



LETTER IN SUPPORT OF HB 1219 /SB 739

**CLIMATE CHANGE, HOMEOWNER’S INSURANCE, AND EMERGENCY MANAGEMENT – STUDY
HOUSE ENVIRONMENT AND TRANSPORTATION COMMITTEE/ SENATE JUDICIARY COMMITTEE**

FEBRUARY 23, 2026

On behalf of the Maryland Association of Counties (MACo) Emergency Managers Affiliate, we respectfully submit this letter in **SUPPORT** of Senate Bill 739 – Climate Change, Homeowner’s Insurance, and Emergency Management – Study.

SB 739 directs the University System of Maryland to evaluate the relationship between climate change, homeowner’s insurance availability and affordability, and emergency and disaster preparedness. For emergency managers, this intersection carries direct operational and fiscal consequences.

As climate-related hazards intensify, insurance markets are adjusting. Higher premiums, increased deductibles, or reduced coverage shift more disaster recovery costs to residents, local governments, and State resources. This dynamic increases pressure on emergency management programs responsible for coordinating response operations, administering recovery assistance, and advancing mitigation and resilience planning.

The bill appropriately requires an assessment of changing federal policies and funding streams and an evaluation of how federal funding supports emergency management capabilities across the five FEMA mission areas. Federal grants are foundational to local emergency management staffing, training, exercises, hazard mitigation planning, and recovery administration. A clear understanding of funding stability and allocation is essential to maintaining these core capabilities.

SB 739 also directs a review of the National Flood Insurance Program, the Community Rating System, and the private flood insurance market, along with recommendations to incentivize homeowners to invest in resilience improvements. Strengthening mitigation at the household level reduces disaster losses, accelerates recovery, and decreases long-term demand on public disaster assistance systems.

Finally, the bill’s examination of best practices for funding emergency management capabilities, including recurring dedicated funding mechanisms and appropriate allocation ratios between

preparedness programming and recovery, presents an important opportunity to strengthen Maryland's emergency management framework in a sustainable manner.

For these reasons, the Emergency Managers Affiliate respectfully requests a **favorable report on Senate Bill 739**.

Sincerely,

Preeti Emrick

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President
MACo Emergency Managers Affiliate