

We are engaged in a race with Mother Nature that we will most assuredly lose. In the past on the floor of this Chamber I have discussed reform of the flood insurance program, which as presently constituted encourages people to live, in fact, subsidizes people to live in places where God has repeatedly shown that He does not want them. Currently this is a critical issue, because we are concentrating our population in areas that are near the coastline. In California alone, 80 percent of the population lives within 30 miles of the Pacific Ocean.

We have had studies, the most recent one the Heinz Report, which has shown in several of the areas that they have studied in the coastal area development has increased 60 percent in the last 20 years in high hazard areas. The report concluded for our Federal Emergency Management Agency that in the next 60 years, we will probably lose 25 percent of the structures that are located within 500 feet of the coastline. In the next 10 years alone there are 10,000 structures that are directly at risk.

Yet at the same time we are involved with a massive program attempting to reconstruct our beaches, without a sense of cost, and, in many cases with a 50-year maintenance operation, we are at work dumping the equivalent of over 3,000 truckloads of sand per day in this race with nature.

There are many States that are fortifying the coastline, virtually walling them off, keeping people away from the beaches, and, ironically, this costly effort at engineering is actually accelerating the erosion process. We are in fact making it worse by our efforts.

We are giving a false sense of security so more people live in harm's way, which increases the amount of Federal money at risk. The fortification halts the natural process of regenerating the beaches, and the construction of what are called groins and jetties in the fortification actually deflects that power further along the coast and increases the scouring action, undercutting and sweeping the beaches away. In many cases, we are doing this time and time and time again.

Since 1950, in Virginia Beach, Virginia, there have been 46 efforts at restoring that beach. It is time to stop making it worse with development and with remedial actions that are not carefully thought through.

I strongly suggest that this Congress take three important steps:

First, to revise the funding formulas, so that we are not subsidizing people living in harm's way and putting the Federal taxpayer at risk.

It is time to revise the flood insurance program. The legislation that the gentleman from Nebraska (Mr. Bereuter) and I have introduced, the Two Floods and You Are Out of the Taxpayer Pocket, would be an important step in that fashion.

Finally, and perhaps most important, it is time for us to stop having development occur in these inappropriate coastal locations.

If we take simple, common sense steps, we can end up making our communities more livable, saving the taxpayer money and avoiding more serious problems in the future.