

**As Introduced**

**130th General Assembly  
Regular Session  
2013-2014**

**S. C. R. No. 35**

**Senator Gentile**

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**CONCURRENT RESOLUTION**

To urge the House of Representatives of the United States to pass S. 1926 of the 113th Congress, generally referred to as the Homeowner Flood Insurance Affordability Act of 2014, which delays implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012.

**BE IT RESOLVED BY THE SENATE OF THE STATE OF OHIO (THE HOUSE OF REPRESENTATIVES CONCURRING):**

WHEREAS, The Biggert-Waters Flood Insurance Reform Act of 2012 phases out the flood insurance premium subsidy offered to certain homeowners participating in the National Flood Insurance Program and abolished completely the subsidy for all new homeowners participating in the program; and

WHEREAS, The implementation of unsubsidized premium amounts jeopardizes the sale and value of properties currently receiving the subsidy;

WHEREAS, Passage of S. 1926 of the 113th Congress, commonly known as the Homeowner Flood Insurance Affordability Act of 2014, would delay implementation of premium rate increases until the Federal Emergency Management Agency is able to complete an affordability study mandated by the Biggert-Waters Flood Insurance Reform Act of 2012, propose an affordability framework, and allow Congress to authorize such a framework; and

WHEREAS, The affordability study is to compare various 22  
premium and structure models for the National Flood Insurance 23  
Program, the current subsidized premium model as opposed to a 24  
full-risk premium model with premium vouchers for low-income 25  
individuals, on a cost-benefit basis; and 26

WHEREAS, the United States Senate passed S. 1926 with a 27  
strong bipartisan vote of 67-32; now therefore be it 28

RESOLVED, That we, the members of the 130th General Assembly 29  
of the State of Ohio, urge the United States House of 30  
Representatives to pass S. 1926; and be it further 31

RESOLVED, That the Ohio Senate urges the United States 32  
Congress to ensure an affordable scale of risk be implemented for 33  
flood plain property owners; and be it further 34

RESOLVED, That the Clerk of the Senate transmit duly 35  
authenticated copies of this resolution to the Speaker and Clerk 36  
of the United States House of Representatives, the members of the 37  
House of Representatives Ohio Congressional delegation, and the 38  
news media of Ohio. 39