storm surge and raging floodwaters caused devastating damage to businesses, homes, infrastructure, beaches and the working waterfront. The impact left many Mainers reeling from the immediate and long-term costs, and – even today – some people I know continue to pick up the literal pieces of their properties.

Upon surveying the heartbreaking damage and devastation – the kind that turns people’s lives upside down – in the communities of Old Orchard Beach and Saco, I did not hesitate to support the Governor’s and the Legislature’s proposal to allocate a historic \$60 million in financial assistance and relief. It was the largest – and very necessary – investment in storm relief in Maine’s history. Unfortunately, due to the increasingly severe effects of climate change, it cannot be the last. The storms will continue to form and grow, and they will continue to inflict damage on our beautiful state – and all those who live, study, work, travel or retire here.

As the Senate Chair of the Legislature’s Health Coverage, Insurance, and Financial Services Committee, I closely followed the work of the Governor’s Maine Infrastructure Rebuilding and Resilience Commission. In particular, I was pleased that the Commission included input from the Superintendent of the Bureau of Insurance, who I knew could speak well to the plight of private property owners – homeowners – who often do not receive much attention or assistance. After all, if they have insurance, won’t they be taken care of?

Yet, between the severe storms in Maine and the blazing fires in Los Angeles, we are learning

that it's not that simple. In response to extreme weather and natural disasters, insurance companies are cancelling policies, denying claims and raising premiums. As one example, State Farm, one of the largest insurance companies in the country, cancelled 72,000 homeowners' insurance policies in California alone in 2024. When this happens, what is a homeowner to do?

We put a lot of responsibility on homeowners, between paying bills, premiums, and taxes, and it's time that we offer them some help. With LD 1, we have an opportunity to help the homeowner. The bill before you will establish the Home Resiliency Program, providing grants of up to \$15,000 to homeowners to make resilience-enhancing improvements to their homes, including fixing and strengthening roofs or preventing basement flooding. These improvements will better prepare them to withstand the storms.

LD 1 will also provide resources for the Maine Emergency Management Agency (MEMA). It's managing more federally-declared disasters than at any other time our state's history. That's why it's critical that we increase resources and support for it. MEMA can secure matching federal funds, invest in emergency communications systems, train staff – and more. It helps keep our family, friends, and neighbors safe before, during and after severe weather events.

Additionally, LD 1 will establish a new State Resilience Office. In Maine, we are proud of our independence, resilience, and resourcefulness. I'd say it's time that we capture that attitude and spirit and put it into an office that can prepare for flood and storm damage, protect public and private infrastructure, and support public safety.

Finally, LD 1 will create the Flood Ready Maine Program. It will modernize data on flood risk in Maine and make that data easily accessible online. That way, business, communities and residents can make informed decisions on flood insurance and better understand flood risk. This data will provide that foundation for all these parties and stakeholders to work together to build homes, open up business, and provide services.

As I close, I want to bring your attention to the attached amendment. I'm proposing that we add county government to the list of entities that can apply for grants. As one example, in my district, York County has taken a lead, coordinating role to improve beach resilience across the region to upgrade beaches and dunes to FEMA Category G. It's a higher classification that FEMA will help rebuild to – but only if we upgrade before the storm.

Also, York County worked on allocating ARPA funding for the dredge that helps manage erosion of ports and rivers in the area. In the spirit of the Community Resilience Partnership and various Council of Governments, we know that it's highly cost-effective, efficient, and practical to collaborate and coordinate – rather than leave individual smaller municipalities to fend for themselves.

Thank you for your time. I would be happy to answer any questions.



Donna Bailey
State Senator, Senate District 31
Buxton, Old Orchard Beach, and Saco

An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure

Emergency preamble. **Whereas**, acts and resolves of the Legislature do not become effective until 90 days after adjournment unless enacted as emergencies; and

Whereas, the winter storms of December 18, 2023, January 9¹⁰, 2024 and January 13, 2024 caused an estimated \$90,000,000 of damage to public infrastructure and significant additional damage to private property, including homes, wharves and businesses; and

Whereas, the damage demonstrates an urgent need for increased preparedness for improved resiliency from future weather-related events; and

Whereas, the Department of Defense, Veterans and Emergency Management, Maine Emergency Management Agency has obligated the existing balance of the Disaster Recovery Fund to fund the state match for funding for previously declared disasters and requires additional funding to fully fund the state cost share for funding for current open disasters; and

Whereas, the Maine Emergency Management Agency currently lacks the capacity to apply for competitive hazard mitigation grant funds, improve much-needed statewide emergency systems and provide matching funds needed for United States Department of Homeland Security, Federal Emergency Management Agency disaster and hazard mitigation loan funds; and

Whereas, in its November report to the Governor, the State of Maine Infrastructure Rebuilding and Resilience Commission recommended a set of immediate actions to improve emergency communication, increase community resilience, prepare for future weather-related events and increase public safety; and

Whereas, municipal leaders, regional planners, state agencies, and emergency managers at the state, county and local level ~~and state agencies~~ lack up-to-date hydrological and sea level rise modeling data and are operating with outdated Federal Emergency Management Agency maps; and

Whereas, only 1.3% of all homes and buildings in the State are covered under the National Flood Insurance Program, a number that has declined while people in the State who do have flood insurance are filing more claims; and

Whereas, in the judgment of the Legislature, these facts create an emergency within the meaning of the Constitution of Maine and require the following legislation as immediately necessary for the preservation of the public peace, health and safety; now, therefore,

Be it enacted by the People of the State of Maine as follows:

PART A

Sec. A-1. 24-A MRSA c. 101 is enacted to read:

CHAPTER 101

HOME RESILIENCY PROGRAM

§7701. Definitions

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings.

1. Administrator. "Administrator" means the bureau or an entity with which the bureau contracts for the administration of the program.

2. Fund. "Fund" means the Home Resiliency Fund established in section 7702.

3. Grant. "Grant" means the award of funds for an approved project.

4. Home resiliency project; project. "Home resiliency project" or "project" means a project designed to make a home more resistant to damage from severe weather events.

5. Program. "Program" means the Home Resiliency Program established in section 7702.

§7702. Home Resiliency Program

1. Program established. The Home Resiliency Program is established within and under the direction of the bureau to provide grants to homeowners for the purpose of performing home resiliency projects.

2. Home Resiliency Fund. The Home Resiliency Fund is established as a nonlapsing Other Special Revenue Funds account administered by the bureau for the purposes of funding the program. The bureau may transfer available balances from other bureau accounts to the fund, and the fund may receive money from any gift, grant, contribution, legislative appropriation, allocation or transfer or bond proceeds. The money in the fund may be used only for the purpose of awarding grants under the program and paying the costs of the administration of the program.

3. Program administration. The bureau may contract with other entities for the administration of the program and other services, including, but not limited to:

- A. Promotion of the program, including the creation and maintenance of a publicly accessible website containing information about the program;
- B. Development of an application form;
- C. Verification of applicant eligibility;
- D. Determination and distribution of grants;
- E. Establishment of standards for project completion, including contractor approval;
- F. Verification of project completion;
- G. Development of a mechanism for the return of unused grant money;
- H. Development of a list of home resiliency projects that would be eligible for a grant; and

I. Development of standards to be used to determine whether a home resiliency project has been completed satisfactorily.

4. Program eligibility. An individual is eligible for a grant if the individual:

A. Has not previously received a grant under the program;

B. Submits an application on a form approved by the administrator;

C. In the application submitted under paragraph B, designates a home resiliency project from the list approved pursuant to subsection 5 to be performed on a home:

(1) Owned by the applicant;

(2) In which the applicant resides as the applicant's permanent residence; and

(3) That was not the subject of a previous home resiliency project; and

D. Submits all information regarding the individual, the individual's home and the proposed home resiliency project as required by the bureau and the administrator.

5. Home resiliency projects; list. The bureau and the administrator of the project shall approve a list of prospective projects eligible for grants under the program. The administrator shall publish the list of approved prospective home resiliency projects in the promotional materials for the program and on the publicly accessible website maintained to promote the program.

6. Grant determination. The bureau shall set maximum grant amounts, and the administrator shall make grants under the program to eligible persons. The administrator shall review applications in the order in which they are received. An application is considered received when all required information has been submitted. The administrator shall award grants under the program until funds in the fund are exhausted.

7. Post-grant verification. The recipient of a grant under the program shall provide to the administrator information that is required by the administrator and that is sufficient to allow the administrator to verify that the home resiliency project has been completed within the standards developed under subsection 3 for home resiliency project completion within 2 years of the grant. The recipient of a grant shall return to the administrator any funds provided to the recipient but not used for the approved project.

8. No private right of action. This chapter does not provide an express or implied private right of action.

9. Rulemaking. The superintendent shall adopt rules necessary to implement the program. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 20A.

§7703. Date of grants

The bureau and the administrator are not required to award a grant before May 1, 2026.

Sec. A-2. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the Department of Professional and Financial Regulation, Home Resiliency Fund, Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$15,000,000 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of Professional and Financial Regulation, Home Resiliency Fund, Other Special Revenue Funds account.

Sec. A-3. Appropriations and allocations. The following appropriations and allocations are made.

**PROFESSIONAL AND FINANCIAL REGULATION, DEPARTMENT OF
Home Resiliency Fund N964**

Initiative: Provides an allocation for the Home Resiliency Fund to provide grants to homeowners to reduce their risks and losses in future storm events, including roof damage prevention, basement flooding risk reduction and targeted interventions that have been proven to reduce risks from storm events.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
All Other	\$15,000,000	\$500
OTHER SPECIAL REVENUE FUNDS TOTAL	\$15,000,000	\$500

PART B

Sec. B-1. 37-B MRSA §747 is enacted to read:

§747. Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund

1. Fund established. The Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund, referred to in this section as "the fund," is established as a dedicated, nonlapsing fund administered by the agency for the purpose of providing a state match for United States Department of Homeland Security, Federal Emergency Management Agency disaster and hazard mitigation revolving low-interest loan funds to support municipal and tribal government infrastructure projects that reduce future storm and other hazard risks.

2. Sources of funding. The fund consists of any money received from the following sources:

- A. Contributions from private sources;
- B. Federal funds and grant awards;
- C. The proceeds of any bonds issued for the purposes for which the fund is established; and
- D. Any other funds received in support of the purposes for which the fund is established.

3. Disbursements from fund. The agency shall apply the money in the fund to provide for grants and loans to support municipal and tribal government infrastructure projects that reduce future storm and other hazard risks.

4. Rulemaking. The agency may adopt rules as necessary to accomplish the purpose of the fund and to meet state and federal requirements for the proper administration of this section. Rules adopted pursuant to this subsection are routine technical rules as defined in Title 5, chapter 375, subchapter 20A.

Sec. B-2. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Disaster Recovery Fund Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$10,000,000 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Disaster Recovery Fund Other Special Revenue Funds account.

Sec. B-3. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the

Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$477,313 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Other Special Revenue Funds account.

Sec. B-4. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$800,000 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of Defense, Veterans and Emergency Management, Administration - Maine Emergency Management Agency, Other Special Revenue Funds account.

Sec. B-5. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the Department of Defense, Veterans and Emergency Management, Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund, Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$750,000 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Department of Defense, Veterans and Emergency Management, Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund, Other Special Revenue Funds account.

Sec. B-6. Appropriations and allocations. The following appropriations and allocations are made.
DEFENSE, VETERANS AND EMERGENCY MANAGEMENT, DEPARTMENT OF Administration - Maine Emergency Management Agency 0214

Initiative: Establishes one limited-period Contract/Grant Specialist position through June 18, 2027 and provides allocation for related All Other costs to function as the State's first Safeguarding Tomorrow Revolving Loan Fund administrator and to support ~~communities~~ counties and municipalities in applying for and receiving other United States Department of Homeland Security, Federal Emergency Management Agency funding sources.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
Personal Services	\$96,275	\$103,555
All Other	\$7,605	\$7,711
OTHER SPECIAL REVENUE FUNDS TOTAL	\$103,880	\$111,266

Administration - Maine Emergency Management Agency 0214

Initiative: Establishes one limited-period Communications System Manager position through June 18, 2027 and provides allocation for related All Other costs necessary to serve as the State's integrated public alert and warning coordinator.

132nd Maine Legislature
 An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure
 L.D.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
Personal Services	\$118,165	\$127,560
All Other	\$8,132	\$8,310
OTHER SPECIAL REVENUE FUNDS TOTAL	\$126,297	\$135,870

Administration - Maine Emergency Management Agency 0214

Initiative: Provides allocation to support a 2-year initiative to update the Maine Emergency Management Agency's communications technology and warning systems statewide and provide for technology purchases, universal language systems, training and education in all counties to improve communications before, during and after emergency and disaster events.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
All Other	\$800,000	\$500
OTHER SPECIAL REVENUE FUNDS TOTAL	\$800,000	\$500

Administration - Maine Emergency Management Agency 0214

Initiative: Provides one-time funding for the Disaster Recovery Fund to meet state funding requirements for emergency declarations.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
All Other	\$10,000,000	\$500
OTHER SPECIAL REVENUE FUNDS TOTAL	\$10,000,000	\$500

Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund N500

Initiative: Provides allocation to provide for the state match for a federal grant from the federal Safeguarding Tomorrow Revolving Loan Fund, which provides capital to states to establish revolving loan funds that provide hazard mitigation assistance to local municipal and county governments to reduce risks from natural hazards and disasters. The loans are meant to complement grant assistance and help advance municipal and tribal projects through low-interest loans.

FEDERAL EXPENDITURES FUND	2025-26	2026-27
All Other	\$500	\$500
FEDERAL EXPENDITURES FUND TOTAL	\$500	\$500

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
All Other	\$750,000	\$500
OTHER SPECIAL REVENUE FUNDS TOTAL	\$750,000	\$500

**DEFENSE, VETERANS AND EMERGENCY
 MANAGEMENT, DEPARTMENT OF
 DEPARTMENT TOTALS**

2025-26	2026-27
FEDERAL EXPENDITURES FUND	\$500
\$500	\$500

OTHER SPECIAL REVENUE FUNDS	\$11,780,177	\$248,636
DEPARTMENT TOTAL - ALL FUNDS	<u>\$11,780,677</u>	<u>\$249,136</u>

PART C

Sec. C-1. 5 MRSA c. 310-B, sub-c. 1 is enacted by adding before section 3201 the following to read:

SUBCHAPTER 1

MAINE OFFICE OF COMMUNITY AFFAIRS

Sec. C-2. 5 MRSA c. 310-B, sub-c. 2 is enacted to read:

SUBCHAPTER 2

STATE RESILIENCE OFFICE

§3211. State Resilience Office

1. Establishment; duties; administration. The State Resilience Office is established within the office. The State Resilience Office shall coordinate and assist implementation of the State's resilience policies and activities designed to improve resistance to weather-related events; collaborate with state agencies, county governments, municipalities, tribal governments and regional councils, county and local emergency management agencies and other stakeholders to harmonize policy objectives and implementation of resilience policies and activities designed to improve resistance to weather-related events across all levels of government; promote natural hazard risk management across all levels of government; assist ~~communities~~ municipalities, county governments, and regional governments in this State to manage flooding, storm events and other natural hazards through planning, technical assistance and financial support; and prioritize and coordinate projects for federal funding. The office shall administer the State Resilience Office.

2. Report. Annually, beginning October 1, 2026, the State Resilience Office shall report to the Bureau of Insurance within the Department of Professional and Financial Regulation and the joint standing committee of the Legislature having jurisdiction over insurance matters on the uses, activities and outcomes supported by funds from the transfer made pursuant to Title 24-A, section 606.

3. Rulemaking. The State Resilience Office may adopt rules as necessary for the proper administration of this subchapter. Rules adopted pursuant to this subsection are routine technical rules as defined in chapter 375, subchapter 2□A.

§3212. State Resilience Fund

1. Fund established. The State Resilience Fund, referred to in this section as "the fund," is established as a dedicated, nonlapsing fund administered by the office for the purpose of providing funds for the mitigation of risk to communities, buildings and infrastructure from flooding, extreme storm events and other hazards.

2. Sources of funding. The fund consists of any money received from the following sources:

- A. Contributions from private sources;
- B. Federal funds and grant awards;

132nd Maine Legislature

An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure
L.D.

C. The proceeds of any bonds issued for the purposes for which the fund is established; and

D. Any state or other funds received in support of the purposes for which the fund is established.

3. Disbursements from fund. The office shall apply funds in the fund to support data, planning tools, technical assistance and project funding designed to increase the resilience of ~~communities~~municipal, county, state and local infrastructure, businesses and other state entities to natural hazards, storm events and other disasters.

Sec. C-3. 24-A MRSA §606 is enacted to read:

§606. Annual transfer

Annually, beginning with the 2027-28 fiscal year, within 90 days following the end of the immediately prior fiscal year, the State Controller shall transfer \$1,755,000 from available balances in the bureau's Other Special Revenue Funds account to the State Resilience Fund established in Title 5, section 3212.

Sec. C-4. Transfers from available fiscal year 2024-25 Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds balances to the Maine Office of Community Affairs, State Resilience Fund, Other Special Revenue Funds account. Notwithstanding any provision of law to the contrary, on or before 90 days following the effective date of this Act, the State Controller shall transfer \$9,633,040 from available balances in the Insurance - Bureau of, Other Special Revenue Funds account within the Department of Professional and Financial Regulation to the Maine Office of Community Affairs, State Resilience Fund, Other Special Revenue Funds account.

Sec. C-5. Appropriations and allocations. The following appropriations and allocations are made.

MAINE OFFICE OF COMMUNITY AFFAIRS

State Resilience Fund N965

Initiative: Establishes one Public Service Coordinator II position in the State Resilience Office to be the geospatial data science manager and provides allocation for related All Other costs, including data storage costs.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
POSITIONS - LEGISLATIVE COUNT	1.000	1.000
Personal Services	\$140,255	\$151,265
All Other	\$50,000	\$50,000
OTHER SPECIAL REVENUE FUNDS TOTAL	\$190,255	\$201,265

State Resilience Fund N965

Initiative: Provides one-time Other Special Revenue Funds allocation to the State Resilience Office to develop, as part of a so-called Flood-Ready Maine project, an inland, coastal and riverine hydrologic model, a new online community risk data hub of flood risk and other hazard information for public use and to update flood maps.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
All Other	\$5,750,000	\$0
OTHER SPECIAL REVENUE FUNDS TOTAL	\$5,750,000	\$0

State Resilience Fund N965

132nd Maine Legislature
 An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure
 L.D.

Initiative: Establishes one Public Service Coordinator II position in the State Resilience Office to be the coordinator of the certified floodplain regional program and provides allocation for related All Other costs and for the State Resilience Office, in partnership with the Department of Defense, Veterans and Emergency Management, Maine Emergency Management Agency and the Department of Professional and Financial Regulation, Bureau of Insurance, to expand state and regional capacity to assist ~~communities~~ counties and municipalities through grants to regional service providers to employ regional certified floodplain managers and to provide technical assistance, public engagement and municipal and county training to support flood risk reduction, reduced insurance rates and increased participation in the National Flood Insurance Program.

OTHER SPECIAL REVENUE FUNDS	2025-26	2026-27
POSITIONS - LEGISLATIVE COUNT	1.000	1.000
Personal Services	\$140,255	\$151,265
All Other	\$1,600,000	\$1,600,000
OTHER SPECIAL REVENUE FUNDS TOTAL	\$1,740,255	\$1,751,265

MAINE OFFICE OF COMMUNITY AFFAIRS DEPARTMENT TOTALS	2025-26	2026-27
OTHER SPECIAL REVENUE FUNDS	\$7,680,510	\$1,952,530
DEPARTMENT TOTAL - ALL FUNDS	\$7,680,510	\$1,952,530

Emergency clause. In view of the emergency cited in the preamble, this legislation takes effect when approved.

SUMMARY

Part A of this bill creates the Home Resiliency Program within the Department of Professional and Financial Regulation, Bureau of Insurance to provide grants to homeowners for the purpose of performing home resiliency projects designed to make a home more resistant to damage from severe weather events. The program is funded by a one-time transfer of \$15,000,000 from the Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds account.

Part B of the bill establishes in the Department of Defense, Veterans and Emergency Management, Maine Emergency Management Agency the Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund to improve statewide and regional disaster communications systems, provide additional hazard mitigation capacity and provide matching funds from the State for 2 federal disaster programs. Funded by a transfer from the Department of Professional and Financial Regulation, Insurance - Bureau of program, initiatives in this Part:

1. Support improved statewide emergency communications systems, communications system training, and education to improve communication regarding disaster events, and coordination with county and local emergency management agencies;
2. Provide state matching funds for United States Department of Homeland Security, Federal Emergency Management Agency grants to the State's Disaster Recovery Fund;
3. Establish and seed a new account to provide state matching funds to leverage competitive grants from the federal Safeguarding Tomorrow Revolving Loan Fund program; and

132nd Maine Legislature
An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure
L.D.

4. Establish a limited-period position to implement the new Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund and a limited-period emergency communications system manager.

Part C of this bill establishes the State Resilience Office within the Maine Office of Community Affairs and provides funding through a \$9,633,040 transfer from the Department of Professional and Financial Regulation, Insurance - Bureau of, Other Special Revenue Funds account to create an online community risk reduction data hub, update flood maps, reduce community flood risk and increase participation in the National Flood Insurance Program through a regional certified floodplain manager program.

This Part also requires an annual transfer from the available balances of the Department of Professional and Financial Regulation, Bureau of Insurance's Other Special Revenue Funds account to the State Resilience Fund and requires the State Resilience Office to make an annual report to the Bureau of Insurance and the joint standing committee of the Legislature having jurisdiction over insurance matters on the uses, activities and outcomes supported by funds from that annual transfer of funds.