

Mr. Speaker, there is a theme this morning on the floor of the House: dealing with how we can promote livable communities. Whether it is dealing with community-oriented policing, 'Weed and Seed,' or associating the comments of the gentleman from Texas (Mr. Doggett) about Better America Bonds, there is a lot that the Federal Government can do to make a difference for things that people really care about, making their families safe, economically secure and healthy.

Mr. Speaker, a critical part of making the Federal Government a better partner in promoting livable communities is the work we do with basic infrastructure. Rather than spending a lot of new money, making new rules and regulations and starting new programs, one the most important contributions the Federal Government can make is using our existing resources more wisely.

Nowhere is that more clearly illustrated than what we do with water resources. Currently, the Federal Government makes it easier to spend money paving a creek to stop flooding than to restore wetlands to achieve the same goal. I have already introduced legislation that would make it easier for communities to invest in cheaper, greener approaches to flood protection. This approach does not need to cost the Federal Government an additional dime, and it gives the communities more choices as they solve their problems and increase livability.

The National Flood Insurance program poses another critical water resource management challenge. It is appropriate for the Federal Government to step in when there is a case of unforeseen natural disaster. However, if it is clear that some people make it hard on themselves by continuing to invest in unwise anti-environmental, unsustainable situations, then we have an obligation to draw the line. The Federal taxpayer should not be paying for people to live in places where God repeatedly has shown that he does not want them.

There is a home in Houston which has an appraised value of \$114,000 which has received over \$800,000 in flood insurance payments in 16 events in the last 10 years. Over 5,600 properties, nearly 1 in 10, have loss claims which exceed the value of the property. Forty percent of our flood insurance goes to 2 percent of the property that is repeatedly flooded.

Mr. Speaker, if the local government and private property owners are going to be foolish, they need to do it on their own dime. Indeed, it is not just our money they are wasting; these development patterns take on a life of their own. They pressure organizations like the Corps of Engineers, FEMA and state and local communities to further engineer the environment and protect ill-advised development from flooding, often succeeding in making matters worse.

Despite having spent over \$40 billion since 1960, our losses adjusted for inflation are three times greater than when we started the building spree. Our disaster relief costs have increased 550 percent in the last 10 years.

It is time for us to rethink our policies and our investments. It is time to stop the waste of money, predictable loss of property, and threat to public safety. As a basic simple common sense step, it is time to reform the National Flood Insurance program.

Mr. Speaker, I am pleased to join with the gentleman from Nebraska, (Mr. Bereuter) who has long been a champion of reforming the Flood Insurance Program to propose a simple approach to repetitive flood loss. We retool the Flood Insurance Program so that rather than continuing to rebuild a repeatedly flooded home, the program would provide homeowners with money to help them move away from flood waters or at least floodproof their homes. Those who refuse assistance must start paying the real actuarial insurance costs for the risks that they choose to take.

This policy is both humanitarian and fiscally responsible, allowing people to move out of harm's way and protecting the Federal taxpayer by making the National Flood Insurance program solvent. We need to enforce the existing rules and regulations to keep people out of harm's way. We need to spend money to prevent loss rather than repeatedly cleaning up after it is too late.

This basic solution to more livable communities will not require more money or bureaucratic regulations. As usual, a livable community is possible if the Federal Government is a thoughtful partner with citizens and their local government. I would like to urge my colleagues to join with me and the gentleman from Nebraska (Mr. Bereuter) to reform the National Flood Insurance program and to sign on as cosponsors of our 'Two Floods and You're Out' legislation.