

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 2725 Session of
2022

INTRODUCED BY SAINATO, BOBACK, T. DAVIS, STRUZZI, DeLUCA,
CAUSER, FREEMAN, GILLEN, GALLOWAY, RYAN, DEASY, JAMES,
SCHLOSSBERG, RIGBY, HILL-EVANS, MADDEN, CIRESI, DELLOSO,
HOWARD, INNAMORATO, O'MARA, SANCHEZ, WEBSTER AND WELBY,
JULY 5, 2022

REFERRED TO COMMITTEE ON VETERANS AFFAIRS AND EMERGENCY
PREPAREDNESS, JULY 5, 2022

AN ACT

1 Amending Title 35 (Health and Safety) of the Pennsylvania
2 Consolidated Statutes, in incentives for municipal volunteers
3 of fire companies and nonprofit emergency medical services
4 agencies, establishing the First Responder Loan Forgiveness
5 Program; and making editorial changes.

6 The General Assembly of the Commonwealth of Pennsylvania
7 hereby enacts as follows:

8 Section 1. Subchapter D heading of Chapter 79A of Title 35
9 of the Pennsylvania Consolidated Statutes is amended to read:

10 SUBCHAPTER D

11 [MISCELLANEOUS PROVISIONS] PENALTIES

12 Section 2. Chapter 79A of Title 35 is amended by adding a
13 subchapter to read:

14 SUBCHAPTER E

15 FIRST RESPONDER LOAN FORGIVENESS

16 Sec.

17 79A41. Definitions.

1 79A42. First Responder Loan Forgiveness Program.

2 79A43. Award of loan forgiveness.

3 79A44. Amount of awards.

4 79A45. Funding.

5 79A46. Point system.

6 79A47. Certification.

7 79A48. Regulations.

8 § 79A41. Definitions.

9 The following words and phrases when used in this subchapter
10 shall have the meanings given to them in this section unless the
11 context clearly indicates otherwise:

12 "Active first responder." A member of a first response
13 organization.

14 "Agency." The Pennsylvania Higher Education Assistance
15 Agency.

16 "Approved institution of higher learning." A degree-granting
17 or certificate-granting educational institution, including a
18 vocational school, that:

19 (1) offers a postsecondary program of education;

20 (2) is located in this Commonwealth; and

21 (3) is approved by the agency.

22 "Approved program of education." A curriculum or course of
23 study pursued at an approved institution of higher learning as
24 determined by the agency.

25 "Emergency medical services agency." As defined in section
26 8103 (relating to definitions).

27 "Executive officer." The chief or president of the first
28 response organization that a qualified applicant serves.

29 "First response organization." Any of the following:

30 (1) An emergency medical services agency.

1 (2) A volunteer fire company.

2 (3) A volunteer rescue company.

3 "Program." The First Responder Loan Forgiveness Program
4 established in section 79A42 (relating to First Responder Loan
5 Forgiveness Program).

6 "Qualified applicant." An active first responder who
7 qualifies for loan forgiveness under section 79A43 (relating to
8 award of loan forgiveness).

9 "Volunteer fire company." As defined in section 7802
10 (relating to definitions).

11 "Volunteer rescue company." As defined in section 7802.
12 § 79A42. First Responder Loan Forgiveness Program.

13 (a) Program established.--The First Responder Loan
14 Forgiveness Program is established. The program shall provide
15 loan forgiveness awards to qualified applicants in accordance
16 with this subchapter. The agency shall administer the program
17 for active first responders on a Statewide basis.

18 (b) Applicants.--An active first responder must meet the
19 following criteria to apply for loan forgiveness under this
20 subchapter:

21 (1) Is a resident of this Commonwealth.

22 (2) Has been an active first responder, as certified in
23 accordance with section 79A47 (relating to certification), in
24 this Commonwealth for at least the 12 months immediately
25 preceding the application.

26 (3) Enrolled as a student in an approved program of
27 education and completed a postsecondary degree or
28 certification program after the effective date of this
29 section.

30 (4) Provides the agency with a sworn or official

1 statement by the executive officer attesting that the
2 applicant is a member in good standing of the first response
3 organization.

4 § 79A43. Award of loan forgiveness.

5 The agency may provide loan forgiveness for an active first
6 responder who, in the first year as an active first responder
7 following agency approval of the application made in accordance
8 with section 79A42 (relating to First Responder Loan Forgiveness
9 Program) and, in each subsequent year, meets all of the
10 following criteria:

- 11 (1) Is a recipient of a federally insured student loan.
12 (2) Executes a sworn affidavit, under penalty of
13 perjury, that the individual does not have a delinquent
14 payment owing to any Commonwealth agency.

15 § 79A44. Amount of awards.

16 (a) Loan forgiveness.--Federally insured student loans for
17 an approved program of education provided to a qualified
18 applicant may be forgiven by the agency as follows:

- 19 (1) The agency may forgive a qualified applicant's
20 original qualifying loans in an amount up to \$16,000.
21 (2) The total amount of the award shall not exceed \$135
22 per credit hour earned in the approved program of education.
23 (3) Payment of the award shall be made in accordance
24 with the procedures established by the agency.
25 (4) A qualified applicant may receive loan forgiveness
26 awards as follows:
27 (i) First year of active first responder status
28 following qualified application in an amount up to
29 \$4,000, but not exceeding 25% of the original qualifying
30 loans.

1 (ii) Second year of active first responder status
2 following qualified application in an amount up to
3 \$4,000, but not exceeding 25% of the original qualifying
4 loans.

5 (iii) Third year of active first responder status
6 following qualified application in an amount up to
7 \$8,000, but not exceeding 50% of the original qualifying
8 loans.

9 (b) Preference.--The agency may give preference in approving
10 loan forgiveness awards under the program to renewal
11 applications.

12 § 79A45. Funding.

13 The agency may approve loan forgiveness awards only to the
14 extent that funds are appropriated by the General Assembly and
15 are sufficient to cover administration of the program. In the
16 event that funding is insufficient to fully fund administration
17 and awards to all qualified applicants, the agency shall prorate
18 loan forgiveness awards.

19 § 79A46. Point system.

20 (a) General rule.--A point system establishing the
21 requirements for annual certification of active first responders
22 shall be developed and implemented by the executive officer.

23 (b) Factors.--The point system shall be used to determine
24 whether to certify an individual as an active first responder
25 and shall include the following factors:

26 (1) The number of emergency calls to which the
27 individual responded.

28 (2) The individual's level of training and participation
29 in formal training or drills.

30 (3) Time spent by the individual on administration and

1 support activities, including maintenance of facilities and
2 equipment.

3 (4) Involvement by the individual in fundraising and
4 other projects that directly benefit the organization's
5 financial viability, emergency response or operational
6 readiness.

7 § 79A47. Certification.

8 (a) Application.--An applicant for certification as an
9 active first responder must submit a signed application to the
10 executive officer.

11 (b) Local sign-off.--The executive officer and another
12 officer of the first response organization shall:

13 (1) Sign the application attesting to the individual's
14 status as an active first responder.

15 (2) Forward the application to the agency for final
16 review and processing.

17 § 79A48. Regulations.

18 The agency shall promulgate regulations and establish rules
19 or adopt guidelines, including forms, necessary to administer
20 this subchapter.

21 Section 3. This act shall take effect July 1, 2022, or
22 immediately, whichever is later.