Mr. Speaker, since I was elected to Congress I have been focusing on the issue of livable communities and how we create better partnerships between the Federal Government and our citizens.

The livability movement is gaining dramatic momentum nationally as we watch officials from the Vice President, Mr. Gore, to local city and county commissioners champion goals for easing traffic congestion, promoting urban redevelopment and creating more open and green spaces. We have seen fundamental changes in how the Federal Government is approaching transportation once we acknowledged that trying to pave our way out of congestion simply did not work, and just as the ISTEA legislation and the recently-enacted TEA-21 are promoting innovative approaches to transportation problems, I suggest that it is time for us to take a new approach to how we manage water resources. It would begin with a vision and a framework for improving the way the Federal Government approaches water resource problems and management based on the same flexibility that we have seen in transportation.

For too long, Mr. Speaker, we have treated our watersheds and rivers as machines, costing taxpayers billions of dollars as our communities continue to face increased risks from flood, decreasing numbers of fish and growing health risks caused by polluted rivers and streams. Forty percent of our Nation's waterways fail to meet drinking, recreation or fish habitat needs, and that number sadly is growing. Some urban streams and creeks and rivers are so degraded, people consider them dead and beyond recovery.

Yesterday, Mr. Speaker, I joined with the America's Rivers program to announce America's most endangered rivers of 1999, a list of 10 such threatened waterways and what we can do about it. Well, Congress can help right now, and I suggest that we approach water issues in this session with what I would term Water Vision 2000.

It would, first of all, suggest that the Federal Government deal fundamentally with watersheds. We must think more broadly and comprehensively about the missions and how they can work with local communities throughout the entire watershed cycle.

Second, we must focus on increased Federal flexibility. We need more coordination and responsiveness from Federal agencies so local communities can be creative in how they meet their water challenges. In this way we can indeed make sure that we are spending each dollar two or three times over in terms of total benefit, and citizen involvement must be part of the solution and not simply an afterthought of the decision-making process.

We have been using such an approach in Oregon. Last November we brought together over 300 people to deal with a summit on the needs of the Johnson Creek watershed, 54 square miles, to consider 45 separate plans that exist to deal with land use and regulatory issues in this area. It was a beginning for our efforts to deal more comprehensively and creatively together from the Federal level down to the local area.

I have suggested in this Congress three additional legislative proposals. I have already discussed on this floor approaches to the Federal flood control program. I hope ultimately we will have municipal watershed management on Federal lands; and I hope that people will join with me this week in dealing with reforms to the National Flood Insurance Program. High-risk properties for flood insurance right now make up only 2 percent of all the national flood properties, but they claim 40 percent of all Federal flood insurance pay-outs. Over the last 18 years, repetitive losses from these properties have cost the taxpayers over $2.5 billion.

My legislation would deny national Federal flood insurance coverage to people who file two or more claims that total more than the value of their property. It would suggest that people who refuse to use Federal money to take the precaution of flood-proofing their homes or relocating out of harm's way would no longer be entitled to continuous Federal payment. Now is the time that we in this Congress ought to dedicate our efforts at every turn to make sure that the numerous local and Federal water agencies are working comprehensively in the watershed, Mr. Speaker.

The next great advance in livability, if my colleagues will pardon the expression, is to be found on the waterfront, and I call on my colleagues to join me in this Congress in a comprehensive approach to a new vision of water resources.