

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, TALLMAN, DeLUCA,
MURT, GRELL, MAHONEY, SWANGER, GINGRICH, SCHLEGEL CULVER,
WATSON, M. K. KELLER, FARINA, PASHINSKI AND SONNEY,
FEBRUARY 5, 2014

AS REPORTED FROM COMMITTEE ON INSURANCE, HOUSE OF
REPRESENTATIVES, AS AMENDED, MARCH 10, 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

1 45,000 miles of rivers and streams, flooding is a concern and
2 impacts their lives and homes; and

3 WHEREAS, In this Commonwealth, there are over 73,000 flood
4 insurance policies in place, with an insurance value of over
5 \$13.5 billion; and

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

11 WHEREAS, STEEP INCREASES IN FLOOD INSURANCE PREMIUMS WILL <--
12 HAVE DISASTROUS, LONG-TERM CONSEQUENCES FOR HOMEOWNERS,
13 FAMILIES, SMALL BUSINESSES AND LOCAL GOVERNMENTS IN THIS
14 COMMONWEALTH; AND

15 WHEREAS, PENNSYLVANIANS ARE ALREADY FEELING THE NEGATIVE
16 EFFECTS OF THE BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF
17 2012; AND

18 WHEREAS, The Congress of the United States has been making
19 bipartisan efforts to delay the premium increases created by the
20 Biggert-Waters Flood Insurance Reform Act of 2012; therefore be
21 it

22 RESOLVED, That the House of Representatives of the
23 Commonwealth of Pennsylvania urge the Congress of the United
24 States to continue its bipartisan efforts to reexamine and
25 develop solutions addressing flood insurance rates for our
26 citizens; and be it further

27 RESOLVED, THAT FLOOD INSURANCE PREMIUMS THROUGH THE NATIONAL <--
28 FLOOD INSURANCE PROGRAM BE RESTORED TO PRE-BIGGERT-WATERS RATES
29 UNTIL FEMA CONDUCTS THE AFFORDABILITY STUDY OR A FAIR, LONG-TERM
30 AND EQUITABLE SOLUTION IS IDENTIFIED; AND BE IT FURTHER

1 RESOLVED, THAT FEMA, IN CONJUNCTION WITH THE NATIONAL FLOOD
2 INSURANCE PROGRAM, REFUND ALL POLICYHOLDERS WHO HAVE
3 SUCCESSFULLY APPEALED THEIR PLACEMENT IN A FLOOD PLAIN FOR
4 ELEVATION STUDIES THAT WERE CONDUCTED AS REQUIRED BY THE
5 BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012; AND BE IT
6 FURTHER

7 RESOLVED, That a copy of this resolution be transmitted to
8 the President of the United States, the presiding officers of
9 each house of Congress and to each member of Congress from
10 Pennsylvania.