## THE GENERAL ASSEMBLY OF PENNSYLVANIA

## SENATE RESOLUTION

No. 54

Session of 2005

INTRODUCED BY LAVALLE, KITCHEN, STOUT, TARTAGLIONE, COSTA, ORIE, BOSCOLA, O'PAKE, RAFFERTY, PIPPY, FERLO, LOGAN, D. WHITE, M. WHITE, TOMLINSON, C. WILLIAMS, STACK, ROBBINS AND RHOADES, APRIL 4, 2005

REFERRED TO BANKING AND INSURANCE, APRIL 4, 2005

## A RESOLUTION

- 1 Memorializing the Congress of the United States to take
- 2 immediate action to investigate allegations of fraud,
- 3 conflict of interest and unreasonable delay under the
- 4 National Flood Insurance Program.
- 5 WHEREAS, Several counties in southeast Pennsylvania were
- 6 declared a major disaster area by the President of the United
- 7 States and the Governor of Pennsylvania following heavy rains
- 8 from multiple storm systems in August 2004; and
- 9 WHEREAS, Widespread flooding in certain western Pennsylvania
- 10 counties during and in the aftermath of Tropical Depression
- 11 Frances in September 2004 required the President of the United
- 12 States and the Governor of Pennsylvania to declare those
- 13 affected western Pennsylvania counties a major disaster area;
- 14 and
- 15 WHEREAS, After Tropical Depression Ivan brought widespread
- 16 flooding over most of the Commonwealth of Pennsylvania later in
- 17 September 2004, including the areas of western Pennsylvania that
- 18 had endured flooding from Tropical Depression Frances earlier in

- 1 the month, the President of the United States and the Governor
- 2 of Pennsylvania declared the affected counties a major disaster
- 3 area; and
- 4 WHEREAS, The Federal Emergency Management Agency recorded 58
- 5 Federal major disaster declarations during the calendar year
- 6 2004 in the continental United States that included flooding and
- 7 as of February 1, 2005, four major disaster declarations
- 8 involving flooding during the calendar year 2005; and
- 9 WHEREAS, The Federal Emergency Management Agency is tasked
- 10 with administration of the National Flood Insurance Program to
- 11 provide affordable flood insurance protection to homeowners and
- 12 businesses; and
- 13 WHEREAS, Several members of the Congress have called for an
- 14 investigation of the Federal Emergency Management Agency's
- 15 handling of claims submitted under the National Flood Insurance
- 16 Program in 2004 and the potential for fraud within the program
- 17 and conflicts of interest within the agency; and
- 18 WHEREAS, Citizens of the Commonwealth of Pennsylvania have
- 19 complained of unreasonable delays in the processing of their
- 20 claims under the National Flood Insurance Program; and
- 21 WHEREAS, Those citizens of the United States and of
- 22 Pennsylvania who enroll in and promptly pay their premiums under
- 23 the National Flood Insurance Program to protect their investment
- 24 in their homes and businesses deserve to receive fair and timely
- 25 payments for eligible claims; therefore be it
- 26 RESOLVED, That the Senate of the Commonwealth of Pennsylvania
- 27 memorialize the Congress to take immediate action to investigate
- 28 allegations of fraud, conflict of interest and unreasonable
- 29 delay in the administration of the National Flood Insurance
- 30 Program by the Federal Emergency Management Agency; and be it

- 1 further
- 2 RESOLVED, That copies of this resolution be transmitted to
- 3 the presiding officers of each house of Congress and to each
- 4 member of Congress from Pennsylvania.