THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE BILL

No. 4

Special Session No. 2 of 1995-1996

INTRODUCED BY PORTERFIELD, MADIGAN, BODACK, ROBBINS, TARTAGLIONE, BRIGHTBILL, STOUT, TOMLINSON, STEWART, HELFRICK, STAPLETON, RHOADES, MUSTO, PETERSON, MELLOW, THOMPSON, LAVALLE, PICCOLA, KASUNIC, LEMMOND, MOWERY, HUGHES, GERLACH, FUMO, CORMAN, BELAN, SALVATORE, ANDREZESKI, FISHER, WENGER, PUNT, DELP, JUBELIRER, LOEPER, O'PAKE AND AFFLERBACH, MARCH 12, 1996

AS AMENDED ON THIRD CONSIDERATION, HOUSE OF REPRESENTATIVES, JUNE 10, 1996

AN ACT

- Amending Title 35 (Health and Safety) of the Pennsylvania 2 Consolidated Statutes, authorizing the Governor to enter into 3 cooperative agreements for grants for hazard mitigation; AND
- PROVIDING FOR DISASTER ASSISTANCE LOANS.
- 4
- 5 The General Assembly of the Commonwealth of Pennsylvania
- hereby enacts as follows:
- 7 Section 1. Title 35 of the Pennsylvania Consolidated
- Statutes is amended by adding a section to read:
- § 7305.1. Grants for hazard mitigation.
- 10 (A) COMMONWEALTH PARTICIPATION IN HAZARD MITIGATION FUNDING;
- 11 AGREEMENTS. -- Whenever the President authorizes the contribution
- of up to 75% of the cost of hazard mitigation measures to reduce 12
- the risk of future damage, hardship, loss or suffering in any 13
- area affected by a major disaster pursuant to The Robert T. 14
- Stafford Disaster Relief and Emergency Assistance Act (Public 15

- 1 Law 93-288, 88 Stat. 143), the Governor is authorized, subject
- 2 to the availability of appropriated funds, to enter into an
- 3 agreement with the Federal Government or any Federal agency or
- 4 officer pledging the Commonwealth to participate in the funding
- 5 of the mitigation project.
- 6 (B) SPECIAL SESSION DISASTER RELIEF ACTS.--PROJECTS WHICH <---
- 7 ARE ITEMIZED UNDER SECTION 3 OF THE ACT OF (P.L.
- 8 ____, NO.____), KNOWN AS THE SPECIAL SESSION FLOOD CONTROL CAPITAL
- 9 BUDGET ITEMIZATION ACT OF 1996 AND UNDER CHAPTER 5 OF THE ACT OF
- 10 (P.L. , NO.), KNOWN AS THE
- 11 SPECIAL SESSION FLOOD RELIEF ACT, ARE DEEMED TO BE HAZARD
- 12 MITIGATION PROJECTS FOR THE PURPOSES OF HAZARD MITIGATION
- 13 FUNDING TO THE EXTENT THAT SUCH PROJECTS QUALIFY UNDER THE
- 14 ROBERT T. STAFFORD DISASTER RELIEF AND EMERGENCY ASSISTANCE ACT
- 15 (PUBLIC LAW 93-288, 88 STAT. 143).
- 16 SECTION 2. CHAPTER 73 OF TITLE 35 IS AMENDED BY ADDING A
- 17 SUBCHAPTER TO READ:
- 18 COMMONWEALTH SERVICES
- 19 * * *
- 20 SUBCHAPTER C
- 21 DISASTER ASSISTANCE LOANS
- 22 SEC.
- 23 7321. LEGISLATIVE FINDINGS AND PURPOSE.
- 24 7322. DEFINITIONS.
- 25 7323. STATE DISASTER ASSISTANCE LOAN PROGRAM.
- 26 7324. REQUEST FOR LOAN AUTHORIZATION.
- 27 7325. APPLICATION FOR AND ISSUANCE OF LOAN.
- 28 7326. FUNDING.
- 29 § 7321. LEGISLATIVE FINDINGS AND PURPOSE.
- 30 (A) FINDINGS.--THE GENERAL ASSEMBLY FINDS AS FOLLOWS:

- 1 (1) THE COMMONWEALTH, BECAUSE OF ITS TOPOGRAPHY,
- 2 DEVELOPMENT AND ECONOMIC BASE, IS SUSCEPTIBLE TO A WIDE RANGE
- 3 OF DISASTERS AND EMERGENCIES, INCLUDING FIRE, FLOOD AND WIND
- 4 AND TECHNOLOGICAL ACCIDENTS AND EMERGENCIES, THAT THREATEN
- 5 PUBLIC HEALTH AND SAFETY AS WELL AS THE ECONOMIC WELL-BEING
- 6 OF THE CITIZENS OF THIS COMMONWEALTH.
- 7 (2) THE VIOLENT FORCES OF NATURE AND UNPREDICTABLE MAN-
- 8 MADE ACCIDENTS THAT OCCUR IN THIS COMMONWEALTH CAUSE DAMAGE
- 9 TO PUBLIC AND PRIVATE PROPERTY AND CREATE CONDITIONS THAT
- 10 FORCE FAMILIES FROM THEIR HOMES. THESE DISASTERS AND
- 11 EMERGENCIES THREATEN PUBLIC HEALTH, SAFETY AND THE GENERAL
- 12 WELFARE OF AFFECTED COMMUNITIES.
- 13 (3) DISASTERS WHICH IMPACT ON A LARGE AREA AND
- 14 POPULATION OFTEN QUALIFY FOR VARIOUS FORMS OF AID FROM THE
- 15 FEDERAL GOVERNMENT TO HELP REPAIR AND REPLACE DAMAGED
- 16 RESIDENCES. MORE LOCALIZED DISASTERS CREATE IDENTICAL SERIOUS
- 17 HARDSHIP AND LOSS FOR THOSE FAMILIES DIRECTLY AFFECTED, BUT
- 18 FEDERAL ASSISTANCE IS NOT MADE AVAILABLE TO HELP WITH
- 19 RECOVERY.
- 20 (4) AS A RESULT OF EXTENSIVE REPAIR COSTS RESULTING FROM
- 21 DISASTER AND EMERGENCY DAMAGES, HOMEOWNERS WITHOUT ADEQUATE
- 22 INSURANCE COVERAGE MAY BE UNABLE TO REPAIR THEIR DAMAGED
- PROPERTY.
- 24 (5) FAILURE TO EXPEDITIOUSLY REPAIR DISASTER AND
- 25 EMERGENCY DAMAGES MAY RESULT IN A DEGRADATION OF THE QUALITY
- 26 OF THE COMMUNITY AND THE CREATION OF UNSAFE CONDITIONS.
- 27 (B) PURPOSE.--IT IS THE PURPOSE OF THIS SUBCHAPTER TO CREATE
- 28 A STATE PROGRAM TO PROVIDE LIMITED ASSISTANCE TO HOMEOWNERS
- 29 DIRECTLY AFFECTED BY DISASTERS AND EMERGENCIES. STATE ASSISTANCE
- 30 WILL BE LIMITED TO LOANS TO HOMEOWNERS TO HELP REPAIR DAMAGE TO

- 1 PRIMARY RESIDENCES. LOANS WILL BE MADE AVAILABLE BY THE STATE
- 2 WHEN COMMUNITY CONDITIONS EXCEED A CLEARLY ESTABLISHED THRESHOLD
- 3 OF LOSS AND IMPACT.
- 4 § 7322. DEFINITIONS.
- 5 THE FOLLOWING WORDS AND PHRASES WHEN USED IN THIS SUBCHAPTER
- 6 SHALL HAVE THE MEANINGS GIVEN TO THEM IN THIS SECTION UNLESS THE
- 7 CONTEXT CLEARLY INDICATES OTHERWISE:
- 8 "FUND." THE STATE DISASTER ASSISTANCE LOAN FUND ESTABLISHED
- 9 UNDER THIS SUBCHAPTER.
- 10 "PROGRAM." THE STATE DISASTER ASSISTANCE LOAN PROGRAM
- 11 CREATED UNDER THIS SUBCHAPTER.
- 12 § 7323. STATE DISASTER ASSISTANCE LOAN PROGRAM.
- 13 (A) PROGRAM CREATED. -- THE STATE DISASTER ASSISTANCE LOAN
- 14 PROGRAM IS HEREBY CREATED TO PROVIDE DISASTER ASSISTANCE LOANS
- 15 TO HOMEOWNERS UNDER THE PROVISIONS OF THIS SUBCHAPTER.
- 16 (B) RESPONSIBILITIES OF THE AGENCY.--THE AGENCY IS HEREBY
- 17 AUTHORIZED TO DO THE FOLLOWING:
- 18 (1) DEVELOP THE PROGRAM WITH THE PENNSYLVANIA HOUSING
- 19 FINANCE AGENCY AND OTHER APPROPRIATE STATE AND COUNTY
- 20 GOVERNMENT REPRESENTATIVES TO PROVIDE LOANS TO HOMEOWNERS
- 21 DIRECTLY AFFECTED BY DISASTERS AND EMERGENCIES WHEN THE
- 22 IMPACT UPON THE COMMUNITY EXCEEDS AN ESTABLISHED THRESHOLD OF
- 23 LOSS AND IMPACT.
- 24 (2) AUTHORIZE THE ISSUANCE OF STATE DISASTER ASSISTANCE
- 25 LOANS TO HOMEOWNERS AFTER REVIEW AND APPROVAL OF THE COUNTY'S
- 26 WRITTEN REQUEST, SUBMISSION OF A DETAILED DAMAGE SURVEY
- 27 REPORT, COMPLIANCE WITH NECESSARY PUBLIC FUNDING REQUIREMENTS
- 28 AND CERTIFICATION THAT NO OTHER PUBLIC FUNDED PROGRAM EXISTS
- 29 TO HELP AFFECTED HOMEOWNERS.
- 30 (3) DEVELOP AND CONDUCT TRAINING PROGRAMS FOR STATE AND

- 1 COUNTY OFFICIALS AND STAFF TO IMPLEMENT THE STATE DISASTER
- 2 ASSISTANCE LOAN PROGRAM. TRAINING SHALL INCLUDE PROGRAM
- 3 ADMINISTRATION, DAMAGE ASSESSMENT DOCUMENTATION AND REPORTING
- 4 AND MITIGATION IDENTIFICATION AND IMPLEMENTATION.
- 5 § 7324. REQUEST OF LOAN AUTHORIZATION.
- 6 (A) COUNTY REQUESTS. -- COUNTY EMERGENCY MANAGEMENT
- 7 COORDINATORS, IN COORDINATION WITH DISASTER-AFFECTED MUNICIPAL
- 8 ELECTED OFFICIALS AND LOCAL EMERGENCY MANAGEMENT COORDINATORS,
- 9 SHALL SUBMIT TO THE AGENCY A REQUEST TO MAKE STATE DISASTER
- 10 ASSISTANCE LOANS AVAILABLE TO DISASTER-AFFECTED HOMEOWNERS IN
- 11 THE COUNTY. AS REQUIRED BY SECTION 7504(B) (RELATING TO
- 12 COORDINATION, ASSISTANCE AND MUTUAL AID), ALL REQUESTS SHALL BE
- 13 BASED ON A FINDING THAT THE DISASTER IS OF SUCH MAGNITUDE AND
- 14 SEVERITY THAT STATE DISASTER ASSISTANCE IS NECESSARY TO
- 15 ALLEVIATE THE HARDSHIPS CAUSED TO THE AFFECTED HOMEOWNERS AND
- 16 THAT NO OTHER GOVERNMENT-FUNDED PROGRAMS EXIST OR EXISTING
- 17 PROGRAMS HAVE BEEN EXHAUSTED.
- 18 (B) PROGRAM ELIGIBILITY THRESHOLD. -- IN ORDER FOR THE AGENCY
- 19 TO AUTHORIZE STATE DISASTER ASSISTANCE LOANS, THE COUNTY MUST
- 20 SUBMIT A DETAILED WRITTEN DAMAGE SURVEY REPORT WHICH IDENTIFIES
- 21 BY NAME AND ADDRESS EACH RESIDENTIAL HOMEOWNER WHO HAS SUFFERED
- 22 AN UNINSURED LOSS IN EXCESS OF 40% OF THE PREDISASTER FAIR
- 23 MARKET VALUE OF THE HOME. IN ORDER FOR THE PROGRAM TO BE
- 24 IMPLEMENTED, THERE MUST BE WITHIN THAT COUNTY AT LEAST TEN
- 25 PRIMARY RESIDENCES OF EITHER A SINGLE-FAMILY RESIDENTIAL,
- 26 CONDOMINIUM, APARTMENT OR MOBILE HOME NATURE WHICH HAVE SUFFERED
- 27 DAMAGE OR LOSS DIRECTLY CAUSED BY THE IDENTIFIED DISASTER OR
- 28 EMERGENCY. CAMPS, COTTAGES OR OTHER TYPES OF SECONDARY
- 29 RESIDENCES ARE NOT ELIGIBLE FOR DISASTER LOAN ASSISTANCE.
- 30 APPLICANTS MUST SHOW PROOF THAT BANKS AND OTHER FINANCIAL

- 1 INSTITUTIONS WILL NOT GRANT A LOAN FOR THIS PURPOSE OR THAT THE
- 2 LOAN REPAYMENT AMOUNT IS BEYOND THE CAPABILITY OF THE HOMEOWNER.
- 3 IN ITS WRITTEN REQUEST, THE COUNTY SHALL ALSO FURNISH
- 4 INFORMATION REQUESTED BY THE AGENCY CONCERNING THE NATURE OF THE
- 5 DISASTER OR EMERGENCY THAT IMPACTED THE COUNTY. THE COUNTY MUST
- 6 ALSO CERTIFY IN ITS REPORT THAT CURRENT COUNTY AND AFFECTED
- 7 POLITICAL SUBDIVISION EMERGENCY MANAGEMENT PLANS ARE CURRENT AND
- 8 HAVE BEEN ACTIVATED IN RESPONSE TO THE DISASTER OR EMERGENCY.
- 9 THE AGENCY SHALL REVIEW THE EFFECTIVENESS OF THE PLANS AND
- 10 RESPONSE AND MAY REQUIRE CHANGES AS IT DEEMS NECESSARY IN PLANS
- 11 AND PROCEDURES. THE CHANGES SHALL BE MADE BY LOCAL AND COUNTY
- 12 GOVERNMENTS BEFORE ANY LOANS MAY BE AUTHORIZED.
- 13 § 7325. APPLICATION FOR AND ISSUANCE OF LOAN.
- 14 (A) REVIEW OF COUNTY REQUESTS FOR ASSISTANCE.--THE AGENCY
- 15 SHALL REVIEW AND APPROVE ALL COUNTY REQUESTS FOR LOAN
- 16 ASSISTANCE. THE AGENCY SHALL THEN NOTIFY THE PENNSYLVANIA
- 17 HOUSING FINANCE AGENCY OF ALL APPROVED COUNTY REQUESTS. THE
- 18 PENNSYLVANIA HOUSING FINANCE AGENCY SHALL THEN IMPLEMENT THE
- 19 LOAN APPLICATION, REVIEW, APPROVAL AND AWARD PROCESS FOR THE
- 20 INDIVIDUAL RESIDENTIAL HOMEOWNERS IDENTIFIED IN THE COUNTY'S
- 21 DAMAGE SURVEY REPORT.
- 22 (B) LOAN APPLICATION AND AWARD. -- ALL LOANS ISSUED UNDER THE
- 23 PROGRAM ARE SUPPLEMENTAL TO A HOMEOWNER'S RESIDENTIAL INSURANCE
- 24 COVERAGE. THIS PROGRAM MAY BE AUTHORIZED WHEN THE MAGNITUDE AND
- 25 SEVERITY OF THE DISASTER OR EMERGENCY MEETS OR EXCEEDS PROGRAM
- 26 ELIGIBILITY STANDARDS AS SET FORTH IN SECTION 7324(B) (RELATING
- 27 TO REQUEST FOR LOAN AUTHORIZATION). ALL REQUIREMENTS OF THE LOAN
- 28 APPLICATION AND AWARD PROCESS WILL BE DEVELOPED BY THE AGENCY
- 29 AND THE PENNSYLVANIA HOUSING FINANCE AGENCY. THE PENNSYLVANIA
- 30 HOUSING FINANCE AGENCY SHALL DEVELOP REGULATIONS TO IMPLEMENT

- 1 THE LOAN REQUIREMENTS. ALL APPLICATIONS FOR LOANS MUST BE
- 2 RECEIVED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY WITHIN 60
- 3 DAYS AFTER THE AGENCY HAS APPROVED THE COUNTY DAMAGE SURVEY
- 4 REPORT AND REQUEST FOR ASSISTANCE.
- 5 (C) HOMEOWNER ELIGIBILITY.--A HOMEOWNER RESIDING WITHIN A
- 6 COUNTY OR COUNTIES DESIGNATED BY THE AGENCY AS A STATE DISASTER
- 7 EMERGENCY AREA WHO SUFFERED DISASTER-RELATED DAMAGE TO A PRIMARY
- 8 RESIDENCE IN EXCESS OF THE AMOUNT DESCRIBED IN SECTION 7324 MAY
- 9 APPLY FOR A STATE DISASTER ASSISTANCE LOAN.
- 10 (D) INTEREST. -- THE RATE OF INTEREST ON STATE DISASTER
- 11 ASSISTANCE LOANS SHALL BE SET BY THE PENNSYLVANIA HOUSING
- 12 FINANCE AGENCY IN ITS REGULATIONS. LOANS SHALL BE SECURED BY
- 13 MORTGAGES ON THE REAL ESTATE AND SHALL BE REPAID IN ACCORDANCE
- 14 WITH PROMISSORY NOTES WHICH ESTABLISH MONTHLY LOAN PRINCIPAL AND
- 15 INTEREST PAYMENTS.
- 16 (E) INSURANCE REQUIREMENT. -- AS A CONDITION OF ELIGIBILITY
- 17 FOR A STATE DISASTER ASSISTANCE LOAN, THE LOAN RECIPIENT SHALL
- 18 AGREE TO PURCHASE AND MAINTAIN INSURANCE COVERAGE IN AN AMOUNT
- 19 EQUAL TO THE VALUE OF THE REBUILT OR REPLACED PRIMARY RESIDENCE
- 20 FOR WHICH A LOAN IS AWARDED. THE INSURANCE SHALL INCLUDE FULL
- 21 PROTECTION AGAINST ALL NATURAL HAZARDS, INCLUDING FIRE, WIND
- 22 AND, WHERE APPROPRIATE, FLOOD DAMAGE. ALL PRIMARY RESIDENCES
- 23 LOCATED WITHIN A DESIGNATED 100-YEAR FLOOD PLAIN MUST INCLUDE
- 24 FLOOD INSURANCE. DURING THE TERM OF THE LOAN, EACH LOAN
- 25 RECIPIENT MUST PROVIDE WRITTEN VERIFICATION OF APPROPRIATE AND
- 26 ADEQUATE INSURANCE PROTECTION IN THE FORM OF EITHER PREMIUM
- 27 STATEMENTS, POLICY RENEWAL NOTICES OR COPIES OF THE ACTUAL
- 28 INSURANCE POLICY TO THE PENNSYLVANIA HOUSING FINANCE AGENCY. THE
- 29 INSURANCE POLICY MUST LIST THE PENNSYLVANIA HOUSING FINANCE
- 30 AGENCY AS THE LOSS PAYEE OF THE POLICY. A HOMEOWNER'S FAILURE TO

- 1 MAINTAIN APPROPRIATE INSURANCE PROTECTION WILL RESULT IN THE
- 2 LOAN BEING DECLARED IN DEFAULT.
- 3 (F) LIMITATIONS.--THE FOLLOWING LIMITATIONS SHALL APPLY TO
- 4 THE PROGRAM:
- 5 (1) A LOAN SHALL NOT BE MADE TO A HOMEOWNER WHO IS
- 6 ELIGIBLE TO RECEIVE ASSISTANCE FROM THE FEDERAL GOVERNMENT
- 7 UNDER ANY FEDERAL DISASTER ASSISTANCE AND RECOVERY PROGRAM. A
- 8 HOMEOWNER WHO HAS RECEIVED FEDERAL AID IN THE MAXIMUM AMOUNT
- 9 ALLOWABLE UNDER FEDERAL DISASTER RELIEF LAW AND CONTINUES TO
- 10 HAVE SIGNIFICANT DISASTER-RELATED DAMAGE TO A PRIMARY
- 11 RESIDENCE MAKING THE HOME UNINHABITABLE MAY BE ELIGIBLE TO
- 12 APPLY FOR A STATE DISASTER ASSISTANCE LOAN.
- 13 (2) LOANS SHALL BE LIMITED TO HOMEOWNER-OCCUPIED PRIMARY
- 14 RESIDENCES THAT ARE LOCATED WITHIN A COUNTY THAT THE AGENCY
- 15 HAS DESIGNATED AS A DISASTER EMERGENCY AREA.
- 16 (3) LOANS ARE LIMITED TO PROVIDING FOR ESSENTIAL REPAIRS
- 17 TO THE PRIMARY RESIDENCE WHICH ARE NEEDED TO MAKE THE
- 18 RESIDENCE SAFE, SANITARY AND HABITABLE FOR OCCUPANCY BASED ON
- 19 APPLICABLE STATE AND LOCAL BUILDING OR OCCUPANCY CODES. LOANS
- 20 SHALL NOT BE AUTHORIZED FOR IMPROVEMENTS TO THE VALUE OF THE
- 21 RESIDENCE OR FOR OTHER PURPOSES NOT AUTHORIZED BY THIS
- 22 SECTION.
- 23 (4) REPAIRING OR REPLACING LOSS OR DAMAGE TO
- 24 LANDSCAPING, SCRUBS, TREES, OUT-BUILDINGS OR ANY OTHER
- 25 NONRESIDENTIAL STRUCTURES WHICH ARE NOT PHYSICALLY ATTACHED
- 26 TO THE PRIMARY RESIDENCE ARE NOT ELIGIBLE COSTS FOR A STATE
- 27 DISASTER ASSISTANCE LOAN.
- 28 (5) LOANS MAY BE PROVIDED FOR DISASTER MITIGATION ON THE
- 29 PROPERTY IF APPROVED BY THE AGENCY.
- 30 (6) A HOMEOWNER MAY ONLY APPLY FOR ONE DISASTER

- 1 ASSISTANCE LOAN AT A TIME. WHILE A HOMEOWNER'S DISASTER
- 2 ASSISTANCE LOAN IS IN EFFECT, THE SAME HOMEOWNER SHALL BE
- 3 INELIGIBLE FOR ANOTHER LOAN UNDER THE PROGRAM. IF THE
- 4 HOMEOWNER'S PRIMARY RESIDENCE IS DAMAGED IN A SUBSEQUENT
- 5 DISASTER WHILE THE DISASTER ASSISTANCE LOAN IS IN EFFECT, THE
- 6 REQUIRED INSURANCE COVERAGE SHALL BE CONSIDERED ADEQUATE FOR
- 7 REPAIRS TO THE RESIDENCE.
- 8 (7) THE MAXIMUM AMOUNT OF A LOAN IS \$50,000. THE MINIMUM
- 9 AMOUNT OF ANY LOAN IS \$1,000.
- 10 § 7326. FUNDING.
- 11 (A) APPROPRIATION.--THE SUM OF \$1,000,000 IS APPROPRIATED TO
- 12 THE PENNSYLVANIA HOUSING FINANCE AGENCY.
- 13 (B) STATE DISASTER ASSISTANCE LOAN FUND. -- THE SUM
- 14 APPROPRIATED SHALL BE DEPOSITED IN A STATE DISASTER ASSISTANCE
- 15 LOAN FUND WHICH IS HEREBY ESTABLISHED AS A RESTRICTED RECEIPTS
- 16 ACCOUNT IN THE STATE TREASURY. MONEYS IN THE FUND SHALL BE USED
- 17 SOLELY FOR THE PURPOSE OF IMPLEMENTING THIS SUBCHAPTER. THE
- 18 FIRST EXECUTIVE BUDGET SUBMISSION FOLLOWING THE EFFECTIVE DATE
- 19 OF THIS SUBCHAPTER SHALL CONTAIN THE APPROPRIATION PROVIDED FOR
- 20 IN SUBSECTION (A). APPROPRIATIONS TO THE FUND SHALL NOT LAPSE.
- 21 ALL LOAN PAYMENTS OF PRINCIPAL AND INTEREST MADE TO THE
- 22 PENNSYLVANIA HOUSING FINANCE AGENCY SHALL BE DEPOSITED IN THE
- 23 FUND. ANY AMOUNT IN THE FUND IN EXCESS OF \$3,000,000 WHICH
- 24 REMAINS UNEXPENDED OR UNCOMMITTED AFTER JULY 1 OF EACH YEAR,
- 25 BEGINNING WITH THE FIRST FISCAL YEAR AFTER THE ENACTMENT OF THIS
- 26 SUBCHAPTER, SHALL BE RETURNED TO THE GENERAL FUND. SUFFICIENT
- 27 APPROPRIATIONS SHALL BE MADE ANNUALLY IN ORDER TO MAINTAIN A
- 28 MINIMUM BALANCE OF AT LEAST \$1,000,000. SHOULD ANNUAL PROGRAM
- 29 ACTIVITY EXCEED THE FUNDS AVAILABLE, THE GENERAL ASSEMBLY MAY
- 30 SUPPLEMENT THE FUND TO RESTORE IT TO THE FULL ANNUAL

- 1 APPROPRIATION.
- (C) ADMINISTRATIVE EXPENSES. -- THE PENNSYLVANIA HOUSING 2
- 3 FINANCE AGENCY SHALL ANNUALLY PROVIDE TO THE AGENCY 10% OF THE
- 4 TOTAL AMOUNT IN THE FUND IN ORDER THAT THE AGENCY MAY PROVIDE
- 5 FOR PROGRAM ADMINISTRATION, STATE AND LOCAL DAMAGE ASSESSMENT
- 6 TRAINING AND MATERIALS, AND OPERATIONAL, MITIGATION,
- 7 PREPAREDNESS, RESPONSE AND RECOVERY COSTS.
- 8 (D) DIVERSION OF MONEYS IN FUND PROHIBITED. -- MONEYS IN THE
- 9 FUND SHALL NOT BE DIVERTED TO FUND OTHER COMMONWEALTH OPERATIONS
- 10 OR PROGRAMS OR BE TRANSFERRED TO OTHER FUNDS, AND SHALL BE USED

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- 11 EXCLUSIVELY FOR THE PURPOSES PROVIDED FOR IN THIS SUBCHAPTER.
- 12 Section 2 3. This act shall take effect immediately.