

Mr. Chairman, I appreciate the gentleman's courtesy in permitting me to speak on this bill. I rise in support of it. Our hearts again go out to the victims of natural disasters like the hurricane in the Southeast, but I would, with all due respect, suggest that we ought to start thinking about how we can do more.

This is the second time we have done this in 2 months, but it is not just a once-in-a-century occurrence in Florida. In 2003, President Bush issued 56 major disaster declarations. So far this year he has already issued 46. During the 8 years I have been in Congress there have been at least 10 disaster supplementals, and we have appropriated over \$20 billion in disaster relief funding in supplementals.

CRS has testified that there is no systematic accounting of disaster relief funding, even just the Federal cost. Now these bills are popular and they are important. They make us feel better; they help people. But always acting after the fact we create a wider hole for the taxpayers, and we keep putting people in harm's way.

I remember in 1999, where we had supplemental funding that put hog lagoons back in a flood plain. Now, we should not just continue to clean up after these tragedies and these messes.

Congress has an opportunity to make a real difference to prevent some of the future damage when we have major legislation like this. Whether it is flooding, fires, hurricanes, drought or earthquakes, we can make a difference ahead of time.

I look at what happened in California with the recent wildfires that we have seen earlier in this Congress. We saw in Ventura County and Los Angeles County, Stevenson Ranch, where people did some thoughtful planning before the fact and the losses were dramatically reduced.

We should at a minimum create a comprehensive national strategy for responding to and preparing for recurrent natural hazards. It ought to include consistent Federal policies. We should shift some of our Federal investments to prevention and protection. We should provide technical and financial assistance to support State and local mitigation efforts like in the State of Florida, hazard mapping, land use planning, building standards, retrofitting existing structures. We should use our Federal facilities in States like Florida to model the best practice in terms of location and safe construction.

Now, earlier this year, we stepped in this direction, reforming the flood insurance program. The funding in this bill will save the Federal Government millions of dollars in avoided flood damage, such as we are currently seeing in Florida, and it will reduce losses in the future and take people out of harm's way. Unfortunately, this bill, authorized, has not been funded.

I sincerely hope we pass this bill today, and I look forward to seeing what the chairman and the ranking member can work out to do it in a comprehensive way to make sure that people are not left in the lurch.

But when my colleagues are adding more in, please consider doing a little bit to help people in Florida and other areas avoid danger in the future. Fund the flood insurance reform that does not cost any general fund money. It simply takes some that is already there in that fund and allows it to be used. And let us not put people back in harm's way; let us give them a helping hand, as well as assistance.