Thursday April 2, 2026

TO: Marc Korman, Chair House Environment and Transportation Committee, and Committee Members
FROM: Humna Sharif, Climate Resilience and Adaptation Manager, The Nature Conservancy; Michelle Dietz, Director of Government Relations, The Nature Conservancy
POSITION: Support SB 739 Climate Change, Homeowner's Insurance, and Emergency Management - Study

The Nature Conservancy (TNC) supports SB 739 offered by Senator Kramer. TNC's mission is to conserve the lands and waters on which all life depends. We work in more than 70 countries and all 50 states in the United States. With the support of more than one million members globally, TNC has been working to conserve, protect, and restore ecosystems and species for nearly 75 years around the world. In Maryland, our work focuses on delivering solutions that secure clean water, air, and healthy, resilient living environments.

SB 739 would require the University System of Maryland to conduct a study to evaluate the relationship between climate change, homeowner's insurance, and emergency and disaster preparedness in the state. The impacts of climate change, through sea level rise, extreme precipitation, and other intense weather events, are causing increased flooding across Maryland. This legislation creates an important pathway for Maryland residents and state agencies to better understand our state's flood risk as climate change induced disasters continue to worsen.

Flooding impacts both inland and coastal communities in Maryland. Last year, Western Maryland communities experienced devastating flooding in Allegheny and Garrett Counties.[1] On the other side of the state, our vibrant coastline is experiencing increased sunny day flooding from sea level rise. Maryland is not alone in experiencing increased flood risk. Nearly every county in the US has experienced some level of flood risk in the last few decades, and this risk is rising rapidly.[2] In 2025 alone, several states, including Texas, New Mexico and North Carolina experienced devastating floods. These floods were caused by extremely heavy rainfall inland, resulting in overflowing riverbanks and impacting communities residing within riverine floodplains.

Disaster-scale floods are becoming more frequent in a warming climate, impacting areas where insurance is not mandated. The flood insurance gap is growing nationally, as most homeowners' insurance does not cover flooding. According to the Federal Emergency Management Agency (FEMA), only 4% of

[1] Tbrown, & Tbrown. (2025, May 16). Governor Moore declares state of emergency in response to historic flooding in western Maryland - MDEM newsroom. MDEM Newsroom. https://news.maryland.gov/mdem/2025/05/16/governor-moore-declares-state-of-emergency-in-response-to-historic-flooding-in-western-maryland/
[2] Fathom. (2026, February 18). US Flood Risk Index – Actionable Insights by state. https://www.fathom.global/us-flood-risk-index/

homeowners nationwide have flood insurance.[3] While FEMA aid may be available to help people repair their homes after federally declared disasters, it often covers just a fraction of the costs. In the case of flooding experienced last year in Alleghany and Garrett counties, Maryland's request and subsequent appeal for a Major Disaster Declaration and federal aid was denied, leaving the state to cover tens of millions in damages.[4]

While inland flooding caused severe damage last year, Marylanders living across the coastline are even more susceptible to flooding due to rising sea levels and extreme weather events. Maryland's long coastline, of more than 7000 miles, touches 16 counties and the city of Baltimore.[5] This coastline is intricately linked to the lives and livelihoods of Marylanders and is home to 70 percent of the state's residents - about 4.3 million people based on 2020 census data.[6]

Sea level rise projections prepared by the University of Maryland Center for Environmental Science (UMCES) show that sea level will likely rise a foot to a foot and a half between 2000 and 2050—as much as it did over the whole of the last century.[7] Additionally, the amount of sea level rise that Maryland is expected to experience during the first half of this century will be greater than that experienced during the whole of the last century. By 2100, up to three and a half feet of sea level rise is expected along our coastline.[8] A 2025 report by the Maryland Comptroller's Office found that nearly all of Maryland's 2.2 million coastal properties are vulnerable to flood damage.[9] More than 100 communities in Maryland may be at risk of chronic inundation from sea-level rise and storm surges by the end of the century.[10] A conservative cost estimate of what it will take to safeguard businesses, homes, roads, and entire communities in Maryland from chronic flooding alone (not including other climate hazards) by 2040 under a moderate sea-level-rise scenario is $27.4 Billion.[11]

The flood insurance gap in Maryland is costing lives and money; it's a gap that the state must step up to understand and address. Maryland has been a leader in advancing climate mitigation and resilience policies, and we cannot rely on FEMA funding and federal policies alone to keep Marylanders safe from the impacts of flooding. SB 739 is timely legislation that helps us move in the right direction. **Therefore, we urge a favorable report on SB 739.**

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[3] Office, G. A., & Cackley, A. (2024a, November 12). Can FEMA and Flood Insurance Keep Up with the Rising Tide of Risks? Gao.gov. https://www.gao.gov/blog/can-fema-and-flood-insurance-keep-rising-tide-risks

[4] Western Maryland flood survivors left without federal disaster aid after Trump administration denies appeal - Press releases - news - Office of Governor Wes Moore. (n.d.). https://governor.maryland.gov/news/press/pages/western-maryland-flood-survivors-left-without-federal-disaster-aid-after-trump-administration-denies-appeal.aspx

[5] Hennessee, L., J., Valentino, M., Lesh, A. M., Maryland Geological Survey, & U.S. Army Corps of Engineers. (2013). Maryland's shoreline length. https://dnr.maryland.gov/ccs/documents/mdshorelinemilesreference.pdf

[6] Maryland population. (n.d.). https://msa.maryland.gov/msa/mdmanual/01glance/html/pop.html

[7] Boesch, D. et al. (2023). Sea-level Rise Predictions for Maryland. University of Maryland Center for Environmental Science, Maryland Commission on Climate Change. https://www.umces.edu/sites/default/files/updating-marylands-sea-level-rise-projections.pdf

[8] I.D

[9] Maryland. (2025). State Spending series: Climate change costs. https://www.marylandcomptroller.gov/content/dam/mdcomp/md/reports/research/state-spending-series-climate-change-costs-april-2025.pdf

[10] I.D

[11] Center for Climate Integrity, Resilient Analytics, & University of Colorado. (2020). Climate costs in 2040: Maryland [Report]. https://www.climatecosts2040.org/files/state/MD.pdf