
THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1949 Session of
2011

INTRODUCED BY PASHINSKI, MUNDY, CARROLL, MULLERY, BISHOP,
BOBACK, BRENNAN, BRIGGS, V. BROWN, CALTAGIRONE, D. COSTA,
CURRY, DAVIS, DONATUCCI, GEORGE, GOODMAN, JOSEPHS, KAVULICH,
KORTZ, KOTIK, KULA, MANN, MURPHY, MYERS, M. O'BRIEN,
READSHAW, SANTONI, K. SMITH, STABACK, WAGNER, YOUNGBLOOD AND
DALEY, OCTOBER 31, 2011

REFERRED TO COMMITTEE ON APPROPRIATIONS, OCTOBER 31, 2011

AN ACT

1 Establishing the Flood Damage Minimization Fund; providing for
2 loans to individuals and businesses for flood damage
3 minimization efforts; and making an appropriation.

4 The General Assembly of the Commonwealth of Pennsylvania
5 hereby enacts as follows:

6 Section 1. Establishment of fund.

7 The Flood Damage Minimization Fund is hereby established in
8 the General Fund to make loans to individuals and businesses
9 that have suffered flood damage.

10 Section 2. Loans.

11 (a) Purpose.--The Pennsylvania Emergency Management Agency
12 shall offer loans to individuals and businesses. The loan may be
13 used only for flood damage minimization efforts, including, but
14 not limited to, relocating furnaces, hot water heaters, washers,
15 dryers and electric panels to a level in a damaged building that
16 is unlikely to be flooded.

1 (b) Loan amount and interest.--A loan under subsection (a)
2 shall be subject to an annual interest rate of 1.5% and shall be
3 limited to \$40,000 per applicant. The Pennsylvania Emergency
4 Management Agency may make available an additional loan of up to
5 \$80,000 per applicant to repair or replace a primary residence
6 or business to its predisaster condition.

7 Section 3. Eligibility for individuals.

8 In order to be eligible for a loan under section 2, an
9 individual shall meet the criteria established by the
10 Pennsylvania Emergency Management Agency and shall show proof
11 that the applicant has been denied assistance from the Federal
12 Government and from the Pennsylvania Emergency Management
13 Agency's other assistance programs.

14 Section 4. Eligibility for businesses.

15 In order to be eligible for a loan under this act, a
16 corporation, partnership, association or other business entity
17 shall meet the criteria established by the Pennsylvania
18 Emergency Management Agency.

19 Section 5. Administration.

20 The Pennsylvania Emergency Management Agency shall administer
21 the Flood Damage Minimization Fund and shall prepare application
22 forms and review and accept applications for loans.

23 Section 6. Appropriation.

24 The budget surplus revenue is hereby appropriated from the
25 General Fund to the Flood Damage Minimization Fund for the
26 purposes of this act. The money appropriated under this section
27 shall remain available for the purposes of the fund.

28 Section 7. Effective date.

29 This act shall take effect immediately.