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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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HOUSE BILL

No. 1299 Session of  
2015

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INTRODUCED BY SANTARSIERO, THOMAS, VITALI, DAVIS, LONGIETTI,  
DRISCOLL, BROWNLEE, MILLARD, READSHAW, GIBBONS, D. COSTA,  
MURT, COHEN, FREEMAN, QUINN AND BRADFORD, JUNE 8, 2015

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REFERRED TO COMMITTEE ON INSURANCE, JUNE 8, 2015

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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 Biggert-Waters Flood Insurance Reform Act of  
12 2012 (Public Law 112-141, 126 Stat. 916), which amended the  
13 National Flood Insurance Act of 1968 (Public Law 90-448, 42  
14 U.S.C. § 4001 et seq.), has caused steep increases in flood  
15 insurance premiums to pay for increased spending in the  
16 Federal Emergency Management Agency's (FEMA) flood disaster  
17 assistance program.

1 (3) FEMA has recently revised its flood mapping to  
2 include many properties that previously did not require flood  
3 insurance.

4 (4) FEMA's new flood maps were effective starting March  
5 16, 2015.

6 (5) Whole communities along Pennsylvania's rivers and  
7 creeks could be devastated by plummeting property values due  
8 to unaffordable flood insurance premiums.

9 Section 3. Flood Insurance Premium Assistance Task Force.

10 (a) Establishment.--The Flood Insurance Premium Assistance  
11 Task Force is established.

12 (b) Membership.--The task force shall consist of the  
13 following members, appointed within 25 days after the effective  
14 date of this section:

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

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

18 (3) One member appointed by the Director of the  
19 Pennsylvania Emergency Management Agency.

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

21 (5) One member appointed by the Secretary of Banking and  
22 Securities.

23 (6) One member appointed by the Majority Leader of the  
24 Senate.

25 (7) One member appointed by the Minority Leader of the  
26 Senate.

27 (8) One member appointed by the Majority Leader of the  
28 House of Representatives.

29 (9) One member appointed by the Minority Leader of the  
30 House of Representatives.

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

3 (1) The physical presence of five members shall  
4 constitute a quorum of the task force.

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

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

9 (i) The first meeting shall be convened within 45  
10 days of the effective date of this section. Additional  
11 meetings may be called by the chair as necessary.

12 (ii) The chair shall schedule a meeting upon written  
13 request of a two-thirds majority of the members of the  
14 task force.

15 (iii) The task force shall hold public hearings as  
16 necessary to obtain the information required to conduct  
17 its review.

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

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

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

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

1           (2) To hold public hearings for the taking of testimony  
2 and the requesting of documents.

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

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

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

18           (iii) the implementation of necessary changes in  
19 State statutes and practices, policies and procedures  
20 relating to the administration of flood insurance.

21 (e) Report.--The report made under this act:

22           (1) Shall be adopted at a public meeting.

23           (2) Shall be a public record under the act of February  
24 14, 2008 (P.L.6, No.3), known as the Right-to-Know Law.

25 (f) Expiration.--The task force shall expire 30 days after  
26 making its final report to the Governor, the Senate and the  
27 House of Representatives.

28 Section 4. Effective date.

29 This act shall take effect in 60 days.