



GOVERNOR JOSH SHAPIRO

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Governor Shapiro Hosts Ceremonial Bill Signing for HB 735 with Insurance Commissioner Humphreys, Bipartisan Legislative Leaders at the Yardley Inn in Bucks County

HB 735 establishes a task force that will study flood insurance issues and make recommendations to help improve affordability and expand access to flood insurance coverage for Pennsylvania communities.



Yardley, PA – Today, **Governor Josh Shapiro** joined Pennsylvania Insurance Department **Commissioner Michael Humphreys**, **Rep. Perry Warren**, **Sen. Steve Santarsiero**, and local elected officials in Bucks County to ceremonially sign House Bill (HB) 735, which establishes the Flood Insurance Premium Assistance Task Force to recommend policies to make flood insurance more affordable for Pennsylvanians.

After deadly flooding impacted communities in Bucks, Northampton, and Berks Counties in July, Governor Shapiro and his Administration were [on the ground](#) immediately to provide support and resources to help the communities recover from the damage. The Pennsylvania Department of Transportation (PennDOT) and the Pennsylvania Emergency Management Agency coordinated with the local municipalities to repair the bridge and roadway as quickly as possible – and all state roads in Northampton, Berks, and Bucks counties were [reopened](#) by PennDOT less than two weeks after the flooding.

After leading a coordinated response to help communities recover, Governor Shapiro [signed](#) HB 735 into law as [Act 22](#) on November 1, 2023 after it passed both the House and Senate with bipartisan support. HB 735 establishes the Flood Insurance Premium Assistance Task Force to develop policies to increase access and affordability to flood insurance. Specifically, the Task Force will examine and recommend potential programs that provide premium discounts, programs that incentivize local governments to support flood mitigation efforts, the implementation of any necessary changes to state statute or policy regarding the administration of flood insurance, and how to increase the number of people who purchase flood insurance, either through the national flood insurance program or the private flood insurance marketplace.

“After a devastating storm this summer dropped a month’s worth of rain in a span of just two hours and flash flooding swept cars off of roads, and flooded homes, schools, and businesses in Bucks County, my Administration was on the ground immediately, providing assistance to rescue and recovery efforts, set up detours, and keep people safe,” said **Governor Josh Shapiro**. “Chaired by Insurance Commissioner Mike Humphreys, the task force established by HB 735 will bring together leaders from my Administration and the Legislature to closely review the needs of our communities who are at an increased risk of flooding. They’ll identify the kinds of programs that would make sure flood insurance is accessible and affordable for the Pennsylvanians who need it – and recommend the best courses of action our Commonwealth can take to help increase the number of Pennsylvanians protected by flood insurance.”

In recent years, the Federal Emergency Management Agency revised its flood maps, which require that flood insurance be obtained for more Pennsylvania properties. As a result, many Pennsylvanians are struggling to pay for flood insurance due to rising premiums. HB 735 attempts to help by establishing a task force to study flood insurance issues, including affordability, and **PID Commissioner Michael Humphreys** will serve as chair of the task force.

“After flooding disasters, PID hears devastating stories from residents who thought they were covered for flood through their homeowners’ insurance policy but were not. FEMA’s revised flood maps now require more Pennsylvania properties to hold flood insurance and many owners are struggling to meet that requirement,” said **Pennsylvania Insurance Commissioner Michael Humphreys**. “PID strongly encourages insurance agents to highlight the availability of flood coverage when meeting with clients to discuss new or renewal coverage – and we urge homeowners

and renters to ask their insurance agents and insurance companies about flood coverage.”

“Flood insurance is one of the best ways to protect your home and belongings from a very real threat that can happen to you, even if it hasn't happened in your neighborhood in the past,” said **PEMA Director Randy Padfield**. “Making flood insurance more affordable will help make our communities more resilient and better able to recover after a flood.”

Sponsored by **Rep. Perry Warren**, HB 735 passed the House and the Senate with bipartisan support after devastating flooding impacted several Pennsylvania communities, including Bucks County, over the summer.

“Thank you to Governor Shapiro for coming to Yardley to sign House Bill 735 into law as Act 23 of 2023. This year, through the collective efforts of Senator Santarsiero, the House Insurance Committee, the Senate Banking and Insurance Committee and me, and in the wake of the devastating flooding in Upper Makefield and Lower Makefield in July, the bill passed in the House and Senate and has become law with Governor Shapiro’s signature,” said **Rep. Perry Warren**. “As Vice-Chair of the House Insurance Committee, this new law combines the committee’s efforts to contain insurance costs while expanding insurance coverage, with our efforts to reduce and contain the cost of flooding. Senator Santarsiero and I worked with our local communities to forward this legislation, and Governor Shapiro coming to Yardley to sign the bill evinces the positive impact Act 22 will have for our communities. I look forward to the recommendations of the task force.”

“Eight years ago, I introduced what was then HB 1299 which was the precursor for HB 735, to help Pennsylvanians living in flood zones with flood insurance premiums,” said **Sen. Steven Santarsiero**. “Then, as now, residents in neighborhoods along the Delaware River were facing skyrocketing flood insurance costs that threatened their ability to protect their homes and made it almost impossible for them to sell. I want to thank my friend and successor in the House Rep. Warren for continuing the work on this issue with me. This is an important step toward helping Pennsylvanians across the Commonwealth find relief from rising flood insurance premiums.”

“The establishment of a flood insurance task force is a proactive step towards ensuring homeowners and businesses in Bucks County can more easily recover from future flash floods,” said **Bucks County Commissioner Chair Bob Harvie**. “My fellow Commissioners and I are committed to working closely with Governor Shapiro, state and local officials, insurance providers, and our dedicated emergency services personnel towards improving our response to these devastating floods.”

PID reminds Pennsylvanians that a standard homeowner's or renter's policy does not cover damages resulting from a flood. Flood insurance has traditionally only been available to homeowners or renters through the National Flood Insurance Program (NFIP), but today there are more options for consumers to consider. Flood insurance is

available through private insurers, including surplus lines insurers, and can be purchased through licensed property and casualty insurance agents in Pennsylvania to cover almost any building and its contents, including rental property and condominiums. Tenants can buy protection for their belongings as well.

Pennsylvanians impacted by flooding should visit PID's [website](#) for resources that can help guide property owners through filing insurance claims, and tips to avoid repair scams. More information on the NFIP and private flood insurance is available on the Insurance Department's one-stop [Flood Insurance](#) page, and more information on guidance following a severe weather event can be found on the [Disaster Recovery](#) resource page.

Consumers with questions or wishing to file a complaint can contact PID's [Consumer Services Bureau](#), or by calling 1-877-881-6388.

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