Mr. Speaker, the goal of livable communities is to make our families safe, healthy, and economically secure. Witnessing the devastation that has occurred this last week in the southeastern United States is painful to watch. Thirty-five known dead; others still unaccounted for. Imagine the suffering and disruption of lives and business. It has shown us once again how vulnerable millions of Americans are to natural disaster. The worst floods in years, unforgettable images of disaster, entire families wiped out. We need to help those who are suffering now, but we also need to take steps to prevent suffering like this in the future because it will happen again.

Hurricane experts suggest we are emerging from a relatively calm weather period to a more active destructive one. Increasing development pressures are resulting in building homes in flood plains around rivers, lakes, and on our coasts. One does not have to believe in global warming to know we have a problem, and it is getting worse.

We have to begin to deal with this in a sensible fashion. We need to look at where we build on coasts and developments in wetlands. We need to look at how we build. Even now there is a battle raging in North Carolina, ironically, about their building codes, arguing over, for instance, whether there should be protections for windows--like storm shutters.

When we have already built, we need to look at how we can best protect property and lives from the devastating impact of natural disaster. Government, in fact, bears some responsibility for allowing and indeed facilitating homes in harm's way by subsidizing repeated flood losses through the National Flood Insurance Program.

Along with the gentleman from Nebraska (Mr. Bereuter), I have proposed legislation to provide significant new assistance for those who are most at risk to provide $400 million additional from the years 2001 to 2004 to help flood-proof or relocate people who are facing the greatest risk from repetitive flood loss, the people most in harm's way.

If an offer of mitigation or relocation would be refused under our proposal, then at least the residents who decide to stay in harm's way would be at least required to pay the full cost of their flood insurance, as those who already live in homes that were built or substantially improved starting in 1975 already do. The intent here is not to punish but is to take away the incentive that people are given by the Federal Government to continue to live in hazardous circumstances.

The bill's name, Two Floods and You Are Out--of the Taxpayers' Pocket, might be a bit provocative but the issue goes far beyond money. The goal of the two floods bill is not to eliminate the flood insurance but, rather, the goal is to protect the lives of Americans who live in the path of frequent flooding, to protect the flood insurance program for the 4 million current policyholders, and to protect the American taxpayer.

The flood insurance program cannot continue as it is now. There is a deficit right at this moment of almost three-quarters of a billion dollars and it is climbing. Two percent of the policyholders have claimed 40 percent of all flood insurance payments since 1978. Many of them have chosen to live, sadly, in these areas of greatest conflict.

There is a home in Texas that has received over $806,000 of flood insurance in 16 different events in less than 20 years, and the home is worth only $114,000.

The question then becomes, should the Federal Government be in the business of providing an incentive for a small number of people to stop and continuously risk not just their property but their lives and those of their families and their neighbors.

Nicholas Sparks in this Sunday's New York Times Magazine suggests that, well, maybe the answer is yes. He plans to rebuild in a hurricane devastated sand dune on the Carolina coast.

I think that the majority of Americans would disagree. If there is a compassionate way to provide an incentive for people to move out of harm's way, that is what we should consider. If there is a way to provide that incentive while also protecting the flood insurance program and the American taxpayer, then that approach should be implemented as soon as possible.

There are ways to protect lives: The flood insurance program and the taxpayer. The Two Floods bill would provide assistance to those who are most in danger to help them move to higher ground or to flood-proof their home. The money spent to move them from harm's way protects the lives of families that live by them and protects the health of the flood insurance program by ending the danger of repeated damage claims.

Putting people, their families, and their neighbors who try to save them at risk does them no favor. Encouraging people we know to suffer repeated loss and threat is a waste of more than taxpayers' money. The loss of property, business, and human life is a tragedy we can help prevent. I urge my colleagues to support reform of the national flood insurance program.