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**Testimony in Support of HB779 –  
Climate Change, Homeowner's Insurance, and Emergency Management – Study**

Finance Committee  
February 25, 2026

Dear Chair Beidle and Members of the Committee,

Thank you for the opportunity to submit testimony in **SUPPORT OF SB739**, on behalf of Arundel Rivers Federation. Deeply rooted in the South, West, and Rhode Rivers, Arundel Rivers Federation heals and protects our waterways and champions clean water across Maryland. Our vision is healthy waterways for all, and we achieve our mission through restoration, education and outreach, and Riverkeeper programs.

Senate Bill 739 represents a proactive and forward-thinking effort to better understand and address the interconnected challenges of climate change, homeowner's insurance, and emergency management in Maryland. The bill authorizes an essential, data-driven study by the University System of Maryland to provide the Maryland General Assembly with the information it needs to develop informed and effective policy solutions.

Communities across Maryland are already experiencing the tangible effects of a changing climate, including stronger storms, increased flooding, and more frequent extreme weather events. These impacts are driving up homeowner's insurance premiums and making affordable coverage harder to obtain for many families. Senate Bill 739 ensures that the State responds strategically and based on evidence, rather than in a reactive, piecemeal manner as conditions intensify.

The study will also analyze how federal programs—such as the National Flood Insurance Program—and private flood insurance markets interact with Maryland's emergency management and disaster preparedness systems. By identifying strengths, weaknesses, and gaps in current policies, the resulting report will help lawmakers pinpoint practical opportunities to strengthen resilience, improve preparedness, and safeguard homeowners.

Ultimately, supporting this bill is an investment in Maryland's long-term stability. By undertaking a comprehensive study now, the General Assembly will be better positioned to craft targeted, durable policies that protect families, reduce financial risk, and enhance the State's ability to respond effectively to natural disasters. A clear understanding of the links between climate impacts, insurance markets, and emergency management is critical to ensuring Maryland's communities remain secure and resilient in the years ahead.

Arundel Rivers Federation strongly supports making our communities more resilient in the face of our changing climate and increased nuisance and storm flooding. For these reasons, we request a **favorable report** on SB739.

Sincerely,

A handwritten signature in cursive script that reads "Elle Bassett".

Elle Bassett  
South, West, and Rhode Riverkeeper  
Arundel Rivers Federation