THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 530

Session of 2017

INTRODUCED BY WARREN, YOUNGBLOOD, HANNA, MURT, LONGIETTI, READSHAW AND MILLARD, FEBRUARY 17, 2017

REFERRED TO COMMITTEE ON INSURANCE, FEBRUARY 17, 2017

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
- National Flood Insurance Act of 1968 (Public Law 90-448, 42
- 14 U.S.C. \S \$ 2414(e) and 4001 et seq.), has caused steep
- increases in flood insurance premiums to pay for increased
- spending in the Federal Emergency Management Agency's (FEMA)
- 17 flood disaster 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
- 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
- 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:

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- 3 (1) The physical presence of five members shall 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 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.
 - (ii) The chair shall schedule a meeting upon written request of a two-thirds majority of the members of the task force.
 - (iii) The task force shall hold public hearings as necessary to obtain the information required to conduct 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 and
 21 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) Through its chair, to administer oaths and affirmations to witnesses appearing before the task force.
- 5 (4) To accept and review written comments from 6 individuals and organizations.
 - (5) To make, by no later than six months after the effective date of this act, a final report to the Governor, the Senate and the House of Representatives. In addition to any information that the task force deems appropriate, the report shall include recommendations regarding:
- 12 (i) potential programs that provide premium
 13 discounts;
 - (ii) 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; and
 - (iii) the implementation of necessary changes in State statutes and practices, policies and procedures 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.

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