



HOUSE ENVIRONMENT AND TRANSPORTATION COMMITTEE

Senate Bill 739

Climate Change, Homeowner's Insurance, and Emergency Management - Study

April 2, 2026

Favorable

Chair Korman, Vice Chair Guyton and members of the committee, thank you for the opportunity to offer testimony on Senate Bill 739. The bill directs the University System of Maryland (USM) to conduct a comprehensive study examining how climate change is affecting homeowner's insurance markets and shaping the state's emergency and disaster preparedness needs. In addition, the bill requires the evaluation of federal and private flood insurance programs, an assessment of emerging risks facing Maryland communities, and recommend actions to improve insurer responsiveness and resilience. The bill also requires USM to report its findings and recommendations to the General Assembly by July 1, 2027. To support this work, the bill authorizes the use of up to \$150,000 from the Strategic Energy Investment Fund.

The USM is comprised of twelve distinguished institutions and three regional centers. We award eight out of every ten bachelor's degrees in the State. Each of USM's 12 institutions has a distinct and unique approach to the mission of educating students and promoting the economic, intellectual, and cultural growth of its surrounding community. These institutions are located throughout the state, from western Maryland to the Eastern Shore, with the flagship campus in the Washington suburbs. The USM includes three Historically Black Institutions, comprehensive institutions and research universities, and the country's largest public online institution.

The USM supports Senate Bill 739 and stands ready to work with our institutional and state agency partners to carry out the study as described. The statutory charge assigned to USM in Senate Bill 739 is significant, particularly given the June 1 start date and the need to move quickly. To better understand what implementing the bill would require, some preliminary background work has been assembled into a draft work plan outlining the scope, organization, and time commitments associated with a study of this scale. While the approach will evolve with stakeholder input, this early exercise highlights the substantial workload involved in completing the study within a 13-month timeframe.

Given the extent of the work involved and the expertise needed to develop an effective study, the USM appreciates that the bill adds nominal funding to cover work group expenses, meeting costs, printing, specialized IT assistance, and any expert consulting that may be needed.

Again, thank you for the opportunity to share our comments on Senate Bill 739. We look forward to working with the General Assembly and the oversight group to review flood insurance programs, develop recommendations for incentivizing private homeowners to mitigate damage from extreme weather events, and identify the policy, funding, and training improvements described in Senate Bill 739.



UNIVERSITY SYSTEM
of MARYLAND

