

February 26, 2026

The Honorable Stephen M. Casey, Chair  
House Municipal Government and Housing  
Rhode Island House of Representatives  
82 Smith Street  
Providence, RI 02903

RE: HOUSE BILL 7800 – RELATING TO WATERS AND NAVIGATION -- RHODE ISLAND INFRASTRUCTURE BANK

Dear Chair Casey and Honorable Committee Members,

On behalf of the Rhode Island League of Cities and Towns, we respectfully submit the following testimony in support of House Bill 7800.

House Bill 7800 provides important flexibility to local governments by expressly authorizing recipients of grant funds from the Rhode Island Infrastructure Bank’s OSCAR Fund, Rhode Island Infrastructure Fund, and Municipal Resilience Program to use those funds for insurability planning and the development of risk interpretation tools. This clarification is both timely and necessary.

Across Rhode Island, municipalities are confronting increasing fiscal pressures associated with extreme weather events, infrastructure vulnerabilities, and volatility in the insurance market. While communities have been proactive in pursuing resilience-related infrastructure planning, it is equally critical that they be empowered to address the financial dimension of risk, including insurability, risk financing, and long-term cost containment.

House Bill 7800 appropriately recognizes that resilience is not limited to physical improvements alone. By allowing Municipal Resilience Program funds to be used for:

- Resiliency-related infrastructure planning processes;
- Resiliency-related insurability planning; and
- The support, development, and implementation of risk interpretation tools to quantify financial risk and evaluate the value of risk financing and transfer investments, including insurance and alternative risk transfer mechanisms

The legislation provides municipalities with the tools necessary to make informed, data-driven decisions that protect both taxpayers and public assets.

Importantly, the bill also supports efforts to ensure a property’s continued insurability. As insurance availability and affordability increasingly influence development feasibility, municipal budgets, and long-term capital planning, communities must be able to evaluate risk exposure and pursue strategies that reduce the costs associated with catastrophic event recovery. Investing in risk assessment and financing strategies upfront can significantly mitigate downstream fiscal impacts.

This legislation does not create a new mandate or impose additional costs on municipalities. Rather, it expands the eligible uses of existing grant funds to ensure that local governments can strategically plan for both physical resilience and financial resilience. That flexibility is essential as communities work to safeguard critical infrastructure, maintain stable tax bases, and protect residents.

For these reasons, the Rhode Island League of Cities and Towns respectfully urge passage of House Bill 7800.

Thank you for the opportunity to share the perspective of Rhode Island's municipalities and for your thoughtful consideration of this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "R. R. Rossi". The signature is fluid and cursive, with the first name "Randy" and last name "Rossi" clearly distinguishable.

Randy R. Rossi  
Executive Director

Cc: Honorable Members of House Municipal Government and Housing