



HR0332

LRB103 32658 MST 62359 r

1 HOUSE JOINT RESOLUTION

2 WHEREAS, According to the Federal Emergency Management
3 Agency, 90% of all natural disasters involve some type of
4 flooding; and

5 WHEREAS, The five-year average cost of natural disasters
6 in Illinois has jumped from \$500 million (CPI-adjusted) in
7 1984 to \$1.7 billion in 2023; and

8 WHEREAS, Climate change will continue to cause more severe
9 and widespread natural disasters across Illinois; and

10 WHEREAS, Flood damages will continue to escalate in
11 Illinois due to climate change; and

12 WHEREAS, There are 538,072 properties in Illinois at risk
13 of flooding due to increases in precipitation caused by
14 climate change over the next 30 years; and

15 WHEREAS, There are only 38,000 National Flood Insurance
16 Program policies in force in Illinois, representing just 7% of
17 property in Illinois prone to flood in the next 30 years; and

18 WHEREAS, The 2015 Urban Flood Awareness Act found that
19 over 90% of urban flooding damage claims came from outside the

1 mapped floodplain, in areas where flood insurance coverage is
2 optional; and

3 WHEREAS, Most insurance policies for homeowners and
4 renters do not cover flooding; and

5 WHEREAS, The National Flood Insurance Program and private
6 flood insurance policies offer financial support to help
7 people prepare for floods, avoid flood damages, and recover
8 from flood events; and

9 WHEREAS, Increasing educational opportunities for Illinois
10 insurance producers and potential consumers will increase the
11 number of producers certified to sell National Flood Insurance
12 Program policies and increase the number of flood insurance
13 policies sold; therefore, be it

14 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE
15 HUNDRED THIRD GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, THE
16 SENATE CONCURRING HEREIN, that the Illinois Departments of
17 Insurance and Natural Resources are urged to expand and
18 improve educational opportunities for insurance producers and
19 consumers regarding flood insurance; and be it further

20 RESOLVED, That suitable copies of this resolution be
21 delivered to the Illinois Departments of Insurance and Natural

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1 Resources.