



RIEMA

RHODE ISLAND
EMERGENCY MANAGEMENT AGENCY

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

March 31, 2026

The Honorable Louis P. DiPalma, Chair
Senate Committee on Finance
82 Smith Street
Providence, RI 02903

Re: 2026 - S -2201, An Act Relating to Military Affairs and Defense – Emergency Management

Dear Chair DiPalma:

2026 - S -2201, 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 affords homeowners, renters, and business owners the opportunity to purchase flood insurance when their municipality agrees to enact and enforce regulations that meet or exceed FEMA's floodplain requirements. Participation in the NFIP is based on an agreement between the municipality and the federal government. If a municipality agrees to adopt and enforce a floodplain ordinance designed to reduce future flood risks, all citizens in the participating municipality can purchase flood insurance. In Rhode Island, all thirty-nine municipalities and one tribal nation participate in the NFIP.

This insurance is designed to provide an insurance alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Although RIEMA works with municipalities to ensure they are adhering to the necessary regulations; it does not assist municipalities or individuals in applying for, obtaining, or purchasing flood insurance. Municipalities, individuals, and businesses may purchase flood insurance by contacting an insurance company or NFIP Direct, a federal program that facilitates the issuance and administration of NFIP insurance policies on behalf of the Federal Emergency Management Agency. Moreover, RIEMA has no expertise or experience in assisting municipalities, individuals or businesses in applying for flood insurance. For these reasons, RIEMA opposes this legislation.

Respectfully,

Thomas Guthlein

Thomas Guthlein
Deputy Director

cc: The Honorable Members of the Senate Committee on Finance
The Honorable Thomas J. Paolino
Kristen Silvia, Deputy Chief of Staff and Director of Legislation