

THE GENERAL ASSEMBLY OF PENNSYLVANIA

SENATE RESOLUTION

No. 287 Session of
2022

INTRODUCED BY SANTARSIERO, FONTANA, HUGHES, COLLETT,
CAPPELLETTI, COSTA AND COMITTA, APRIL 28, 2022

REFERRED TO BANKING AND INSURANCE, APRIL 28, 2022

A RESOLUTION

1 Directing the Joint State Government Commission to establish an
2 advisory committee to conduct a study on how to best assist
3 residents of this Commonwealth who have been impacted by
4 rising flood insurance premiums.

5 WHEREAS, Floods and hurricanes are a serious threat to this
6 Commonwealth by causing a loss of life and considerable physical
7 and economic damage to communities; and

8 WHEREAS, This Commonwealth is one of the most flood-prone
9 states in our country due to flash flooding; and

10 WHEREAS, More than 350,000 Pennsylvanians live in flood-risk
11 areas; and

12 WHEREAS, According to the Pennsylvania Emergency Management
13 Agency, 14 Federal disasters were declared for floods,
14 hurricanes and severe storms in this Commonwealth from 2003 to
15 2018, costing taxpayers nearly \$1.2 billion in Federal
16 assistance; and

17 WHEREAS, The Biggert-Waters Flood Insurance Reform Act of
18 2012 (Public Law 112-141, 126 Stat. 916), which amended the
19 National Flood Insurance Act of 1968 (Public Law 90-448, 42

1 U.S.C. §§ 2414(e) and 4001 et seq.), has caused steep increases
2 in flood insurance premiums to pay for the increase in spending
3 on the Federal Emergency Management Agency's flood disaster
4 assistance program; and

5 WHEREAS, The Federal Emergency Management Agency has recently
6 revised its flood mapping to include many properties that
7 previously did not require flood insurance; and

8 WHEREAS, Whole communities along this Commonwealth's rivers
9 and creeks could be devastated by plummeting property values due
10 to unaffordable flood insurance premiums; and

11 WHEREAS, There is need for a comprehensive review of how to
12 best assist the residents of this Commonwealth who have been
13 impacted by rising flood insurance premiums; therefore be it

14 RESOLVED, That the Senate direct the Joint State Government
15 Commission to establish an advisory committee consisting of, but
16 not limited to, the following individuals:

17 (1) The Insurance Commissioner or the commissioner's
18 designee.

19 (2) The Secretary of Banking and Securities or the
20 secretary's designee.

21 (3) The Secretary of Community and Economic Development
22 or the secretary's designee.

23 (4) The Secretary of Conservation and Natural Resources
24 or the secretary's designee.

25 (5) The Secretary of Environmental Protection or the
26 secretary's designee.

27 (6) The Director of the Pennsylvania Emergency
28 Management Agency or the director's designee.

29 (7) A representative of local governments.

30 (8) A representative of insurance groups.

1 (9) A representative of property owners.

2 (10) Representatives from other Commonwealth departments
3 or other entities that the Joint State Government Commission
4 deems appropriate in conducting the study on the
5 administration of flood insurance.

6 (11) Any other individuals with knowledge and expertise
7 in matters involving the administration of flood insurance;
8 and be it further

9 RESOLVED, That the Joint State Government Commission, in
10 collaboration with the advisory committee, conduct a study and
11 present a report that, at a minimum, includes all of the
12 following:

13 (1) A review and analysis of the law, procedures,
14 practices, processes and rules relating to the administration
15 of flood insurance.

16 (2) Potential programs that provide premium discounts.

17 (3) Potential programs, whether through the mechanism of
18 premium discounts or other relief, that create incentives for
19 local governments to undertake or continue flood mitigation
20 efforts.

21 (4) Policy recommendations and proposed legislation to
22 implement necessary changes in the laws of this Commonwealth
23 and practices, policies and procedures relating to the
24 administration of flood insurance.

25 (5) Methods to educate residents of this Commonwealth
26 about the risk of flooding and ways to mitigate flood
27 occurrences.

28 (6) Steps that the Commonwealth should take to inform
29 residents of this Commonwealth about the options available to
30 them when purchasing flood insurance.

1 (7) Methods to increase the purchase of flood insurance
2 through the National Flood Insurance Program or the private
3 flood insurance market.

4 (8) Any other matters deemed appropriate by the Joint
5 State Government Commission;

6 and be it further

7 RESOLVED, That the report include recommendations identifying
8 programs to provide premium discounts and necessary changes
9 relating to the administration of flood insurance; and be it
10 further

11 RESOLVED, That the Joint State Government Commission form the
12 advisory committee within three months of the adoption of this
13 resolution; and be it further

14 RESOLVED, That the Joint State Government Commission present
15 its report and recommendations to the Senate no later than one
16 year after the adoption of this resolution.