



HOWARD COUNTY OFFICE OF EMERGENCY MANAGEMENT

Chair, Vice Chair, and Members of the Finance Committee,

My name is Maria Bernadzikowski, and I serve as the Director of Emergency Management for Howard County, as well as the Secretary of the MACo Emergency Management Affiliate. Thank you for the opportunity to submit written testimony in support of Senate Bill 739.

This study is both timely and necessary as Maryland looks ahead to the long-term stability of our emergency management, housing, and insurance systems. The impacts of climate change are no longer isolated events. They are ongoing, overlapping risks that directly affect residents, business owners, insurers, and the ability of local governments to protect lives, property, and community stability. As those charged with coordinating the preparedness, mitigation, response, and recovery to all hazards locally, regionally, and statewide, having strong, stable emergency management/climate programs, staffing, and contingency funds has never been more essential.

SB 739 acknowledges what we see every day in practice: climate risk, insurance availability, and disaster preparedness, response, and recovery are closely connected. When insurance becomes unaffordable or unavailable, it has real consequences; recovery takes longer, displacement increases, and local governments are left to fill gaps, often at significant public cost.

In Howard County, and across many jurisdictions in Maryland, these challenges are already being felt. As I write this, emergency managers are in the process of deactivating our Emergency Operations Centers from another snowstorm that had varying impacts across the State. Repeated flooding events, stress on aging infrastructure, and rising recovery costs have become familiar realities. These impacts fall hardest on residents who are least able to absorb financial shocks. As insurance premiums rise or coverage is lost, more residents turn to public assistance and local government support after disasters, placing additional strain on county and city resources.

At the same time, the emergency management community is navigating significant uncertainty at the federal level, creating cascading impacts to state and locals. Changes to disaster preparedness funding, mitigation programs, climate resilience, and recovery support make it even more important for Maryland to understand how climate risk, changes in federal support, and insurance market trends will affect local readiness and long-term recovery. SB 739 provides an opportunity to examine these issues together and to plan thoughtfully, rather than reacting after gaps have already emerged.

I respectfully urge the Committee to support this legislation and ensure Maryland remains prepared for the evolving threats ahead.

Thank you for your time and consideration.

Respectfully,

Maria Bernadzikowski

Maria Bernadzikowski
Director, Howard County Office of Emergency Management
Secretary, MACo Emergency Management Affiliate