



RIEMA

RHODE ISLAND
EMERGENCY MANAGEMENT AGENCY

Daniel J. McKee, Governor
Marc R. Pappas, Director

March 12, 2025

The Honorable Evan P. Shanley, Chair
82 Smith Street
Providence, RI 02903

Re: 2025 - H – 5727, An Act Relating to Military Affairs and Defense – Emergency Management

Dear Chair Shanley:

2025 - H – 5727, An Act Relating to Military Affairs and Defense – Emergency Management, requires the Director of the Rhode Island Emergency Management Agency (RIEMA) and the commerce commission (sic) to develop and implement a plan to assist businesses in obtaining flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is managed by the Federal Emergency Management Agency (FEMA). Although RIEMA administers the NFIP for municipalities to be sure they are adhering to regulations; it does not administer NFIP insurance for individuals or businesses. Individuals and businesses in high-risk flood areas with federally backed loans are required to have flood insurance. NFIP coverage can be obtained by businesses by contacting an insurance company or through NFIP Direct. Flood insurance is a private contractual matter between a business and its carrier. Moreover, RIEMA has no expertise or experience in assisting businesses in applying for flood insurance. For these reasons, RIEMA opposes this legislation.

Respectfully,

Marc R. Pappas

cc: Honorable Members of the House State Government and Elections Committee
Honorable Christopher G. Paplauskas
Nicole McCarty, Esq., Chief Legal Counsel to the Speaker of the House