

---

THE GENERAL ASSEMBLY OF PENNSYLVANIA

---

SENATE RESOLUTION

No. 98 Session of  
2019

---

INTRODUCED BY SANTARSIERO, FARNESE, ARGALL, SCHWANK, BAKER,  
BLAKE, HUGHES, COSTA, K. WARD, BREWSTER AND YUDICHAK,  
MAY 1, 2019

---

REFERRED TO BANKING AND INSURANCE, MAY 1, 2019

---

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

1 National Flood Insurance Act of 1968 (Public Law 90-448, 42  
2 U.S.C. §§ 2414(e) and 4001 et seq.), has caused steep increases  
3 in flood insurance premiums to pay for the increase in spending  
4 on the Federal Emergency Management Agency's flood disaster  
5 assistance program; and

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

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

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

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

18 (1) The Insurance Commissioner of the Insurance  
19 Department or the commissioner's designee.

20 (2) The Secretary of the Department of Community and  
21 Economic Development or the secretary's designee.

22 (3) The Director of the Pennsylvania Emergency  
23 Management Agency or the director's designee.

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

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

28 (6) The Secretary of the Department of Banking and  
29 Securities or the secretary's designee.

30 (7) A representative of local governments.

1 (8) A representative of insurance groups.

2 (9) A representative of property owners.

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

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

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

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

17 (2) Potential programs that provide premium discounts.

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

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

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

29 (6) Steps that the Commonwealth should take to inform  
30 residents of this Commonwealth about the options available to

1       them when purchasing flood insurance.

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

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

7       and be it further

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

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

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