

- To: Joint Standing Committee on Housing and Economic Development
- From: Matt Cannon, Sierra Club Maine
- Date: February 11, 2025

Re: Testimony in Support of L.D. 1: An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure

Senator Curry, Representative Gere, and members of the Joint Committee on Housing and Economic Development,

I am testifying on behalf of Sierra Club Maine, representing over 22,000 supporters and members statewide. Founded in 1892, Sierra Club is one of our nation's oldest and largest environmental organizations. We work diligently to amplify the power of our 3.8 million members and supporters nation-wide. In the face of increasingly intense storms and the damage to our built infrastructure that comes along with them, we urge you to support L.D. 1.

L.D. 1 houses three key initiatives, each of which the Sierra Club supports enthusiastically: 1) The establishment of a Home Resiliency Program, 2) Enhanced Hazard Mitigation Resources and Statewide Communications, and 3) The creation of the State Resilience Office and the Flood-Ready Maine Program.

The Establishment of a Home Resiliency Program

The Home Resiliency Program would join other successful home repair initiatives, such as Maine Housing's Home Accessibility and Repair Program, but would tailor one-time funding towards preventative investments that make Maine's housing stock more resilient. In Sec. 7701.4, home resiliency projects are defined as "a project designed to make a home more resistant to damage from severe weather events." Narrative descriptions of this legislation include projects that reduce roof damage, basement flooding, and other targeted interventions that are proven to minimize storm damage and insurance losses. These are all uses that we at the Sierra Club enthusiastically support.

Given the amount of funding being allocated to this project, it may benefit the public to have eligible projects explicitly defined in statute, or for the Committee to limit projects to those types of projects that are not only *designed* to make a home more resilient, but those that are *proven* to do so. Additionally, it would be worthwhile for the Committee to consider offering preferential grant availability to low-income homeowners, to ensure that this program does not exacerbate existing disparities in the quality of our state's housing stock.

Upon the hopeful passage of this legislation, we would encourage the superintendent of the Bureau of Insurance to consider limiting projects to those guaranteed to ensure long-term resiliency as well. Of particular note, shoreline hardening projects should be discouraged as a resiliency measure as an imprudent investment, given the increasing intensity of coastal storms and sea-level rise.

Enhanced Hazard Mitigation Resources and Statewide Communications

Improving our state's emergency responsiveness capabilities is a common sense approach to deal with increasingly challenging environmental circumstances. Including capacity building resources to make the Maine Emergency Management Authority more competitive for federal grant opportunities is a strong allocation of resources.

The creation of the State Resilience Office and Flood-Ready Maine Program.

L.D. 1 establishes the State Resilience Office to "assist communities and regional governments in this State to manage flooding, storm events and other natural hazards through planning, technical assistance and financial support." This hub of expertise housed within the Maine Office of Community Affairs will build centralized expertise in resiliency planning that will protect Maine people from flood and storm damage, protect public and private infrastructure, and support public safety.

In addition, this legislation launches the Flood-Ready Maine Program to modernize data on flood risk in Maine and make it easily accessible to municipal leaders and Maine people through an online resource. The program will work to improve communication to communities, businesses, and residents about flood risk, and work to increase the number of flood insurance policies in use in Maine. Given Maine's abnormally low flood insurance rate, only 1.1% according to the Bureau of Insurance (compared to 3.3% nationally), Mainers are under-prepared.

Even more concerningly, the number of policy holders is currently declining, while those who have flood insurance policies are filing more claims year over year. This investment in public information on flood risk is a necessary step to ensure that Mainers are protected from the environmental risks associated with severe weather events.

Overall, this bill is an impressive investment in a resilient Maine. Its bipartisan support shows just how important the programs laid out above are to people of all backgrounds and ideologies.

We encourage the committee to support L.D. 1, consider the adjustments suggested above, and steward the passage of this bill into law.

Matt Cannon Sierra Club Maine