



Testimony in Support of Senate Bill 739 – Climate Change, Homeowner's Insurance, and Emergency Management - Study

February 23, 2026

To Chair Beidle and members of the committee,

Thank you for this opportunity to submit testimony in **SUPPORT** of **SB739** on behalf of ShoreRivers. ShoreRivers is a river protection organization on Maryland's Eastern Shore with more than 2,000 members. Our mission is to protect Maryland's Eastern Shore waterways through science-based advocacy, restoration, education, and engagement.

As an organization dedicated to protecting and restoring Eastern Shore waterways, ShoreRivers works in communities that are already experiencing the impacts of climate change — more frequent flooding, stronger storms, shoreline erosion, and degraded water quality following extreme weather events. These impacts are not abstract or theoretical; they directly affect homeowners, local governments, and the natural resources that define Maryland's coastal and riverine communities. **SB739 directs the University System of Maryland to study the relationship between climate change, homeowner's insurance availability and affordability, and emergency and disaster preparedness.**

ShoreRivers supports the bill's emphasis on evaluating how investments in resilience — such as infrastructure improvements, stronger building codes, and home-level mitigation measures — can reduce risk and be reflected fairly in insurance rates. Incentivizing proactive resilience measures not only helps homeowners but also reduces downstream environmental impacts, including polluted runoff and damage to sensitive aquatic ecosystems following storms.

SB739 centers coordination across agencies and jurisdictions and requires a comprehensive review of emergency management funding structures, best practices from other states, and the long-term sustainability of Maryland's preparedness and recovery systems. This holistic approach is essential for ensuring that Maryland remains resilient in the face of accelerating climate impacts. SB739 recognizes that climate resilience, economic stability, and environmental protection are deeply interconnected. **ShoreRivers urges a favorable report on this bill and looks forward to using the study's findings to support policies that protect Maryland's people, homes, and waterways.**

Sincerely,
Annie Richards, Chester Riverkeeper on behalf of:

ShoreRivers

Scott Budden, Executive Director

Annie Richards, Chester Riverkeeper | Matt Pluta, Choptank Riverkeeper

Ben Ford, Miles Wye Riverkeeper | Zack Kelleher, Sassafras Riverkeeper