

**SENATE . . . . . No. 659**

---

**The Commonwealth of Massachusetts**

PRESENTED BY:

***Bruce E. Tarr***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act creating a special commission to scope a state grant or low interest loan program for properties prone to flooding.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>	
<i>Peter J. Durant</i>	<i>Worcester and Hampshire</i>	<i>3/17/2025</i>

**SENATE . . . . . No. 659**

---

---

By Mr. Tarr, a petition (accompanied by bill, Senate, No. 659) of Bruce E. Tarr for legislation to establish a special commission to scope a state grant or low interest loan program for properties prone to flooding. Environment and Natural Resources.

---

---

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 584 OF 2023-2024.]

**The Commonwealth of Massachusetts**

\_\_\_\_\_  
**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**  
\_\_\_\_\_

An Act creating a special commission to scope a state grant or low interest loan program for properties prone to flooding.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

- 1 (a) Notwithstanding any special or general law, there shall be a special commission,
- 2 established and governed by section 2A of chapter 4 of the General Laws, to scope a state grant
- 3 or low-interest loan program for structural elevation or acquisition of properties prone to
- 4 flooding in the commonwealth. Components of consideration for the structure of the program
- 5 shall include: (i) funding sources; (ii) eligible expenses; (iii) applicant eligibility; (iv) the
- 6 establishment of a cost-benefit analysis in determining applicant eligibility; (v) risks and hazards
- 7 identified in the integrated state hazard mitigation and climate adaptation plan and strategies to
- 8 build resiliency; and (vi) program expenditures and pay outs.

9 (b) The special commission shall consist of: the secretary of energy and environmental  
10 affairs or a designee, who shall serve as the commission chair; 2 members of the house of  
11 representatives, 1 of whom shall be appointed by the minority leader; 2 members of the senate, 1  
12 of whom shall be appointed by the minority leader; the chair of the state board of building  
13 regulation and standards or a designee; the director of the office of coastal zone management or a  
14 designee; 2 persons to be appointed by the director of the Massachusetts Emergency  
15 Management Agency, 1 of whom shall be a contractor with experience in home elevations and 1  
16 of whom shall be an insurance agent with knowledge in flood insurance and experience in  
17 guiding and consulting for mitigation activities; the acting state hazard mitigation officer of the  
18 state hazard mitigation team; the acting hazard mitigation grants supervisor of the state hazard  
19 mitigation team; a licensed lender with knowledge in flood insurance, 203K home loan lending  
20 and traditional loans used for mitigation activities who shall be appointed by the acting state  
21 hazard mitigation officer of the state hazard mitigation team; and 3 persons to be appointed by  
22 the governor, 1 of whom shall be a representative from a statewide environmental group with  
23 experience in coastal resiliency strategies and nature based solutions, 1 of whom shall be a  
24 representative of the executive office of energy and environmental affairs with knowledge of  
25 climate change adaptation, and 1 of whom shall be a representative from the executive office of  
26 public safety and security with knowledge of the federal hazard mitigation grant program and  
27 experience with mitigation activities. The first meeting of the special commission shall take  
28 place not later than December 1, 2025.

29 (c) The special commission shall submit its preliminary draft of any recommendations or  
30 legislation to the clerks of the house of representatives and the senate and the joint committee on  
31 environment, natural resources and agriculture not later than September 1, 2026. The special

32 commission shall submit its final draft of the program scope, together with any additional  
33 recommendations or drafts of legislation necessary to carry those recommendations into effect,  
34 by filing the same with the clerks of the house of representatives and the senate and the joint  
35 committee on environment, natural resources and agriculture not later than December 1, 2026.