



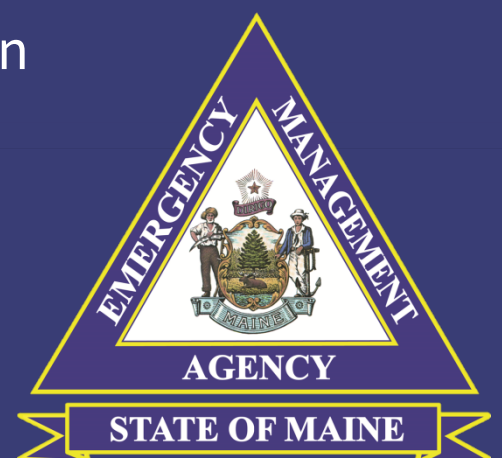
# Maine Emergency Management Agency

Safeguarding Tomorrow through Ongoing Risk Mitigation

Revolving Loan Fund Intended Use Plan

*Federal Fiscal Year 2025 / State Fiscal Year 2026*

*August 2025*



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## Section 1: Introduction

### 1.1 Safeguarding Tomorrow Through Ongoing Risk Mitigation (STORM) Act

Congress passed the federal Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act in 2020 which is codified in 42 United States Code (U.S.C), Section (§ )5135. This law is the basis of the Federal Emergency Management Agency (FEMA)’s program known as Safeguarding Tomorrow Through Ongoing Risk Mitigation (STORM) Revolving Loan Fund which authorizes FEMA to award grants to states. With those grants, states may then issue loans with low interest rates for eligible mitigation projects that reduce risks of disasters for homeowners, businesses, nonprofits and communities to decrease loss of life and property, the cost of insurance and federal disaster payments.

Maine Emergency Management Agency (MEMA) is in pursuit of its first application to FEMA for capitalization funds by way of the FY25 Safeguarding Tomorrow Through Ongoing Risk Mitigation Revolving Loan Fund opportunity. With L.D.1 - "An Act to Increase Storm Preparedness for Maine's Communities, Homes and In Infrastructure" passed into law on April 22, 2025, MEMA has been afforded the opportunity to pursue \$6,750,000 in federal funds to jumpstart Maine’s first hazard mitigation revolving loan fund herein after known as the Maine Safeguarding Tomorrow Revolving Loan Fund (ME STRLF).

### 1.2 Notice of Funding Opportunity

Congress passed the Infrastructure Investment and Jobs Act in 2021 and allocated \$500 million funding for the Safeguarding Tomorrow program. The FY 25 NOFO provides \$178 million in funding available nationwide. Maine will be submitting a grant application in pursuit of \$7,500,000 in total dollars, broken down to \$6,750,000 (90%) in Federal capitalization grant funding and a \$750,000 (10%) State match. Awards made under this Notice of Funding Opportunity (NOFO) are funded with funds appropriated by the Infrastructure Investment and Jobs Act (IIJA) Pub. L. No. 117-58, 135 Stat. 1386 (2021), also known as the Bipartisan Infrastructure Law (BIL).

### 1.3 Intended Use Plan Purpose

The Intended Use Plan (IUP) provides information to potential loan recipients and other interested parties about goals for the entity loan fund, the criteria for the distribution of loans, and the process for management of the loan fund. The Intended Use Plan must be developed and undergo a public participation process prior to applying to the Federal Emergency Management Agency (“FEMA”) to qualify for Safeguarding Tomorrow Through Ongoing Risk Management (“STORM”) grant funds. The Maine Emergency Management Agency will submit this IUP in support of its application for STORM funds for federal fiscal year (“FY”) 2025. All requirements for this plan have been included



in Appendix D at the end of the document. This is the state's first IUP, but MEMA will update the plan annually to ensure transparency on management of the state's Safeguarding Tomorrow Revolving Loan Fund (herein after ME STRLF).

## **1.4 Administering Agencies**

### **1.4.1 Maine Emergency Management Agency**

As the state agency responsible for emergency management, Maine Emergency Management Agency will oversee and manage the programmatic side of the ME STRLF. MEMA's mission is to lessen the effects of disaster on the lives and property of the people of the State through leadership, coordination and support in the four phases of emergency management (Title 37-B MRSA §701).

At the State level MEMA coordinates the mitigation (risk reduction) preparedness, response and recovery from emergencies and disasters such as floods, hurricanes, earthquakes or hazardous materials spills. MEMA's Hazard Mitigation Program, which resides within the Mitigation & Recovery Division, works alongside MEMA's Business Office to support Maine applicants in their pursuit and management of mitigation grant funding. This team has recently been expanded by one position dedicated to supporting the building out of the state's Safeguarding Tomorrow Revolving Loan Fund should MEMA receive the capitalization grant.

### **1.4.2 Maine Municipal Bond Bank**

Maine Municipal Bond Bank (MMBB) has formally partnered with Maine Emergency Management Agency to financially administer the ME STRLF program. The Maine Municipal Bond Bank has an immense history of providing Maine's cities, towns, school systems, water and sewer districts, and other governmental entities access to low-cost capital funds through the sale of its highly rated tax-exempt bonds. Established as an independent agency, the Bond Bank is administered by a board of commissioners appointed by the Governor. The Bond Bank works closely with its municipal clientele to provide unique, cost effective and competitive financing programs.

After programmatic clearance from MEMA, applicants will be directed to apply for a loan through the MMBB. MMBB also partners with Maine's Department of Environmental Protection to serve as the fiscal administrator of the State's Clean Water Revolving Loan Fund program, and with the Maine Department of Health and Human Services to serve as the fiscal administrator of the State's Drinking Water State Revolving Fund program.

## Section 2: Uses of the Maine Safeguarding Tomorrow Revolving Loan Fund (ME STRLF)

### 2.1 Maine Program Objectives

The objective of the Maine ME STRLF program is to increase the portfolio of mitigation financing options available to Maine homeowners, businesses, nonprofit organizations, and communities. The intent of this program is to assist all eligible entities in overcoming complexities associated with arduous federal grant programs, such as meeting benefit-cost analysis requirements and cost-share commitments. The Maine ME STRLF has been designed to support hazard mitigation projects and activities to reduce risk from natural hazards. Disasters are extraordinarily costly and devastating to individuals, families, businesses, and communities. The ultimate goal of this program is, therefore, to invest in projects that decrease the loss of life and property, the cost of insurance, and federal disaster payments.

To select which proposed projects will receive loans, Maine will undertake a programmatic compliance process that considers the priorities of the Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act, the 2023 Maine State Hazard Mitigation Plan, and the expected effectiveness of the projects in reducing risks from natural hazards.

### 2.2 Maine Program Goals

#### 2.2.1 Connection to Other Plans and Goals

Maine's eligibility criteria for being able to apply for a loan through the ME STRLF include possession of a FEMA approved Local Hazard Mitigation Plan, or the adoption of a County Hazard Mitigation Plan. The intent of the ME STRLF is to align with the goals of the 2023 Maine State Hazard Mitigation Plan for which local/multi-jurisdictional plans help inform. The State's desire to design the ME STRLF for Maine communities comes in response to the recommendation embedded within the Maine Won't Wait 2024 Update to expand finance options to ensure sustainable funding and financing for climate-ready infrastructure and adaptation projects.

Persistent warming trends in Maine are generating more frequent and damaging storms, rising seas, flooding, and drought, all of which threaten the lives of Maine's people, their livelihoods in Maine's heritage industries, and our economy and environment. Maine continues to recover from a series of devastating storms in late 2023 and early 2024 that caused unprecedented damage to infrastructure and communities and claimed four lives. The combined damage wrought by these storms through catastrophic flooding, prolonged winds, and record-high storm tides was estimated to exceed \$90 million to public infrastructure alone, on top of the destruction suffered by homes, businesses, and

other private infrastructure. Some of the hardest hit areas of the state included rural communities with limited funding and capacity for guiding and implementing recovery projects that would build back better. Maine communities continue to need funding, tools, and support to tackle these climate impacts as they balance the interconnected local challenges of aging infrastructure, the need for more affordable housing, public health impacts, and more.

### 2.2.2 Mitigation and Resilience Goals

Per the National Institute of Building Sciences *Natural Hazard Mitigation Saves 2019 Report*, which represents the most exhaustive benefit-cost analysis of natural hazard mitigation, mitigation can save between \$4-\$11 disaster dollars for every mitigation dollar invested. Given the rising frequency of disaster events and the increasing cost of disaster recovery across the nation, mitigation actions are more crucial than ever for saving money, property, and lives. Maine is fully aware that mitigation is a sound investment, especially in a state so reliant on resilient infrastructure to support Maine jobs and Maine's economy.

The 2023 Maine State Hazard Mitigation Plan clearly outlines the following five goals for the state of Maine, all of which will be supported with the implementation of the ME STRLF.

Mitigation Goal 1: Protect lives, property, and the environment from all natural hazard risks and associated impacts of climate change now and in the future.

Mitigation Goal 2: Enhance state natural hazard mitigation capabilities through greater coordination among federal, state, county, and local partners.

Mitigation Goal 3: Improve hazard mitigation literacy and awareness among the public, business owners, academic institutions, and state, county, and local officials.

Mitigation Goal 4: Implement mitigation actions that preserve or restore the functions of natural systems and emphasize sustainable development.

Mitigation Goal 5: Build equity into all facets of the State Hazard Mitigation Program.

Each mitigation goal is based on several problem statements targeting capability gaps. Capability gaps are identified by comparing findings of the State's Risk Assessment against the lists of capabilities meant to address risk. Mitigation actions are designed to address the problem statements, thereby implementing the mitigation goals. In this way, implementation of mitigation actions equal progress towards mitigation goals through reduction of capability gaps.

Loans granted under the ME STRLF will be used by the local governments to implement actions within their communities that correlate with the goals of the 2023 Maine State Hazard Mitigation



Plan, directly preventing loss of life and damage to property from disaster events, and thereby making the community and the state at large more resilient. The benefits gained from these efforts are intended to reduce costly disaster losses in the future for communities, individuals, businesses, and private non-profits. The prevention of negative impacts from future events results in the reduction of repetitive losses, insurance claims, and costly damages that can take years to recover from.

Investment in mitigation can also increase community ratings under the National Flood Insurance Program's Community Rating System. Under the Community Rating System, flood insurance premiums are lowered to reflect community activities that reduce flood damage to existing buildings, manage development in areas not mapped by the National Flood Insurance Program (NFIP), and protect new buildings beyond the minimum NFIP protection level. Certain actions implemented with loans from the ME STRLF may inherently increase a community's rating.

### **2.2.3 Short-Term Maine Safeguarding Tomorrow RLF Goals**

The short-term goals for the ME STRLF revolve around the successful receipt of federal capitalization grant funding to support initiating Maine's first revolving loan fund dedicated strictly to hazard mitigation. In the initial year of the program, the combined goal of MEMA and MMBB is to have developed an effective loan program capable of disseminating the full federal and non-federal cost share to loan recipients by way of loan agreements within 24 months from the date of award. An effective loan program can be defined as a program with clear standard operating procedures identified for the partner agencies administering the loan, and for any entities in pursuit of the loan that abides by state and federal regulations. MEMA has been in communication with other states that have successfully implemented the Safeguarding Tomorrow Through Ongoing Risk Mitigation Revolving Loan Fund to incorporate best practices. MEMA has also met with other state agencies that administer alternate revolving loan funds to understand their best practices as well.

By the time of the award, MEMA will have secured one additional full-time position dedicated to managing and building out the ME STRLF program. This position is supported by L.D.1 - "An Act to Increase Storm Preparedness for Maine's Communities, Homes and Infrastructure", and will secure additional support through June 18, 2027.

### **2.2.4 Long-Term Maine Safeguarding Tomorrow RLF Goals**

The long-term goals for the ME STRLF revolve around the efficient operation of a self-sustaining financing stream readily available to local Maine government seeking to invest in disaster-ready infrastructure and adaptation projects. MEMA intends to use the interest earned on loans and loan repayments to create a self-sustaining program. The main objective of the program is to bring unfunded hazard mitigation projects to fruition to help safeguard Maine communities for years to

come. MEMA will retain an inventory of completed projects successfully supported by the ME STRLF.

## **2.3 Maine Program Priorities**

### **2.3.1 Increase Resilience and Reduce Risk**

Projects identified in MEMA's Project Proposal List for this cycle either directly or indirectly increase resilience and reduce the risk of harm to natural and built infrastructure pursuant to 42 U.S.C. § 5135(d)(3)(A). All the projects included in the project proposal list seek to mitigate harm to the natural and built environment, as well as better protect critical infrastructure from damage.

### **2.3.2 Hazard Mitigation**

Funds from the ME STRLF will be used primarily to issue loans to communities and tribes to implement projects that increase resilience and reduce risk of harm to natural and built infrastructure per 42 United States Code Section 5135(d)(3)(A). MEMA will administer the loan program to support various hazard mitigation activities (planning, project scoping, or construction) that address Tier I natural hazards as identified in the 2023 State Hazard Mitigation Plan. Projects that address multiple hazards will be rated higher per the evaluation criteria identified in Appendix C. Maine Tier I hazards include:

Flooding (Inland, Coastal, Flash, Urban Surface, Tsunami, or Dam Failure)

Drought (Meteorological, Hydrologic, Agriculture, or Socioeconomic)

Severe Summer Weather (Severe Storms, High Winds, or Extreme Heat)

Severe Fall/Winter Weather (Heavy Snow, High Winds, Blizzard, Sleet, Hail, Ice Storm, Freezing Rain, or Extreme Cold)

Erosion (Beach or Bluff)

Mass Wasting (Landslides, Creep, or Rockfall)

Fire (Wildfire, Urban Fire, Air Quality)

Earthquake (Tectonic, Explosive, Collapse, Volcanic, or Cryoseism)

### **2.3.3 Zoning and Land Use Planning**

Maine solicited interest in the program and sought project proposals from local governments and tribes over a period of six weeks. Sixty project proposals were received and were used to generate Maine's Project Proposal List. None of the project submissions received were for zoning and land-use planning purposes, therefore Maine will not issue loans for this type of project with the FY25 funding from the Safeguarding Tomorrow RLF. This section will be developed in detail if local

governments and tribes propose projects for zoning and land-use planning in future cycles of the Project Priority List for the ME STRLF.

### **2.3.4 Building Code Adoption and Enforcement**

Maine solicited interest in the program and sought project proposals from local governments and tribes over a period of six weeks. Sixty project proposals were received and were used to generate Maine's Project Proposal List. None of the project submissions received were for building code adoption and enforcement, therefore Maine will not issue loans for this type of project with the FY25 funding from the Safeguarding Tomorrow RLF. However, the loan agreement that has been established between the MMBB and the loan recipient will ensure that it supports and enforces building code adoption for the project being implemented. All loan recipients will be required to ensure that all permits and licenses for the local, state, and federal levels are provided for the activities defined within the approved (SOW). Failure to meet this requirement could prevent or potentially remove any funding to the local government or tribe from the ME STRLF program.

### **2.3.5 Cost Share**

The ME STRLF may be used towards a loan applicant's non-federal cost share for an existing federal grant, such as a FEMA Hazard Mitigation Assistance grant. The fund is intended to be flexible and may be used as match towards other federal grant programs; however, discretion will be given to the entity delivering said federal grant programs on if the ME STRLF may be used based on their requirements. Its use must follow all relevant program and legal requirements as outlined in the federal grant award. To align with timelines of award dates for the federal grant, the loan applicant will need to list all federal funding sources in the application to allow options to award loans to those projects. ME STRLF funds used to meet the non-federal cost share requirement must meet the purpose and eligibility requirements of the relevant HMA grant program and the ME STRLF.

### **2.3.6 Partnerships**

Large projects that offer benefits across multiple communities naturally require partnerships across municipal or public/private lines. Projects that incorporate partnerships across local governments or with additional public/private partners will be rated higher per the evaluation criteria identified in Appendix C.

### **2.3.7 Regional Impacts**

Natural hazards and disasters know no boundaries, so naturally regional projects are known to offer benefits to a wider population. Projects that address multiple entities will, therefore, be rated higher per the evaluation criteria identified in Appendix C.

### **2.3.8 Major Economic Sectors and National Infrastructure**

Maine intends to utilize the ME STRLF to support projects that increase the resilience of major economic sectors or critical national infrastructure. Maine's major economic sectors support both national and international trade placing value on ports, fishing and aquaculture infrastructure, agriculture infrastructure, forestry infrastructure, utilities, and bridges and waterways essential to interstate commerce in compliance with 42 U.S.C. §5135(d)(3)(D). For FY 2025, Maine's Project Prioritization List contains several projects that would address this priority of the ME STRLF. Flood control, shoreline stabilization, stormwater management, water and sanitary sewer system protective measures, and elevation projects are only some samples of project proposals submitted for the FY25 solicitation that offer either direct or indirect mitigated actions in support of the economic sector and national infrastructure resilience. In future cycles of the ME STRLF, Maine will promote activities that improve the resilience of major economic sectors.

## **Section 3: Criteria and Method for Distribution of Funds**

### **3.1 Loan Management Information**

Availability of funds for the Safeguarding Tomorrow Revolving Loan Fund (ME STRLF) is limited to federal funds received as grants from this revolving loan program, funds appropriated by the State for loans and state match to receive federal funds, all repayments, fees, and interest earned on loans and unutilized funds in the MMBB ME STRLF loan account. For Fiscal Year 2025, the State of Maine will apply for \$6,750,000 in federal funds from the Safeguarding Tomorrow through Ongoing Risk Management (STORM) program to be used for low-interest loans for eligible projects. To date, the State of Maine's ME STRLF has not yet been awarded federal funds and the state match of \$750,000 has been appropriated and will be transferred to the MMBB to be disbursed as loans once the program has been established.

MEMA will require a project application and the MMBB will require a loan application. The project application will gather pertinent details regarding the project and its construction. The loan application process (see Appendix A.1 for a flow chart) will closely mirror the MMBB's application process for its Drinking Water and Clean Water SRF programs. Specifically, participants are required to provide initial information on the project including a project description and scope of work along

with estimated engineering specifications, bid award dates and project completion dates. Authorized local authorization will be required as will a source of funds table indicating if other fund sources (co-funding) are being utilized to complete the project. Economic factors will be gathered and analyzed including population served by the asset to be financed, significant or potential users who utilize sizable portions of the system and current or proposed user rates. Debt information and financial projections will be obtained and used during analysis to ensure the ability to repay all debt associated with loans from the ME STRLF.

The MMBB utilizes separate funds provided for each of its financing programs for these loans. Funds to the recipient will be processed through payment requisitions through construction completion as this allows maximum flexibility for both cost overrun and cost underrun adjustments.

The MMBB ensures that the Program's funds are properly managed and used for eligible purposes by implementing covenants in its loan agreements. Such covenants include borrower guarantees of repayment obligations as well as remedies in the event of default. The MMBB has over fifty years of experience lending to municipalities, quasi-governmental entities such as Water and Sewer Districts and other qualified entities without a single default in its SRF program. Additionally, ME STRLF funds will be invested according to the MMBB's Investment Procedure found in Appendix A.3

In the short-term, MEMA anticipates committing \$6.75 million of its STORM RLF federal grant and \$750,000 State match funds, less funds used to support the loan fund administrative costs, to eligible projects by December 31, 2027. It is not expected that the Revolving Loan Fund will receive any principal or interest repayments until at least 2028. In the mid- and long-term, and depending on future STORM RLF grant funds from FEMA, MEMA and the MMBB expect to grow the Program to serve additional communities with hazard mitigation needs. At this time, there are no forecasts for financial projections as no federal money has been received.

### **3.2 Criteria and Method for Loan Distribution**

As part of their coordination between the entities applying for loan assistance through the ME STRLF, MEMA will develop and implement a checklist for project compliance with FEMA regulations that would be applicable to the ME STRLF.

MEMA will solicit, receive and rank the projects according to methodology consistent with the FEMA hazard mitigation planning process and create a Project Proposal List (PPL). Upon completion of the PPL and upon receipt of the FY 2025 STORM RLF award, MEMA will coordinate with eligible entities on the PPL to complete the appropriate MMBB loan application. No FEMA funds will be disbursed to any project until compliance with the program is confirmed.

The MMBB will evaluate the financial application and complete economic and financial analysis to ensure the entity has the resources and ability to repay. The MMBB will issue loans to eligible projects via a loan



agreement and the draw period will begin at closing. The Draw period will be a maximum of five years. During this time, the loan recipient will provide payment requisitions with supporting documentation and funds will then be disbursed according to the agreement with the Agency through electronic funds transfer.

MEMA will work with low-income geographic areas who are awarded loans to complete their hazard mitigation project to develop loan terms that will not burden the loan recipient. The interest rate for these recipients will not exceed 1% and the loan recipient will have a loan payback term of up to 30 years.

### **3.2.1 Creating a Project Proposal List**

As part of the application process for the FY 2025 ME STRLF, Maine solicited interest in the program and sought project proposals from local governments and tribes over a period of six weeks. To capture the required information for project proposals, MEMA developed an online form that mirrored FEMA's Project Priority List template. If Maine is awarded a capitalization grant, the project proposals from the Project Priority List have already been prioritized to determine the order to which local governments will be invited to apply and potentially receive a loan from the ME STRLF. As Maine reserves the right to open the solicitation for project proposals at any time, new project proposals, if received, will be added to the Project Prioritization List, submitted to FEMA for review, and prioritized for potential funding through the ME STRLF.

### **3.2.2 Prioritization Methodology**

To prioritize the projects held on the Project Prioritization List, MEMA developed the prioritization methodology scoring matrix that can be found in Appendix C. Categories used for ranking the applications can be found in the appendix. The project proposal form contains questions that provide the information needed to issue a prioritization score for each project (see questions in Appendix C). Once project proposals are received, the MEMA State Hazard Mitigation Officer reviews the project proposals and provide scores for each proposal utilizing a spreadsheet scoring based on the prioritization methodology. Once scoring is completed the project proposals are placed in order of highest score to lowest score. The highest scoring proposals will have the potential to receive a loan for the amount they requested, up until the total of all loans reaches the total available funds within the ME STRLF. If additional funds are available consideration will go to the projects that are higher scoring but also fit the remaining funds available through the ME STRLF.

### **3.2.3 Tie Breaking Procedure**

In the event that two project proposals receive the same score, the project proposal for the local government that is also verified as a low-income geographic area will be chosen. If both, or neither,

of the projects are within a low-income geographic area then the local government whose proposal has the shortest loan period of performance will be selected.

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## Section 4: Financial Management

### 4.1 Financial Status of the Maine Safeguarding Tomorrow Revolving Loan Fund

Maine State Law (LD1 of the 132nd Legislature, Chapter 33 Public Law) established the Safeguarding Tomorrow through Ongoing Risk Mitigation program in state fiscal year 2025.

MEMA will oversee all programmatic components of the ME STRLF, inclusive of eligibility checks, technical assistance through the application process, environmental and historic reviews, and project prioritization. MEMA will solicit project proposals as funding remains available and will update the Intended Use Plan annually. Once all eligibility and programmatic criteria are met, applicants will be passed to MMBB to submit a loan application.

The MMBB will oversee the financing requirements and processes for all ME STRLF borrowers. The MMBB will also manage the disbursement and reporting of all funds received and/or associated with the loan fund. The MMBB has over 50 years of experience managing revolving loan programs in Maine.

The Program loan fund will be comprised of FEMA's STORM RLF capitalization grant funds and State match funds. The MMBB will also receive an appropriation from the ME STRLF program for administrative expenses. In addition, the MMBB also anticipates earning interest on all sitting funds in the loan fund. Any interest earned on the loan fund will remain with the fund for future loans. Administrative Fees assessed by the MMBB and received from ME STRLF borrowers through repayment will be allocated to administrative expenses only or returned back to the fund if deemed necessary. Loan repayments will be deposited back into the Program loan fund. ME STRLF funds shall be invested pursuant to the MMBB's Investment Procedure (see Appendix A.3), in short-term investments until such time that the funds are utilized for new loans/project expense disbursement. Loan repayments are redeployed to the next qualified, ranked project.

The MMBB has a long withstanding history of overseeing projects receiving federal funding and has proven measures in place to ensure compliance. These same measures will be utilized.

The MMBB will not combine other revolving loan funds with ME STRLF loan funds. The MMBB statute requires the MMBB to manage each of its financing program's sources of funds separately. However, ME STRLF projects may be co-funded with other programs that are financially administered by the MMBB's, such as the Clean Water SRF or Drinking Water SRF programs. In such instances, Maine participants will receive separate loans from each financing program.

The MMBB has not received any additional allotment of funds for start-up administrative costs or administrative operating costs. At this point, it is not anticipated that any funds greater than two

percent (2%) of the annual capitalization grants made in that fiscal year from the revolving loan funds may be needed to supplement administrative costs.

#### **4.1.1 Address the Financial Status of the Entity Loan Fund**

##### **FOR THE PREVIOUS FISCAL YEAR**

The Capitalization grant for FY 2025 has not yet been received and entity match funds have not been deposited. Maine's matching funds for the ME STRLF will come from the state's transfer of \$750,000 into MEMA's Safeguarding Tomorrow Revolving Loan Fund, Other Special Reserve Revenue Funds account. No funds have been distributed yet for the FY 2025 ME STRLF, nor has Maine established a RLF as of the date of this application. This section does not apply as there have been no activities within the entity loan fund for the fiscal year. However, in future years this section of the IUP will be completed to identify the sources within the loan identify fund, how the funds are used, and details about any loan refinancing activity.

##### **FOR THE CURRENT FISCAL YEAR**

For Maine's FY 2025 ME STRLF application, a state allocation of \$750,000 has been approved from the 132nd Legislature. If Maine is successful in receiving a federal award for the FY 2025 ME STRLF, state funds from MEMA will be deposited to the MMBB entity account upon notice of award. Maine has not established a RLF as of the date of this application. This section does not apply as there have been no activities within the entity loan fund for the Fiscal Year.

#### **4.2 Financial Terms of Loans**

MEMA will ensure that all borrowers have a FEMA approved Local Hazard Mitigation Plan.

Interest rates for any loan provided through the ME STRLF will not exceed 1%. Each ME STRLF participant may receive a loan as early as the project's planning and design, and construction phases with up to a five-year draw period. The loan will be a fixed-rate, one percent (1%) loan that must be repaid before the project's design life ends and each loan will have a maturity of up to thirty years (depending on borrower type). Upon approval of the loan by the MMBB and when all loan documents have been satisfied, the recipient will enter the repayment period. Principal and interest payments will be due biannually following the amortization schedule provided. In accordance with the STRM ACT, borrower's repayments will be deposited back into the ME STRLF to be used for future loans.

Loans to Municipal borrowers will be backed by a General Obligation pledge and loans to non-public entities will be backed by a Revenue pledge.

An Administrative Fee is charged by the MMBB to cover all costs incurred to sustain the daily maintenance of the loan throughout its life. This fee covers, but is not limited to, such costs as analyzing and underwriting loan requests, preparing and executing loan documents for closing, processing the draw requisitions, any associated fees and billing. An administrative fee not to exceed five percent (5%) of the periodic loan payment will be assessed on each payment date. The administrative fee is applied to only the amount due at each payment date and not on all outstanding amounts as of each payment date. The amount of money collected from this Administrative Fee will be placed in a Fee account that will be used to cover eligible costs associated with administering the ME STRLF program. This Administrative Fee applies to all loans and is not waived for low-income geographic area.

### **4.2.1 Standard Loans**

The goal of Maine's ME STRLF program is to ensure long-term financial viability of the fund. For Standard Loans, the applicants will provide their desired loan terms and the MMBB will analyze the loan term and the borrower's ability to repay to avoid causing undue financial hardship. This includes, but is not limited to, analyzing the Audited Financial Statements, calculating Debt Service Coverage, analysis of financial revenue projections and additional calculation and analysis of other financial metrics as deemed necessary. The MMBB requires repayment pledges in the form of a public entity's ad valorem taxing authority or a non-public entity's general revenue pledge. If the applicant selects a term of less than twenty years and if it is determined that there would be a concern with the ability to repay, the loan term can be increased to a maximum of twenty years. See section 4.2 for interest rates.

### **4.2.2 Loans eligible for additional flexibility in payment periods**

Borrowers identified within low-income geographic areas will have an interest rate of 1% and will have the ability for a loan term not to exceed thirty years. The repayment timeline will follow that of all loans within the ME STRLF program and as stated in section 4.2. The process to identify that borrowers have or will identify a dedicated source for repayment is the same as a Standard Loan as seen in section 4.2.

### **4.2.3 Loan Disbursements**

The utilization goal measures how well loan funds disburse loans. To find this number, cumulative assets are divided by the cumulative funds that are available for projects. Entities set a target measure that best aligns with their needs. FEMA suggests aiming for a pace level around or above 100%. If entities fall behind or experience a decline, they should review loan policies, procedures, and outreach. Most pace levels that exceed 100% suggest advanced loan commitment.



For FY 2025, MEMA will apply for \$7,500,000 in federal funds from the Safeguarding Tomorrow Revolving Loan Fund. The MMBB anticipates that all available ME STRLF capital funds which the program receives in its early years of operations, less the funds removed for administrative purposes, will be committed to the Program's highest ranked Hazard Mitigation projects as direct loans within the first 12 to 15 months upon receipt of such grant funds. No funds have been disbursed as of the time of this writing.

The utilization goal will be 100% and after sufficient data has been collected to establish a baseline, this metric will be continuously monitored and reviewed with adjustments made as necessary to meet or exceed the goal.

## Section 5: Maine Program Management

### 5.1 Technical Assistance

MEMA will hire staff using state funding to provide technical assistance to loan applicants and recipients. Technical assistance will include outreach and education on the Safeguarding Tomorrow Revolving Loan Fund, eligibility, assistance with application development, coordination with FEMA regarding Environmental Historical Preservation reviews, and program compliance. MEMA does not anticipate expending a portion of the capitalization grant towards technical assistance. Up to two percent of the capitalization grant will be available for MMBB to provide technical assistance to loan recipients.

### 5.2 Local Capacity Development

The ME STRLF will be available to help local governments develop capacity for hazard mitigation through various capacity-building activities such as mitigation planning, building code enhancement, Hazard Mitigation Assistance (HMA) project scoping, or zoning and land-use.

### 5.3 Environmental and Historic Preservation Compliance

MEMA ME STRLF staff will review all projects to determine whether an Environmental Historical Preservation (EHP) review is required and will work with loan applicants to compile and provide FEMA EHP information needed to complete the review. Once the review is completed, MEMA will provide loan applicants and MMBB with a Record of Environmental Consideration (REC) and can complete loan application process.

## 5.4 Public Meetings and Comment Activities

MEMA issued a public notice through the MEMA website and social media on June 9, 2025, seeking project proposals as a prerequisite to applying for the ME STRLF. The MEMA ME STRLF webpage includes details regarding ME STRLF and links to the Project Proposal Form and deadline for submission, July 25, 2025. Information and links were emailed to County Emergency Managers on June 9, 2025, for dissemination to their respective jurisdictions. An email was sent on July 8, 2025, to those local governments who were previously awarded funding through various FEMA HMA funding opportunities, and those who had contacted the State Hazard Mitigation Officer with interest in applying for a grant. All questions regarding the ME STRLF from interested communities were individually addressed through email and phone.

The Intended Use Plan (IUP) was posted on the MEMA ME STRLF webpage August 5, 2025, for public comment, prior to applying for the Safeguarding Tomorrow Revolving Loan Fund. The IUP will remain on the MEMA RLF webpage for local government to learn about the program, requirements, and priorities.

MEMA will continue to engage interested and eligible communities on the Safeguarding Tomorrow Revolving Loan Fund through continued outreach and project proposals.

## Section 6: Audits and Reporting

### 6.1 Compliance with Federal Reporting Requirements

To ensure clarity, all program materials are posted on our website <https://www.maine.gov/mema/grants/mitigation-grants/safeguarding-loan>. We will use the services of the Maine Office of State Audit to run an independent audit to make sure finances are correct for the one- and two-year audits.

We commit to entering project and benefits data into the FEMA system of record, FEMA Grants Outcomes (FEMAGO). These efforts will support the evaluation of the Maine Emergency Management Agency's Safeguarding Tomorrow RLF program. Among other requirements, FEMA will use the data from the audits and reporting to assess how the loan fund:

- Administers the funds.
- Is effective in reducing hazard risk.
- Is beneficial to communities.
- Attains expected project goals as listed in this IUP.

We will enter project benefits data into FEMA GO by the end of the quarter in which the capitalization grant is received. After the period of performance, we will enter required project benefits data into FEMA GO by the end of the fiscal year for this intended use plan.

MEMA will meet the requirement to submit a financial and compliance audit report that encompasses the whole organization, also referred to as the single audit report (NOFO, 33). All project and benefits data will be entered into the FEMA Non-Disaster Grants system (ND grants). This will ensure accountability and transparency for the program. The Office of State Audit and the auditor of MMBB will both conduct an independent audit of the program which will ensure the financial integrity of all Annual and Biennial Audits.

To support the analysis of pre- and post-mitigation conditions for the FEMA Safeguarding Tomorrow Revolving Loan Fund (ME STRLF) program, MEMA will collect data about potential hazard risks and communities that are most susceptible to disaster vulnerability. This data will be collected and analyzed before implementing a project. MEMA will also collect post-project data that details the current conditions, how the project has led to improvements, reduced the risk of disaster, and how the need for future spending has been reduced due to hazard mitigation. Types of quantitative and qualitative data collected may include but are not limited to: geospatial data, floodplain mapping, infrastructure condition statements, and community feedback. This may include information about avoided damages, how public safety has improved, and how structure functionality has improved. This will ensure compliance with federal standards and regulations.

## **6.2 Publication of Information**

On a quarterly basis during and after the period of performance, MEMA will publish and update all projects that receive loan funding on our website, <https://www.maine.gov/mema/grants/mitigation-grants/safeguarding-loan>.

Information will include project location, type and amount of assistance provided from the loan fund; the expected funding schedule; and the expected date of project completion.

## **6.3 Loan Recipient Auditing and Reporting**

The ME STRLF Program will comply with all federal monitoring, reporting, and audit requirements. Borrowers shall comply with applicable financial and administrative requirements and follow Generally Accepted Accounting Principles (“GAAP”), as set forth in the current edition of 2 C.F.R. § 200.49.

If an audit shows that all or any portion of the funds disbursed were not spent in accordance with the conditions of this loan program, the loan recipient shall be held liable for reimbursement to ME STRLF of all funds not spent in accordance with these applicable regulations and loan program

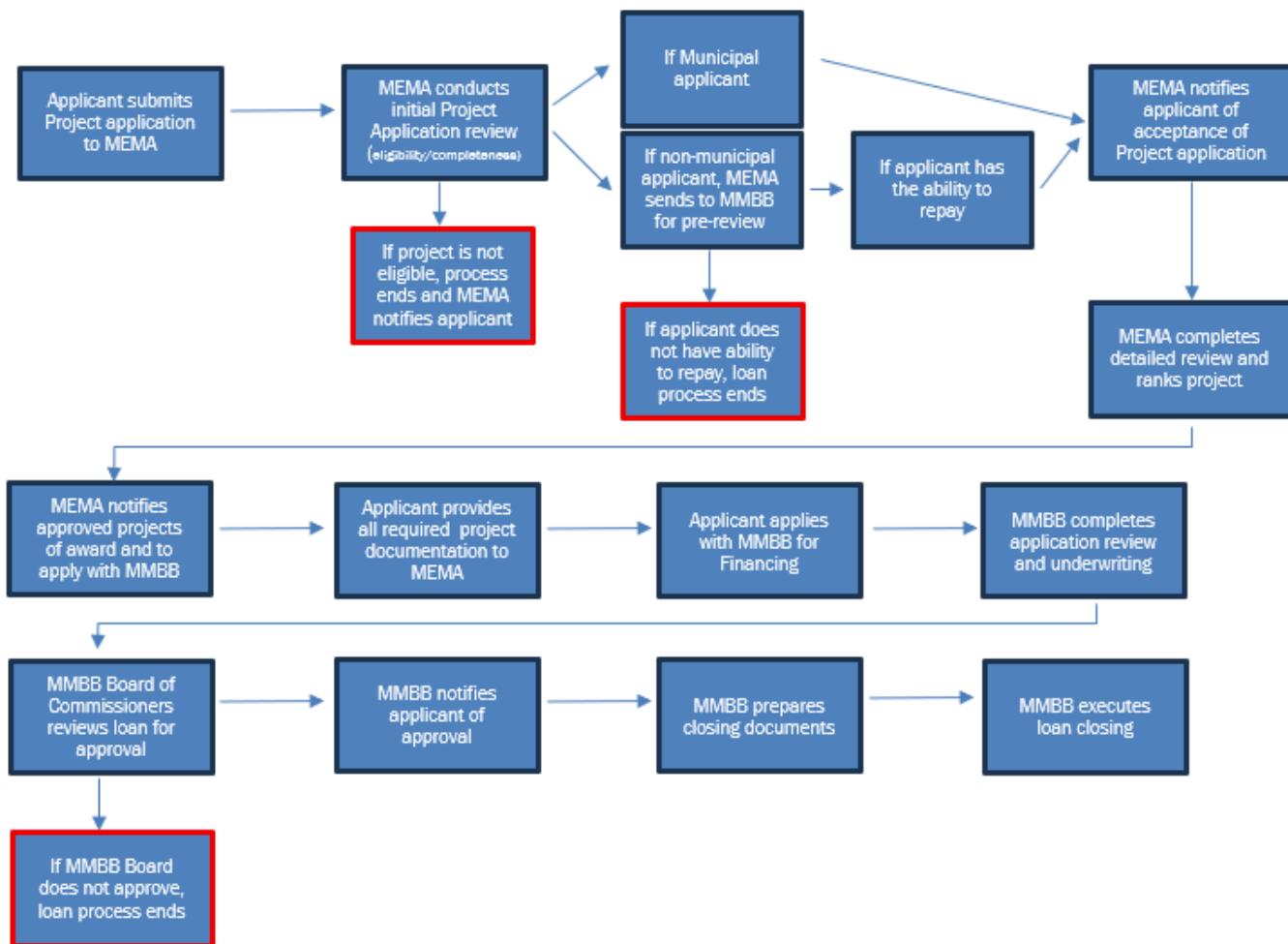
provisions within thirty days after the MMBB or MEMA has notified the loan recipient of such noncompliance.

The loan recipient shall have all audits completed by an independent auditor. The independent auditor shall state that the audit complied with the applicable provisions noted above. The audit must be received by the MMBB in a timely manner and not to exceed 2 years from the end of the borrower's fiscal year in which they obtained the loan.

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# Appendix A

## A.1. Loan Application Process





## A.2. Financial Planning Methodology

To participate in the ME STRLF, the State of Maine must contribute a ten percent match of the award. LD 1 of the 132<sup>nd</sup> Legislature, Chapter 33 Public Law, appropriated \$750,000 to the fund. These funds will provide the match for the FY 2025 cycle of the ME STRLF. MEMA is authorized to seek \$6,750,000 in federal funding for a total beginning fund amount of \$7,500,000. These funds, if received, will be managed separately and not comingled with other funds.

MEMA and the MMBB will use the following process to allocate the funds to eligible borrowers:

- Obtain Notice of Interest forms from communities that are interested in completing hazard mitigation projects.
- Determine the amount of financing needed by loan recipients.

Allocate dollars to loan recipients with respect to the prioritization methodology within Appendix C.

- If additional funds are available apply them to higher rated projects that meet the remaining available funds as needed to ensure the full fund is utilized.
- Collaboratively determine loan terms based on the loan recipient's application.
- Redistribute repaid funds in future years to continue hazard mitigation efforts within the State of Maine.

MEMA and the MMBB will ensure that all principal and interest payments received from loan recipients will return to the loan account to ensure continuation of the ME STRLF.

## A.3. MMBB Investment Procedure



# Investment Procedures

For

**Maine Municipal Bond Bank**

**Maine Health and Higher Educational Facilities Authority Maine**

**Governmental Facilities Authority**

**Last Updated 06/2012**

The purpose of these procedures is to establish the objectives, standards of prudence, internal controls, risk tolerance and reporting requirements for the investment of all custodial assets of the Maine Municipal Bond Bank. The investment of bond funds issued under any of the Bank's bond resolutions for reserves, escrows, or other applicable uses are governed by the resolution for each individual bond program and are not addressed in this document.

#### Credit Risk

The Bank can invest in any of the eligible securities listed in the Investment Policy of the State of Maine Treasurer, including treasury obligations, federal agency securities, federal instrumentality securities, prime commercial paper, eligible banker's acceptance notes, money market funds, certificates of deposit, repurchase agreements, corporate bonds and tax exempt obligations. Of the eligible securities, it is the Bank's practice to maintain a portfolio of investments that is comprised primarily of money market funds and agency bonds with a term of 36 months or less. Other eligible investments such as repurchase agreements and certificates of deposits are sometimes utilized, but at no time will the aggregate of such securities exceed more than 20% of the portfolio as a whole or 25% of any individual program portfolio unless specific circumstances pertaining to a program or multiple programs require it. Such circumstances will be discussed with the Executive Director and/or the Board of Commissioners before the investment is purchased.

#### Liquidity Risk

It is the Bank's practice to hold securities to their maturity whenever possible to avoid market risks for early disposal. This practice is adhered to by maintaining a ladder portfolio of securities that is meant to provide adequate levels of liquidity for each program's cash flow needs. Cash flow projections are done regularly by the Investment Officer and are conservatively estimated to limit liquidity risk. With respect to funding held as additional reserves for bond funded programs, this practice is further enhanced by ensuring that a significant level of liquidity is available at each bond payment date in the event funding is needed to cure a default in the program.

#### Liquidation

In the rare situation where the liquidation of securities is required, care is taken by the Investment Officer to liquidate the securities that would provide the largest gain or the smallest amount of loss to the program. The Investment Officer will obtain offers for the purchase of the securities to be liquidated from at least three investment brokers when needed. All of the securities are easily liquidated due to their low credit risk and short duration.

#### Management Oversight and Reporting

The Investment Officer will make regular investment purchases that fall within the scope of these procedures without specific approval for each investment. Investment purchases that fall outside the scope of these procedures, but within the overall group of investments permitted by statute, will be discussed with the Executive Director. In addition, a quarterly report of all investments in the Bank's portfolio will be provided to the Bank's Board of Commissioners for additional oversight and review.

# Appendix B

## B.1. Loan Distribution Methodology

See section 3.2

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# Appendix C

## C.1. Project Proposal List Prioritization Methodology

CRITERIA	DESCRIPTION	SCORE
Will the project mitigate the impacts of natural hazards?	<ul style="list-style-type: none"> <li>• Flooding (Inland, Coastal, Flash, Urban Surface, Tsunami, or Dam Failure)</li> <li>• Drought (Meteorological, Hydrologic, Agriculture, or Socioeconomic)</li> <li>• Severe Summer Weather (Severe Storms, High Winds, or Extreme Heat)</li> <li>• Severe Fall/Winter Weather (Heavy Snow, High Winds, Blizzard, Sleet, Hail, Ice Storm, Freezing Rain, or Extreme Cold)</li> <li>• Erosion (Beach or Bluff)</li> <li>• Mass Wasting (Landslides, Creep, or Rockfall)</li> <li>• Fire (Wildfire, Urban Fire, or Air Quality)</li> <li>• Earthquake (Tectonic, Explosive, Collapse, Volcanic, or Cryoseism)</li> </ul>	Yes for 2 or more hazards = 5 Yes for 1 hazard = 3 No = 0
Does the project reduce disaster risks for homeowners, businesses, nonprofit organizations, and communities?	<ul style="list-style-type: none"> <li>• Will it decrease loss of life and property?</li> <li>• Will it decrease the cost of insurance and/or federal disaster payments?</li> </ul>	Yes = 5 No = 0
Does the project leverage partnerships between two or more eligible entities?	Does the project involve two or more eligible entities?	Yes = 5 No = 0
Does the project provide natural hazard mitigation benefits that are regional in nature?	Priority will be given to applications that take into account regional impacts	Yes = 5 No = 0

CRITERIA	DESCRIPTION	SCORE
Will the project be effective in reducing disaster losses?	Will the project mitigate damages permanently, longer-term, or short-term?	Permanently = 5 Long-Term = 3 Short-Term = 1 Not at all = 0
Does the community commit to maintaining the project for the life of the project with local funding?		Yes = 5 No = 0
Is the project for construction, design, or planning activities?		Construction = 5 Design = 3 Planning = 1
Does the project benefit a low-income geographic area or underserved community?	Pursuant to 42 United States Code Section 3161(a)(1): (1) “the area has a per capita income of 80% or less of the national average,” or (2) “the area has an unemployment rate that is, for the most recent 24-month period for which data are available, at least one percent greater than the national average unemployment rate.”	
Project Duration		0-12 months = 5 13-24 months = 4 25-36 months = 3 37-48 months = 2 49-60 months = 1 61+ months = 0
Does the community have funding available for loan repayment?		Yes = 5 No = 0
Does the project utilize nature-based solutions?		Yes = 5 No = 0



CRITERIA	DESCRIPTION	SCORE
Proposed Project Loan Amount		\$0-\$250,000 = 10 \$250,001-\$500,000 = 5 \$500,001-\$1,000,000 = 3 \$1,000,001-\$3,000,000 = 1 \$3,000,001-\$5,000,000 = 0
Will the loan potentially be used to match another HMA grant?		Yes = 5 No = 0

# Appendix D

## Intended Use Plan Requirements

The Reference column sections can be found at [42 U.S.C. Section 5135](#).

([https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title42-section5135\)&num=0&edition=prelim](https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title42-section5135)&num=0&edition=prelim))

Information Required	Reference	Included in Intended Use Plan?	Section
Describe how the entity includes planning efforts, like the hazard mitigation plans and other programs, to reduce the impact of natural disasters.	42 U.S.C. Section 5135(g)(2)(A)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.1
Describe how the entity will reduce future damage and loss associated with natural hazards.	42 U.S.C. Section 5135(g)(2)(B)(i)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.3.1
Describe how the entity will reduce the number of Severe Repetitive Loss and Repetitive Loss structures.	42 U.S.C. Section 5135(g)(2)(B)(ii)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.2
Describe how the entity will reduce the number of insurance claims for injuries caused by major disasters or other natural hazards in the area.	42 U.S.C. Section 5135(g)(2)(B)(iii)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.2
Describe how the entity plans to improve the rating under the National Flood Insurance Program's (NFIP's) Community Rating System (CRS) for communities in the area.	42 U.S.C. Section 5135(g)(2)(B)(iv)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.2
Include a list of short-term goals that will guide the decisions for the entity loan fund.	42 U.S.C. Section 5135(g)(2)(G)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.3
Include a list of long-term goals that will guide the decisions for the entity loan fund.	42 U.S.C. Section 5135(g)(2)(G)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.2.4
Describe how the loan fund for the organization will aid projects that make both natural and human-made structures better able to withstand natural disasters, reducing the risk of harm.	42 U.S.C. Section 5135(d)(3)(A)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.3.1

Information Required	Reference	Included in Intended Use Plan?	Section
Describe how the entity loan fund will be used to support local hazard mitigation activities that reduce the impacts of natural hazards.	42 U.S.C. Section 5135(f)(3)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 2.3.1.1
Describe the availability of financial assistance from the loan fund.	42 U.S.C. Section 5135(g)(2)(C)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 3.1
Describe the loan application process for financial assistance from the loan fund.	42 U.S.C. Section 5135(g)(2)(C)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section A.1
Describe the criteria and methods for giving funds to loan recipients.	42 U.S.C. Section 5135(g)(2)(D)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 3.2
Address last fiscal year's loan fund financial status. This is not required for new applicants.	42 U.S.C. Section 5135(g)(2)(G)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 4.1.1.1
Address current fiscal year's loan fund financial status. This is not required for new applicants.	42 U.S.C. Section 5135(g)(2)(G)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 4.1.1.2
Provide information on standard loan terms. Initial loan term requirements are outlined in 42 U.S.C. Section 5135(f)(1)(A). Entities may change loan terms if they meet or exceed these standards. Loan agreements will have to follow applicable grant award terms and conditions.	42 U.S.C. Section 5135(g)(2)(F)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 4.2.1
Provide information about loan terms in excess of 20 years. Minimum requirements for loan terms are outlined in 42 U.S.C. Section 5135(f)(1)(A). Entities may change loan terms if they meet or exceed these standards. Loan agreements will have to follow applicable grant award terms and conditions.	42 U.S.C. Section 5135(g)(2)(F)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 4.2.2
What is the expected amount of financial assistance the loan fund plans to set aside for the fiscal year?	42 U.S.C. Section 5135(g)(2)(E)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 4.3

Information Required	Reference	Included in Intended Use Plan?	Section
Describe where information about projects funded by the program is published and how often it is updated.	42 U.S.C. Section 5135(h)(2)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Intended Use Plan Template Section 6.2

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