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COLUMN FOR IMMEDIATE RELEASE

December 2, 2005

Working to Make Flood Insurance More Affordable

By Rep. Paul Semmel (R-Lehigh/Berks)

Our country has been battled by one of the worst hurricane seasons in history. One critical lesson that we have learned from this series of disasters has been the importance of being properly prepared. I believe it is very important that all homeowners have homeowner and flood insurance so that they are covered in the case of emergency.

Because I feel so strongly about this issue, I have introduced legislation designed to make it easier for homeowners and businesses to purchase flood insurance. House Bill 243 would create a special Flood Insurance Premium Assistance Program. This program would be administered by the Department of Insurance in partnership with the Federal Emergency Management Agency (FEMA) and would provide a 15 percent premium discount to eligible participants.

Persons eligible for a discount under the program would be required to purchase flood insurance before, during or after the initial year of the program, live in a community participating in the National Flood Insurance Program and maintain flood insurance coverage for their property as long as they reside there.

Uninsured flood losses are an important issue for the Commonwealth as we are considered the most flood prone state in the nation. Our state averages almost two major floods a year. Indeed, recent scientific studies have shown that future flooding in the Commonwealth will increase due to climate changes and development.

Yet, while 97 percent of Pennsylvania's municipalities have flood prone areas where flooding is twenty-six times more likely to occur than fire, approximately 99 percent of all Pennsylvania households do not have flood insurance. This situation has proven costly for Pennsylvania residents, businesses and taxpayers, as the relief available to flood victims who are uninsured is scant and costly.

Pennsylvania does not have a flood disaster assistance fund to relieve uninsured flood victims. Thus, if an uninsured Pennsylvania resident's home or business is damaged by a flood, to repair the damage they must either pay out of pocket which many cannot afford to do or take out a private loan which averages a 20 year repayment period or hope that the President declares their area a Federal Disaster.

A presidential declaration is a prerequisite for federal disaster assistance being made available. However, federal assistance is only provided in less than half of all flooding incidents. In the slim chance that federal disaster assistance is made available, it overwhelmingly comes in the form of a loan, which also must be repaid with interest, proving unaffordable for many.

Thus, I believe the best possible solution for Pennsylvania is to encourage residents to purchase flood insurance. FEMA, the Pennsylvania Emergency Management Agency (PEMA) and the Insurance Department all recommend the purchase of flood insurance as the most effective, least costly way to address the economic damages incurred from flooding.

I am optimistic that the General Assembly will adopt my legislation creating the Flood Insurance Premium Assistance Program. It is my hope that by making flood insurance more affordable, more people will be able to buy this essential insurance. Having flood insurance provides both peace of mind and economic security when a disaster strikes. I encourage anyone who lives in a flood prone area to purchase insurance.

JG/jab

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COLUMN FOR IMMEDIATE RELEASE

November 4, 2005

**Updating Eminent Domain Laws
A Priority on the Fall Agenda**

By Rep. Paul Semmel (R-Lehigh/Berks)

The House of Representatives is considering a wide-ranging agenda this fall that includes aggressive measures to lower taxes, reduce state government waste, create jobs, strengthen health care and improve our families' quality of life. In addition, we will focus on reforming the school property tax system, supporting our troops, improving public safety and supporting family farms and their contribution to our state's top industry, agriculture.

A very important issue on the fall agenda that we will be working on is updating our state's eminent domain laws to better protect private property by ensuring it is not condemned and turned over to a commercial entity. Measures have been introduced in both the House and the Senate to reform these laws.

As you may recall, the U.S. Supreme Court ruled in June that the city of New London, Connecticut could seize homes in a working-class neighborhood so a private developer could build a riverfront hotel and office complex. The court, in its decision, said it didn't want to "second-guess" municipalities, but left open that states could create their own restrictions on the use of eminent domain.

This court decision outraged many people by significantly broadening what the courts consider "public use" with regard to eminent domain. In response to this case, legislation has been introduced in both chambers to protect the rights of Pennsylvania property owners by setting limits on when local governments can use such power.

Under the proposed Property Rights Protection Act, municipalities would only be able to seize private property under certain circumstances. For example, eminent domain could be used to remove blighted structures that are beyond repair and unfit for habitation or use.

Municipalities also could take unoccupied properties that have been tax delinquent for more than two years, have been abandoned by their owners or have liens totaling more than 150 percent of fair market value.

The bill would also require that properties in the majority of an area be blighted before that area could be considered for redevelopment. Currently, only 10 percent of an area has to be blighted for it to be considered for redevelopment.

The use of eminent domain would not be eliminated completely because it can be used as a valuable tool in certain circumstances to help municipalities improve neighborhoods. It should be used for public work projects that benefit entire communities, like highways, airports, bridges or at-risk neighborhoods. For instance, New York's Time Square, which had been a squalid area of porn theaters, prostitutes and petty crime, would not have achieved a rebirth without the use of eminent domain.

Clearly, reforming the state's eminent domain statues must achieve a balance that prevents its abuse but preserves its virtue when appropriately applied. I believe the proposed legislation which is presently making its way through the House and Senate would achieve the necessary balance.

We have a very busy fall agenda with important legislation to consider. Please check my website at www.paulsemmel.com for a complete listing of the fall legislative agenda. If you need more information or have any questions, please feel free to contact me.

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Paula Hand - Semmel Honors Pennsylvania National Guard During National Guard Day at the Capitol

From: "Amanda Arnold" <aarnold@pahousegop.com>
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FOR IMMEDIATE RELEASE**October 18, 2005****Simmel Honors Pennsylvania National Guard
During National Guard Day at the Capitol**

HARRISBURG - Rep. Paul Semmel (R-Lehigh/Berks), Chairman of the House Veterans Affairs and Emergency Preparedness Committee, today honored the Pennsylvania National Guard at the annual Pennsylvania National Guard Day at the State Capitol.

"I am proud to welcome the National Guard to the Capitol on this day set aside to honor their service to our Commonwealth," said Semmel. "Our National Guard is the best in the country because we have dedicated guardsmen who risk their lives to serve us both here at home and abroad."

Simmel presided at a committee meeting this morning in which Pennsylvania National Guard Adjutant General Jessica Wright testified that the Pennsylvania National Guard is in very good shape. She reported that over 13,500 guard members have been deployed since Sept. 11, 2001 to missions in Afghanistan, Iraq, Bosnia, Kosovo and here at home as part of recovery efforts for Hurricane Katrina and Rita.

"We need to support these young men and women who serve our state so faithfully year after year, often times behind the scenes and without great fanfare because they are true heroes," said Semmel. "It is equally important to remember the families of those who serve because they sacrifice so much to support the guard."

Pennsylvania has lost 19 guard members fighting the global war on terror. They were honored by the committee for their sacrifice. In addition, several returning guard members who have received Purple Hearts for the injuries they suffered in Operation Iraqi Freedom, were recognized by the committee for their service.

This year marks the 250th anniversary of Pennsylvania's First Militia Law establishing the National Guard. On Nov. 25, 1755, the General Assembly of the Province of Pennsylvania passed the Commonwealth's first Militia Law. Although Benjamin Franklin's Associators began their service eight years earlier, the 1755 law provided the legal foundation for the volunteer militia for the first time.

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FOR IMMEDIATE RELEASE

July 19, 2005

Taking A Stand Against Stealing Private Property

By Rep. Paul W. Semmel (R-Lehigh/Berks)

No government should seize private property for the purpose of generating tax revenue in a municipality, and based on my belief, I was pleased to add my support to legislation designed to protect the private property of both homeowners and business owners against government seizure through eminent domain.

House Bills 1835 and 1836 were introduced in the state House to respond to the recent U.S. Supreme Court ruling upholding that local governments do have the authority to seize a person's home or business in order to make way for private economic development. The 5-4 decision was a defeat for seven Connecticut property owners whose homes are now slated to be torn down by their communities for a hotel and office development project.

Specifically, this legislation, which has already received the bipartisan support of more than 90 state representatives, would prohibit the taking of property to add or increase the tax base of a local government or municipality. The measures would also prohibit private interests from acquiring condemned property without a reverted clause, which assures that the land taken will be given back to the original property owners or heirs, should the property ever be used for non-public purposes. In addition, the legislation would prohibit taking of private property and turning it over to a non-public interest.

House Bills 1835 and 1836 have been referred to the House State Government Committee for consideration. The committee is already planning to hold a series of public hearings later this summer on the bills.

Pennsylvania was founded by William Penn as a land where the "people shall be governed by laws of their own making" and "where no one can be put out of his estate." Unfortunately, the U.S. Supreme Court's unconstitutional decision has virtually rendered this government-limiting ideal irrelevant.

Enacting this legislation is one the most significant steps state government can take to restore the inherent right of enjoying life and liberty, and acquiring, possessing and protecting property in the pursuit of happiness as specified in Article 1, Section 1 of the Pennsylvania Constitution.

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COLUMN FOR IMMEDIATE RELEASE

May 10, 2005

House Passes Package to Support Troops, Their Families

By Rep. Paul Semmel (R-Lehigh/Berks)

In early May, the House overwhelmingly approved a number of bills to help ease the burdens suffered by soldiers and their families as part of our "Support Our Troops and Their Families" package.

As Chairman of the Veteran Affairs and Emergency Preparedness Committee, I am proud to oversee the committee process and coordinate the House floor passage of this bipartisan package which contains measures to establish a military relief fund to offer financial assistance to troops' families, provide college education assistance to service members, implement anti-discriminatory measures, provide extended paid leave, ensure absentee voter privacy and provide various sportsmen benefits for military personnel.

The proposed legislation will have only minimal costs to the Commonwealth as most of the special funds will come through private contributions. Under the legislation, Pennsylvania taxpayers may also choose to donate \$1 of their state taxes to the Military Family Relief Fund. The fund would provide grants to help those soldiers and their families who should find themselves in dire financial straits because of deployment, loss of a civilian job or medical circumstances.

I'm proud of the courage and sacrifice of our troops serving here at home and overseas. One bill in the package would provide emergency funding to pay for child care for instances in which one or both parents are serving on active duty.

In addition, the legislation in the package calls for tax credits for employers who pay or subsidize the wages of an employee called to active duty.

The Support Our Troops legislative package ensures Pennsylvanians heading off to war can at least have peace of mind that their families and loved ones will be taken care of. This bill package would help ensure our troops and their families don't suffer needlessly.

The legislative package voted on in early May is the latest example of the House's ongoing commitment to protecting the heroes who protect America's freedom. A similar package, introduced in the previous legislative session, included two bills that were enacted into law.

One ensures that reservists who serve in combat are given the same honor and state benefits bestowed on their "full-time soldier" comrades. The other allows servicemen who are reassigned or called to active duty to break rental leases. This provision brings Pennsylvania in line with new federal requirements, taking into account that servicemen, National Guard members and their families are especially prone to frequent moves because they answer the call to serve.

In just a few days, Americans will pause on Memorial Day to honor the memory of those in uniform who have given their lives for our country.

On this Memorial Day may we be reminded of our obligation to take care of those who have taken care of us and those who still protect our nation. This means ensuring that our men and women in uniform have the best training, equipment and preparation possible to do their jobs for freedom.

In addition to honoring the memory of those who gave their lives for this country, I urge you to reach out to their families, to our veterans and to the service men and women who continue to defend our precious freedom.

A complete list and summary of the bills included in the "Support Our Troops" legislative package is available by visiting my Web site at www.PaulSimmel.com.

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