

HOUSE BILL 1219

C4, M3

6lr2155
CF SB 739

By: **Delegate Fraser–Hidalgo**

Introduced and read first time: February 11, 2026

Assigned to: Environment and Transportation and Judiciary

A BILL ENTITLED

1 AN ACT concerning

2 **Climate Change, Homeowner’s Insurance, and Emergency Management – Study**

3 FOR the purpose of requiring the University System of Maryland to conduct a study to
4 evaluate the relationship between climate change, homeowner’s insurance, and
5 emergency and disaster preparedness; and generally relating to a study on the
6 relationship between climate change, homeowner’s insurance, and emergency
7 management.

8 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
9 That:

10 (a) The University System of Maryland shall conduct a study to evaluate the
11 relationship between climate change, the availability and price of homeowner’s insurance,
12 and emergency and disaster preparedness.

13 (b) The University System of Maryland shall conduct the study required under
14 subsection (a) of this section in coordination with and oversight by:

15 (1) one member of the Senate of Maryland, appointed by the President of
16 the Senate;

17 (2) one member of the House of Delegates, appointed by the Speaker of the
18 House;

19 (3) the Department of Natural Resources;

20 (4) the Department of the Environment;

21 (5) the Maryland Department of Emergency Management;

22 (6) the Maryland Insurance Administration;

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 (7) a County Emergency Manager, appointed by the Maryland Association
2 of Counties; and

3 (8) a Municipal Emergency Manager, appointed by the Maryland
4 Municipal League.

5 (c) The study shall evaluate:

6 (1) the extent to which climate change has contributed to the decreasing
7 availability of and increasing costs associated with homeowner's insurance;

8 (2) the impact of recent and future changes in federal policies and grant
9 funding streams related to disaster preparedness, response, recovery, mitigation, and
10 resilience;

11 (3) how federal funding has supported emergency management
12 capabilities across the five emergency management mission areas identified by the Federal
13 Emergency Management Agency; and

14 (4) existing local resources or reserve funds available for disaster recovery
15 needs.

16 (d) (1) On or before January 1, 2027, the University System of Maryland shall
17 submit its findings and recommendations to the General Assembly, in accordance with §
18 2-1257 of the State Government Article.

19 (2) The report required under this subsection shall:

20 (i) include an overview of the current state of the National Flood
21 Insurance Program, Community Rating System, and the private flood insurance market;
22 and

23 (ii) make recommendations on:

24 1. how the State can incentivize residents to invest in
25 improvements to protect homes or mitigate damage from extreme weather events, using:

26 A. tax credits;

27 B. waivers;

28 C. grants;

29 D. loans; or

1 E. free inspections of structural enhancements by municipal
2 or State officials;

3 2. potential modifications to the Insurance Article to better
4 ensure that insurers adequately adjust rates for policyholders who:

5 A. have invested in improvements that have been proven to
6 enhance resilience to severe weather; or

7 B. are located in an area where improvements have been
8 made to local infrastructure or local building codes that reduce risk to the insured home;

9 3. best practices for funding emergency management
10 capabilities based on an evaluation of similar practices in other states;

11 4. potential modifications to § 14–110.5 of the Public Safety
12 Article;

13 5. recurring dedicated funding mechanisms;

14 6. annual per capita funding levels; and

15 7. allocation ratios between emergency management
16 programing, including training and staff, and disaster response funds for recovery
17 assistance.

18 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June
19 1, 2026.