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Shapiro Administration Highlights Three Years of Progress Made to Help Pennsylvanians Better Prepare for Flooding, Protect Their Homes

In 2023, Governor Josh Shapiro signed Act 22 into law, which established the Flood Insurance Premium Assistance Task Force to recommend policies to make flood insurance more affordable for Pennsylvanians.

Since the Flood Insurance Premium Assistance Task Force released their final report, the Pennsylvania Insurance Department and the Pennsylvania Emergency Management Agency have worked together in key areas to advance the Task Force's recommendations — expanding flood education and access to insurance, strengthening mitigation efforts, improving disclosures during the home-buying process, and increasing flood insurance participation.

PHILADELPHIA, PA — Today, the **Pennsylvania Insurance Department (PID)** and the **Pennsylvania Emergency Management Agency (PEMA)** joined Lower Makefield Township and local leaders to highlight efforts that improved flood insurance access and preparedness since the Pennsylvania Flood Insurance Premium Assistance Task Force provided recommendations to Governor Shapiro in 2024.

"All 67 Pennsylvania counties have experienced destructive flooding. Pennsylvania remains vulnerable to flooding well beyond traditional high-risk flood zones, and PID continues to prioritize flood insurance access for all Pennsylvanians," said **Pennsylvania Insurance Commissioner Michael Humphreys**. "Over the last couple years, PID, along with our partners, has taken concrete steps to give consumers better information, enhance the knowledge of professionals who sell insurance, and make it easier for Pennsylvanians to understand their flood insurance options."

"After a flood, we hear deeply moving stories from people who never experienced such devastation in their community and are now facing a very uncertain future," said **PEMA Director Randy Padfield**. "Making sure you have insurance that covers all types of disasters, including flooding, is one of the most important steps you can take to protect your family's financial security and recover faster after being impacted by flooding."

The Flood Insurance Premium Assistance Task Force Final Report identified four key areas for action: affordability, risk mitigation, incentives, and education and outreach. The report included recommendations to improve flood education, expand access to insurance, strengthen mitigation efforts, improve disclosures during the home-buying process, and increase flood insurance participation. Since 2024:

- **PID established a Flood Insurance Ombudsman** to serve as a primary point of contact for coordinating flood insurance education and outreach with FEMA, PEMA, and other stakeholders. The Ombudsman is also tasked with helping develop innovative solutions to increase access to flood insurance.

- **Pennsylvania strengthened flood insurance training for insurance professionals** under Act 142 of 2024. This law ensures insurance agents and brokers who sell property and casualty insurance concentrate at least two of their 24 required continuing education hours on flood insurance.
- **PID expanded consumer education and outreach and made flood information easier to find.** PID enhanced its outreach and education efforts during Flood Awareness Weeks and throughout the year to remind residents that flood damage is not covered by most homeowners or renters' insurance, partnering with local governments and emergency management agencies to share resources, promote mitigation efforts, and highlight available insurance options. Resources are easily accessible on PID's Flood Insurance web page.
- **PID also kept Pennsylvanians informed about coverage options during the NFIP lapse.** When the National Flood Insurance Program temporarily lapsed, PID reminded consumers that private flood insurance remained an option and provided information to help homeowners, buyers, and lenders understand their choices.

Standard homeowners and renters' insurance generally does not cover flood damage.

For homeowners and renters, understanding what their insurance covers is an important first step. About one percent of Pennsylvania households currently carry flood insurance.

Flood insurance is available through the National Flood Insurance Program (NFIP) to cover almost any building and its contents, including rental property and condominiums. Renters also can buy flood insurance protection for their possessions.

Several well-established companies actively sell private flood insurance in Pennsylvania, so Pennsylvanians also have the option to purchase private flood insurance through:

- **Licensed insurance companies:** PID reviews and approves these insurers' policy forms and rates.
- **Surplus lines insurers:** While not licensed in Pennsylvania, these insurers are licensed in other states and authorized to sell policies here through licensed surplus lines brokers. These policies are legitimate, widely used, and often provide competitive pricing compared to NFIP coverage.

Many Pennsylvanians may find that private flood policies offer broader coverage and, in some cases, lower premiums than NFIP policies.

Pennsylvanians are encouraged to evaluate flood insurance policies today, because policies may not be active immediately upon purchase. To prevent the purchase of flood insurance as a storm is headed in the direction of a property, Congress implemented a 30-day waiting period before an NFIP policy goes into effect, and private flood insurance policies often have similar waiting periods. There are some exceptions, though, such as increasing, extending or renewing a mortgage.

Information on both the NFIP and private flood insurance is available on PID's one-stop flood insurance webpage.

"I'm proud of the work the Pennsylvania Flood Insurance Premium Task Force has done and encouraged that the Shapiro administration is taking our recommendations seriously. This is an issue I have advocated for and worked on since my time in the Pennsylvania House. I also want to encourage our local municipalities to invest in flood prevention measures that protect residents and their property. Climate change is contributing to more frequent and severe flooding, including in areas outside traditional floodplains, and these risks will only increase in the years ahead. We need to plan and prepare now to keep our communities safe and protect Pennsylvanians from the devastating impacts of flooding," said **Senator Steve Santarsiero**.

"As Chairman of the House Insurance Committee, I have had the opportunity to work with Insurance Commissioner Humphreys and the staff of the Pennsylvania Insurance Department. Governor Josh Shapiro and Commissioner Humphreys came to Yardley in 2023 to sign into law the legislation that created the Flood Insurance Premium Assistance Task Force," said **Representative Perry Warren**. "The Commissioner chaired the Task Force, on which Senator Steve Santarsiero and I both served, and he joined us in Lower Makefield for one of the Task Force hearings. It's great to have the Commissioner back to the District to catch up and report on how we're doing in implementing the goals of the Task Force."

PID urges Pennsylvanians who have insurance questions, or who wish to file a complaint, to visit pa.gov/consumer or call 1-866-PA-COMPLAINT (1-866-722-6675).

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