

Mr. Speaker, one of the characteristics of a livable community is the desire to promote the safety, health, and economic security of our families.

Today, in the newspapers around the country, people read of the expected flooding that is about to occur this spring. I, obviously, come from an area of the Pacific Northwest that will be particularly hard hit, although we are often under water even in the best of times, and it may be less of a wrenching experience for some of us than around the country.

We are going to watch for an unusually harsh spring in the Pacific Northwest, in the Southwest, in the East, and it is an item that the Federal Government has been concerned about for a number of years. The Federal Government has been a partner working to protect against flood damage since 1960. Over \$40 billion Federal dollars have been invested in this effort.

Ironically, the losses from flood damage today, adjusted for inflation, are three times greater than before we started in 1960 and spent the \$40 billion. Why? In part, because we have not been as wise as we should have been in the expenditure of these funds. We have taken rivers across the country, we have narrowed and channelized them, we have encouraged people to live up to the river's edge with a false sense of security, we have paved over half our Nation's wetlands and, consequently, in many of these areas, there is simply no place for the water to go.

The result of our Federal disaster policy has been massive damage to a number of the same properties at a great cost to the taxpayer. One home in Houston that is appraised at less than \$115,000 has received over \$800,000 in federal flood insurance in less than 20 years.

There is, in fact, a smarter way to promote community livability. I have introduced legislation today, with the gentleman from Maryland (Mr. Gilchrest), H.R. 1186, to bring the Federal Government up-to-date on water resource management.

The current system simply does not work well. The Corps of Engineers does cost-benefit analysis that simply does not recognize the benefit of flood damage avoided by moving communities out of harm's way and it, consequently, produces a flawed analysis.

Likewise, Federal financial assistance has a current cost-share formula that penalizes communities that make special efforts to develop and implement hazard mitigation and floodplain management.

Lastly, we do not give communities enough flexibility to fine-tune the projects that we have previously authorized.

As a result, on the books we have projects that are often expensive and do not adequately address the threat in today's needs, and communities are not allowed to be involved in this process directly.

Our legislation, H.R. 1186, would correct all of these items. It changes the cost-benefit ratio to fully reflect the benefits including avoided costs of moving people out of harm's way. It will provide the same financial incentives for the low-cost, innovative, less intrusive approaches to floodplain management as if people are going to use traditional dams, dikes and levies.

Finally, it will allow the private and public local partners, who are working with the Corps of Engineers and the Federal Government, to provide cost-effective solutions and to be able to refine and fine-tune those plans without having to go back through the reauthorization process.

We talk a lot on the floor of this House about reducing Federal redtape. This is a simple item that we, by legislation, can permit our communities to avoid the costs and consequences of trying to crawl back through the legislative process or, worse, build simply a project that we know will fail.

As we watch the flooding that is about to occur this spring across the country, I hope that we will think about how the Federal Government needs to be a more constructive partner for livable communities. I strongly urge my colleagues to join the gentleman from Maryland (Mr. Gilchrest) and me in the sponsorship of H.R. 1186.