



**FREDERICK COUNTY GOVERNMENT**  
**DIVISION OF EMERGENCY MANAGEMENT**

Jessica Fitzwater  
*County Executive*

*Anthony Rosano, Director*

**LETTER IN SUPPORT OF SB 0739 / HB 1219**  
**Climate Change, Homeowner's Insurance, and Emergency Management - Study**  
**FINANCE COMMITTEE**  
**February 23, 2026**

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

As the Vice President of the Maryland Association of Counties (MACo) Emergency Managers Affiliate, and the Director of Frederick County Division of Emergency Management, I would like to formally offer my support to Senate Bill 0739. This smart, and forward-leaning bill would require the University System of Maryland to conduct a study to evaluate the relationship between climate change, homeowner's insurance, and emergency management.

Due to the effects of climate change, we have seen an increase in the cost and severity of weather-related disasters. NOAA calculated in 2024 that 27 confirmed weather/climate disaster events exceeded \$1 billion in losses. Increasing disaster costs not only affect communities, but also insurance companies. From 2017 to 2022, home insurance premiums rose 40% faster than inflation, therefore exacerbating the affordability and housing crisis we are experiencing today, and especially so after disasters. Reduced or no coverage home insurance policies shift disaster recovery costs to residents, local governments, and State resources. All this, combined with the reduction of federal grants and the recent denial of disaster declarations, leaves Maryland on the hook for those costs.

The emergency management community is navigating unprecedented times with incredible uncertainty and limited confidence in the federal government. This bill requires an assessment of changing federal policies and funding streams, and an evaluation of how federal funding supports emergency management capabilities across the five core emergency management mission areas. A clear understanding of funding stability and allocation is paramount in supporting our residents, and making our communities resilient.

This bill also supports a review of the National Flood Insurance Program, the Community Rating System, and the private flood insurance market, including recommendations to incentivize homeowners to invest in resilience improvements, something we know lessens the impacts of disasters. NOAA found that collectively, mitigation programs, such as those encouraging more stringent building codes, saves the American public about \$3.4 billion every year.

A weather-related disaster affecting Maryland is not an if, but a when. This bill presents an important opportunity to strengthen Maryland's emergency management framework in a sustainable manner through best practices, recurring dedicated funding mechanisms, and appropriate allocation ratios between preparedness programming and recovery before a disaster strikes. Thus, I respectfully ask this Committee to give SB 0739 a **FAVORABLE** report.

Sincerely,

Anthony Rosano  
Director, Frederick County Division of Emergency Management  
Vice President, MACo Emergency Management Affiliate