
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 648 Session of
2014

INTRODUCED BY MILLARD, HAGGERTY, BAKER, BOBACK, CALTAGIRONE,
CAUSER, CLYMER, DAVIS, EMRICK, EVERETT, GAINNEY, GIBBONS,
HEFFLEY, HELM, KIM, MAJOR, MASSER, R. MILLER, MUNDY, PICKETT,
REED, REGAN, ROCK, ROZZI, SCAVELLO, STERN AND TALLMAN,
FEBRUARY 5, 2014

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 5, 2014

A RESOLUTION

1 Urging the Congress of the United States to reexamine the
2 Biggert-Waters Flood Insurance Reform Act of 2012.

3 WHEREAS, The Biggert-Waters Flood Insurance Reform Act of
4 2012 (Public Law 112-141, 42 U.S.C. § 4001 et seq.) was passed
5 by Congress on June 29, 2012, and signed into law by President
6 Obama on July 6, 2012; and

7 WHEREAS, The Biggert-Waters Flood Insurance Reform Act of
8 2012 imposes dramatic rate increases on a number of properties
9 that receive Federal subsidies through the National Flood
10 Insurance Program; and

11 WHEREAS, The National Flood Insurance Program is administered
12 by the Federal Emergency Management Agency (FEMA) and provides
13 coverage for Pennsylvanians in federally designated flood risk
14 zones; and

15 WHEREAS, For thousands of people residing near Pennsylvania's
16 45,000 miles of rivers and streams, flooding is a concern and

1 impacts their lives and homes; and

2 WHEREAS, In this Commonwealth, there are over 73,000 flood
3 insurance policies in place, with an insurance value of over
4 \$13.5 billion; and

5 WHEREAS, Under Federal law, flood insurance is required for
6 loans sold to Fannie Mae and Freddie Mac and to agencies that
7 provide government insurance or guarantees, such as the Small
8 Business Administration, Federal Housing Administration and the
9 Veteran's Administration; and

10 WHEREAS, The Congress of the United States has been making
11 bipartisan efforts to delay the premium increases created by the
12 Biggert-Waters Flood Insurance Reform Act of 2012; therefore be
13 it

14 RESOLVED, That the House of Representatives of the
15 Commonwealth of Pennsylvania urge the Congress of the United
16 States to continue its bipartisan efforts to reexamine and
17 develop solutions addressing flood insurance rates for our
18 citizens; and be it further

19 RESOLVED, That a copy of this resolution be transmitted to
20 the President of the United States, the presiding officers of
21 each house of Congress and to each member of Congress from
22 Pennsylvania.