
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 735 Session of
2023

INTRODUCED BY WARREN, BURGOS, MADDEN, T. DAVIS, FREEMAN, VITALI,
BRENNAN, DELLOSO, PICKETT, CIRESI, TAKAC, KHAN, BOROWSKI,
SANCHEZ AND BOYLE, MARCH 28, 2023

REFERRED TO COMMITTEE ON INSURANCE, MARCH 28, 2023

AN ACT

1 Establishing the Flood Insurance Premium Assistance Task Force.

2 The General Assembly of the Commonwealth of Pennsylvania

3 hereby enacts as follows:

4 Section 1. Short title.

5 This act shall be known and may be cited as the Flood

6 Insurance Premium Assistance Task Force Act.

7 Section 2. Findings.

8 The General Assembly finds that:

9 (1) Many communities within this Commonwealth have faced
10 devastating floods in recent years.

11 (2) The provisions of 42 U.S.C. Ch. 50 (relating to
12 national flood insurance), has caused steep increases in
13 flood insurance premiums to pay for increased spending in the
14 Federal Emergency Management Agency's (FEMA) flood disaster
15 assistance program.

16 (3) In the past several years, FEMA has revised its
17 flood mapping to include many properties that previously did

1 not require flood insurance.

2 (4) Whole communities along Pennsylvania's rivers and
3 creeks could be devastated by plummeting property values due
4 to unaffordable flood insurance premiums.

5 Section 3. Flood Insurance Premium Assistance Task Force.

6 (a) Establishment.--The Flood Insurance Premium Assistance
7 Task Force is established.

8 (b) Membership.--The task force shall consist of the
9 following members, appointed within 25 days after the effective
10 date of this subsection:

11 (1) One member appointed by the Governor, who shall
12 serve as the chair of the task force.

13 (2) One member appointed by the Lieutenant Governor.

14 (3) One member appointed by the Director of the
15 Pennsylvania Emergency Management Agency.

16 (4) One member appointed by the Insurance Commissioner.

17 (5) One member appointed by the Secretary of Banking and
18 Securities.

19 (6) One member appointed by the Majority Leader of the
20 Senate.

21 (7) One member appointed by the Minority Leader of the
22 Senate.

23 (8) One member appointed by the Majority Leader of the
24 House of Representatives.

25 (9) One member appointed by the Minority Leader of the
26 House of Representatives.

27 (c) Conducting of business.--The task force shall conduct
28 its business as follows:

29 (1) The physical presence of a majority of the members
30 shall constitute a quorum of the task force.

1 (2) Action of the task force must be authorized or
2 ratified by a majority vote of its members.

3 (3) A member not physically present may participate by
4 teleconference or video conference.

5 (4) The first meeting shall be convened within 45 days
6 of the effective date of this paragraph. Additional meetings
7 may be called by the chair as necessary.

8 (5) The chair shall schedule a meeting upon written
9 request of a two-thirds majority of the members of the task
10 force.

11 (6) The task force shall hold public hearings as
12 necessary to obtain the information required to conduct its
13 review.

14 (7) All meetings and hearings held by the task force
15 shall be subject to 65 Pa.C.S. Ch. 7 (relating to open
16 meetings).

17 (8) The Department of Community and Economic
18 Development, the Department of Conservation and Natural
19 Resources, the Department of Environmental Protection and the
20 Insurance Department shall cooperate to provide
21 administrative or other assistance to the task force.

22 (9) Members may not receive compensation but shall be
23 reimbursed for reasonable and necessary expenses incurred in
24 service of the task force.

25 (d) Powers and duties.--The task force shall have the
26 following powers and duties:

27 (1) To review and analyze the law, procedures,
28 practices, processes and rules relating to the administration
29 of flood insurance.

30 (2) To hold public hearings for the taking of testimony

1 and the requesting of documents.

2 (3) Through its chair, to administer oaths and
3 affirmations to witnesses appearing before the task force.

4 (4) To accept and review written comments from
5 individuals and organizations.

6 (5) To make, by no later than six months after the
7 effective date of this paragraph, a final report to the
8 Governor, the Senate and the House of Representatives. In
9 addition to any information that the task force deems
10 appropriate, the report shall include recommendations
11 regarding:

12 (i) potential programs that provide premium
13 discounts;

14 (ii) potential programs, whether through the
15 mechanism of premium discounts or other relief, that
16 create incentives for local governments to undertake or
17 continue flood mitigation efforts;

18 (iii) the implementation of necessary changes in
19 statutes and practices of this Commonwealth, policies and
20 procedures relating to the administration of flood
21 insurance;

22 (iv) how to educate residents of this Commonwealth
23 about the risk of flooding and ways to mitigate flood
24 occurrences;

25 (v) steps that the Commonwealth should take to
26 inform residents about the options available when
27 purchasing flood insurance; and

28 (vi) how to increase the number of people that
29 purchase flood insurance, either through the National
30 Flood Insurance Program or the private flood insurance

1 market.

2 (e) Report.--The report made under this act shall be:

3 (1) Adopted at a public meeting.

4 (2) A public record under the act of February 14, 2008
5 (P.L.6, No.3), known as the Right-to-Know Law.

6 (f) Expiration.--The task force shall expire 30 days after
7 making the final report to the Governor, the Senate and the
8 House of Representatives under subsection (d)(5).

9 Section 4. Effective date.

10 This act shall take effect in 60 days.