

championed the idea and saw it signed into law in Michigan in 1975.

To his continuing credit, Michigan's experiment was so successful, it served as the model for the federal government when it passed the nationwide act in 1993—a full 18 years after Michigan. It is an association, an accomplishment and a legacy that has bettered this great nation, and it is a fitting tribute to one of Michigan's finest public servants.

Richard is in a better place now. He is survived by his wife of 61 years, Ida, and their daughter. He will be sorely missed by all. Good bye Richard and God Bless you.

# INTRODUCING THE REPETITIVE FLOOD LOSS REDUCTION ACT OF 2001

**HON. KEN BENTSEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 26, 2001*

Mr. BENTSEN. Mr. Speaker, I rise to introduce legislation, the Repetitive Flood Loss Reduction Act of 2001, to reform the National Flood Insurance Program (NFIP) at a very critical time. The Bush administration has proposed the most severe NFIP reduction policy seen in years. According to the FY 2002 budget, "flood insurance will no longer be available for several thousand 'repetitive loss' properties," but does not provide a definition. My proposal reforms the program by improving pre-disaster mitigation and facilitating voluntary buyouts of repetitively flooded properties and defines such properties as those with cumulative losses exceeding fair market value. I am confident that an effective pre-disaster mitigation and buyout program will both reduce costs to taxpayers, protect residents in flood-prone areas, and avoid writing off thousands of families' most valuable asset—their home.

I have long championed removing repetitive loss properties from the NFIP, and I drafted my legislation in consultation with the Federal Emergency Management Agency and the Harris County, Texas, Flood Control District, one of the nation's most experienced and most innovative flood control districts. I consider this legislation to be a superior alternative to the Administration's proposal, and I look forward to working with the Administration, my colleagues, constituents, and other interested parties so that fair NFIP reform can be reached.

The need for this legislation was underscored by the 1999 Higher Ground report by the National Wildlife Federation (NWF) that the NFIP has made flood insurance payments exceeding the value of the properties involved to thousands of repetitively flooded properties around the nation. This report, found that from 1978 to 1995, 5,629 repetitively flooded homes had received \$416.4 million in payments, far in excess of their market value of \$307.5 million. My state of Texas led the nation in the volume of such payments, with more than \$144 million, or \$44 million more than the market value, paid to 1,305 repetitively flooded homes. The Houston/Harris County area, which I represent, had 132 of the 200 properties that generated the largest flood insurance payments beyond their actual value.

These include one property in South Houston that received a total of \$929,680 in flood insurance payments from 17 flooding incidents, and another property near the San Jacinto River that received \$806,591 for 16 flooding incidents, about seven times the actual value of the home.

Other areas of the country with large numbers of such properties include New Orleans and Orleans Parish, LA; St. Charles County, MO; Jefferson Parish, LA; East Baton Rouge Parish, LA; and Puerto Rico. Altogether, according to the NWF report, although repetitive loss properties represent only two percent of all properties insured by the National Flood Insurance Program, they claimed 40 percent of all NFIP payments during the period studied.

Since its creation in 1968, the NFIP has filled an essential need in offering low-cost flood insurance to homeowners who live inside 100-year flood plains, and the program has helped to limit the exposure of taxpayers to disaster costs associated with flooding. Insurance minimizes risk and liability; it goes hand in hand with economic growth. However, the NWF report clearly points out the need to improve the NFIP to address the problem of repetitive loss properties.

Furthermore, continued losses to the NFIP has increased the call by some of my colleagues, and now the Bush Administration, to increase premiums and reduce the federal subsidy for all homeowners in the flood plain, not just those that suffer from repetitive flooding, in order to reduce federal budget outlays, or to drop homeowners who have filed limited claims against the NFIP. The latest Administration NFIP proposal drops undefined "repetitive loss properties" out of NFIP after the next claim. Under the Bush proposal, a homeowner who filed a single claim, regardless of the size, would be dropped from the program. Without long-term comprehensive reform of the NFIP, I am concerned that in the future Congress may follow through with the Administration's proposal or other proposals to double or triple flood insurance premiums for all flood-prone homeowners, as was proposed in 1995 and 1996.

While the Administration is pushing people out of the NFIP, it also proposes to reduce the federal share of hazard mitigation grants from 75% to 50%, reducing funds available for flood prevention by \$83 million. The administration also proposes to eliminate FEMA's Project Impact, which helps communities protect themselves from the devastating effects of natural disasters. In addition, the 2002 budget cuts the Army Corps of Engineers by \$600 million. Of that cut, \$451 million comes from Construction General funds, which fund flood control and navigation projects. A policy of reducing flood prevention efforts while reducing insurance will compound the safety risk and financial pain for homeowners in the floodplain.

Instead of stripping away homeowners' flood insurance, my legislation takes a three-pronged approach to addressing this issue: a comprehensive pre-disaster mitigation program; an enhanced repetitive substantial loss property buyout program with consistent criteria and procedures; and improved coordination between FEMA and local governments:

Pre-disaster mitigation: The legislation directs the FEMA director to carry out a program to mitigate repetitive flood losses by providing financial assistance in the form of grants to the States, local governments, and

local flood management agencies for planning and carrying out activities designed to reduce expenditures from the NFIP. Eligible mitigation activities include elevation, relocation, demolition, floodproofing, and acquisition by States and communities of properties and structures located in flood-risk areas. Grants would be provided on a cost-shared basis, with the Federal government providing no more than 75 percent of the total cost of the mitigation activities, as is the case with traditional watershed management programs.

Repetitive Loss Property Buyout Program: The legislation authorizes the FEMA director, upon determining that an insured property is a repetitive substantial loss property, to offer to purchase the property at fair market value (including structures) at the time of the offer. This offer would remain open as long as the property is covered by the NFEP. The State or local flood management agency may coordinate and carry out the purchase at FEMA's direction. Any property so acquired would have to be used in a way compatible with open space, recreational, or wetlands management practices, providing both environmental and flood management benefits. The legislation establishes a firm damage standard of repetitive flood losses in excess of 125 percent of the value of the property (or structures) to become subject to and receive priority for buyout offers. It also provides incentives for acceptance of buyout offers by establishing increased NFIP premiums and deductibles for owners of substantial repetitive loss properties who decline buyout offers.

Intergovernmental Coordination: The legislation directs the FEMA director, in consultation with regional flood plain administrators, to develop and periodically update a list of repetitive flood lost properties, which will provide a consistent data base for all levels of government. This consistent approach to assessing, ranking, and reporting of repetitive loss properties will result in better targeting of assistance to areas of greatest need.

This legislation authorizes the appropriation of \$100 million for fiscal year 2000 to carry out the pre-disaster mitigation and repetitive flood loss property buyout program. I believe this is a cost-effective investment that will reduce the financial exposure of the American taxpayer by better protecting or removing the highest risk properties from the National Flood Insurance Program.

## HONORING COLORADO MOUNTAIN COLLEGE'S "COMMUNITY ADJUNCT FACULTY OF THE YEAR"

**HON. SCOTT MCINNIS**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 26, 2001*

Mr. MCINNIS. Mr. Speaker, it is my great pleasure to ask that this Congress recognize and say thank you to Colorado Mountain College's "Adjunct Faculty of the Year" Marcia Hund. Marcia was selected from 1,000 community faculty members for her ability to teach and for her understanding of students. For that, Marcia deserves the recognition of this body.

Marcia teaches the fundamentals of math, and is an instructor in the CMC's Rifle Center Learning Lab. And after school she volunteers

as a tutor for Literacy Outreach, teaching adults otherwise unaffiliated with CMC how to read. Marcia is also involved with the students as a faculty advisor. She has worked on CMC's Adjunct Faculty Pay Plan Committee, and has been an active member in the National Association of Developmental Education. "We are very excited that Marcia has been chosen as the college's adjunct faculty of the year," said Dean Harry Silver in a recent Glenwood Springs Post Independent article. "Marcia epitomizes our adjunct faculty."

Marcia came to CMC 14 years ago as a science and ecology teacher. She soon began teaching developmental classes. "Students will come after failing, sometimes again and again in school, and see success as an impossible dream. The wonderful part is for me to see them succeed and see that they can learn," said Marcia.

Marcia's supervisor Karen Dunbar says she has the ability to present information to the students in a kind and gentle manner. "I really do love working with adults who have had problems in school in the past . . . It's more than a job for me, it's something I feel is a valuable contribution, and I'm good at it."

Mr. Speaker, for the last 15 years Marcia Hund has helped out numerous students trying to finish their education, and for that she deserves the thanks of Congress. I know she will continue to do an outstanding job with her students. For that, we are all grateful.

COMMEMORATING THE 150TH ANNIVERSARY OF THE GLENS FALLS NATIONAL BANK AND TRUST COMPANY

**HON. JOHN E. SWEENEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 26, 2001*

Mr. SWEENEY. Mr. Speaker, I rise today to commemorate a historic institution in the 22nd District of New York. The Glens Falls National Bank and Trust Company is the oldest bank in Warren County.

In 1851, the bank was founded by a dozen pioneering businessmen from the local lumber, limestone, and insurance industries. Under the leadership of its first president, Benjamin Burhans, the bank recorded more than seventeen thousand dollars in deposits in its first month alone.

Despite times of turmoil, such as the Civil War, the Great Depression and the two World Wars, Glens Falls National Bank was able to not only prosper, but grow as a dedicated establishment to downtown Glens Falls and the North Country. Although the bank currently has 23 branches, 350 employees, and over one billion dollars in assets, this landmark has been committed to remaining independent and local.

Glens Falls National is a true pillar of the North Country. The bank and its employees donate money, time, and hard work to more than 300 charitable and community causes including Glens Falls Hospital, the United Way, and the Adirondack Balloon Festival.

Mr. Speaker, as a proud resident of the 22nd Congressional District of New York, I ask my colleagues to join me in commemorating the 150th Anniversary of the Glens Falls National Bank and Trust Company.

COMMEMORATING THE 15TH ANNIVERSARY OF THE CHERNOBYL NUCLEAR DISASTER

**HON. CURT WELDON**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 26, 2001*

Mr. WELDON of Pennsylvania. Mr. Speaker, fifteen years ago today, the small town of Chernobyl, Ukraine was the scene of the world's greatest nuclear accident in history. The aftermath of Chernobyl brought untold devastation to thousands of families in northern Ukraine. Radiation from blowing winds was spread as far away as the Scandinavian countries, even to coastal areas of southern Alaska and northern California. Even by most conservative experts, Chernobyl unleashed more radiation than 90 Hiroshima-sized bombs. Most of this fallout blanketed heavily populated areas of northern Ukraine and southern Belarus.

Studies have shown thyroid cancer has skyrocketed among children exposed to the radiation. Stillbirths and birth defects in Ukraine have doubled, while the rate of infant mortality is twice the European average. Unfortunately, the effects of radiation exposure, including latent cancers, do not emerge in the body until ten to twenty years later. In effect, the next five to ten years will be crucial as humanitarian efforts mount to respond to the devastation inflicted over a decade ago.

Although all Chernobyl nuclear reactors have been closed, the community is still suffering. Let us not forget the silent disease affecting the citizens of Ukraine.

COMMEMORATING ARMENIAN GENOCIDE

SPEECH OF

**HON. RODNEY P. FRELINGHUYSEN**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 24, 2001*

Mr. FRELINGHUYSEN. Mr. Speaker, I am pleased to participate once again in the annual remembrance of the Armenian genocide today, 86 years after this terrible tragedy which claimed the lives of over 1.5 million Armenians between 1915 and 1923.

The Armenian Genocide began in 1915 with the rounding up and killing of Armenian soldiers by the Turkish government. After that, the government turned its attention to slaughtering Armenian intellectuals. They were killed because of their ethnicity, the first group in the 20th Century killed not for their actions, but for who they were.

By the time the bloodshed of the genocide ended, the victims included the aged, women and children who had been forced from their homes and marched to relocation camps, beaten and brutalized along the way. In addition to the 1.5 million dead, over 500,000 Armenians were driven from their homeland.

It is important that we make the time, every year, to remember the victims of the Armenian genocide. We hope that, by remembering the bloodshed and atrocities committed against the Armenians, we can prevent this kind of tragedy from repeating itself. Unfortunately, history continues to prove us wrong. That is

why we must be so vigilant in remembering the past.

It is important to continue to talk about the Armenian genocide. We must keep alive the memory of those who lost their lives during the eight years of bloodshed in Armenia. We must educate other nations who have not recognized that the Armenian genocide occurred.

Mr. Speaker, I commend Armenian-Americans—the survivors and their descendants—who continue to educate the world about the tragedy of the Armenian Genocide and make valuable contributions to our shared American culture. Because of their efforts, the world will not be allowed to forget the memory of the victims of the first 20th Century holocaust.

TRIBUTE TO DR. GEORGE LINDSEY AND THE UNIVERSITY OF NORTH ALABAMA

**HON. ROBERT E. (BUD) CRAMER, JR.**

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, April 26, 2001*

Mr. CRAMER. Mr. Speaker, I rise today to recognize Mr. George Lindsey and the University of North Alabama for their efforts in organizing and participating in the George Lindsey/UNA Television and Film Festival. This film festival is in its fourth year and has become an international affair showcasing and rewarding excellence in film and video endeavors. The cultural and educational benefits for UNA, the Shoals and the entire state of Alabama are immeasurable.

Dr. Lindsey, a 1952 alumnus, is known throughout the country for his role in The Andy Griffith Show. Lindsey also became a staple character on Hee-Haw. His credits and appearances on television and film fill many a page. However, Lindsey has not let his fame and fortune cloud his commitment to good will. Instead, Lindsey has used his success and talents to improve the lives of those around him. He has raised more than one million dollars for the Special Olympics and started the George Lindsey Aquatic Center at the Alabama State Hospital for the Mentally Retarded. His generosity and dedication to the University of North Alabama are legendary.

Along with Bobbie Hurt, Bill Jarnigan, Robert Potts, and Lisa Daniell of UNA, Lindsey had a vision for a festival that would provide aspiring artists, especially those from the state of Alabama, the opportunity to showcase their art while learning from professionals how to strengthen their work. They have succeeded beyond their greatest expectations bringing in such speakers as Tom Cherones, director of Seinfeld and Academy Award-winning actor Ernest Borgnine and launching the careers of several of the participants.

As this year's festival gets underway, I wanted to express my deepest appreciation to Dr. Lindsey and UNA for encouraging the future leaders of the film industry. I also want to thank them for helping share with the world the wonderful things that are going on at UNA. On behalf of the United States Congress and the people of the 5TH district of Alabama, I share my congratulations with UNA for the success of the George Lindsey/UNA Television and Film Festival and I wish them many, many more years of fruitful collaboration.