A RESOLUTION

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

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

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

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

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

WHEREAS, The Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141, 126 Stat. 916), which amended the...
National Flood Insurance Act of 1968 (Public Law 90-448, 42 U.S.C. §§ 2414(e) and 4001 et seq.), has caused steep increases in flood insurance premiums to pay for the increase in spending on the Federal Emergency Management Agency's flood disaster assistance program; and

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

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

WHEREAS, There is need for a comprehensive review of how to best assist the residents of this Commonwealth who have been impacted by rising flood insurance premiums; therefore be it RESOLVED, That the Senate direct the Joint State Government Commission to establish an advisory committee consisting of, but not limited to, the following individuals:

1. The Insurance Commissioner of the Insurance Department or the commissioner's designee.
2. The Secretary of the Department of Community and Economic Development or the secretary's designee.
3. The Director of the Pennsylvania Emergency Management Agency or the director's designee.
4. The Secretary of the Department of Conservation and Natural Resources or the secretary's designee.
5. The Secretary of the Department of Environmental Protection or the secretary's designee.
6. The Secretary of the Department of Banking and Securities or the secretary's designee.
7. A representative of local governments.
(8) A representative of insurance groups.
(9) A representative of property owners.
(10) Representatives from other Commonwealth departments or other entities that the Joint State Government Commission deems appropriate in conducting the study on the administration of flood insurance.
(11) Any other individuals with knowledge and expertise in matters involving the administration of flood insurance;

and be it further RESOLVED, That the Joint State Government Commission, in collaboration with the advisory committee, conduct a study and present a report that, at a minimum, includes all of the following:

   (1) A review and analysis of the law, procedures, practices, processes and rules relating to the administration of flood insurance.
   (2) Potential programs that provide premium discounts.
   (3) Potential programs, whether through the mechanism of premium discounts or other relief, that create incentives for local governments to undertake or continue flood mitigation efforts.
   (4) Policy recommendations and proposed legislation to implement necessary changes in the laws of this Commonwealth and practices, policies and procedures relating to the administration of flood insurance.
   (5) Methods to educate residents of this Commonwealth about the risk of flooding and ways to mitigate flood occurrences.
   (6) Steps that the Commonwealth should take to inform residents of this Commonwealth about the options available to
them when purchasing flood insurance.

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

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

and be it further

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

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

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