The SPEAKER pro tempore. Under the Speaker's announced policy of January 19, 1999, the gentleman from Oregon (Mr. BLUMENAUER) is recognized during morning hour debates for 5 minutes.

Mr. BLUMENAUER. 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 of 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 $300,000 in flood insurance payments in 16 events in the last 10 years. Over 5,000 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 FEMA and FHA 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, a solution. We retrofitted 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 start living in their own community, 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 co-sponsors of our “Two Floods and You’re Out” legislation.

WHO IS RECKLESS?

The Speaker, from time to time the comments from this administration and the President of the United States lead me to the floor to comment. I think my colleagues and the American people saw the President of the United States calling the Republicans reckless. And I guess I am in Reckless that I am a Republican. We were called reckless for proposing a significant tax cut for the American people.

Mr. Speaker, I almost had to chuckle to hear the President of the United States call me reckless and then the Republicans for offering a tax cut. It is almost hysterical when we think about it when there is another side of the aisle for some 40 years had control of this body and under the Constitution of the United States we all know bills, financial bills start in the House of Representatives on the basis of a judgment made by our founding fathers. For 40 years, the recklessness of the other side nearly bankrupt this Nation.

When I came into the House of Representatives in 1992, we were facing financial disaster. This was carried through with the reckless policy of this President who instituted one of the largest tax increases in American history. And after he had complete majorities in the House, Senate, and controlled the White House.

What was reckless was 40 years of taking money out of Social Security. It is like robbing our senior citizens’ pension accounts, and using it for outlandish spending. Spending real- ly to buy votes and win elections in a giveaway program that backfired and nearly ran us into financial oblivion. That is reckless.

Reckless when they robbed every trust fund, including the Federal employee’s trust funds, when they robbed the highway trust funds, which this responsible new majority has restored. Is it reckless in fact when we guarantee 63 percent and we create a lock-box to secure revenues for the future stability and security of Social Security? That is responsible.

Mr. Speaker, some people I guess just do not know the meaning of reckless.

Then to provide health insurance, there are 43 million Americans in this Nation that do not have health insurance. What is interesting is two-thirds
to three-quarters of them are employed. Our plan for financial assistance to the working poor, if passed, will allow millions of young Americans who work at minimum or low wage or small employers who are the largest employers, and most of those people who do not have health insurance are not covered but they do work, we are providing in this tax relief package a responsible package. It is reckless in my opinion not to provide those working men and women with at least a minimal chance of getting some health coverage.

So somehow we have a difficulty between determining what is reckless and what is responsible. I think what the Republicans, the majority and myself, have done is a responsible action. I think we have a history of a President and a party who has dealt in recklessness. That is what we are talking about. We are comparing one plan to another: if we take 100 people, one person whose income is over $300,000 a year and the rest whose incomes come down from that point, and we have $100 to give out in tax reduction, 100 people and $100 in tax reduction, that one wealthiest person, that one person who is going to get $45.

Mr. Speaker, if we start at the other end and come all the way up, all the way up from the lowest income American to people making under $125,000 a year, all 95 percent of them, all 120 million taxpayers, they will receive less than the 1 percent whose income is over $300,000 per year. It turns out that those people, who include the broad middle-class income from $25,000 a year to $65,000 a year under the House-passed bill, would get less than half as much in total tax reduction as the 1 percent richest portion of the population.

Let me put that in slightly different terms. If we were to take 100 people that we know, one person whose income is over $300,000 a year and the rest whose income comes down from that point, and we have $100 to give out in tax reduction, 100 people and $100 in tax reduction, that one wealthiest person, that single one is going to get $45. Forty-five of the dollars that it is possible to give out under the circumstances. Ninety-five people, the 95 starting from the lowest income up to incomes that covers the broad middle-class, they are going to get a total of $39 divided among them.

If we look at it in terms of families, a family making $50,000 a year would get less than $1 a day in tax reduction. A family making $50,000 a year, two people working, second jobs whatever it happens to be but under $50,000 a year, at $50,000 a year they would get less than $2 a day in income. Yet the person who is making $1 million a year, that person would get $70,000 in that year, $200 a day in tax breaks.

The Senate-passed plan is a little bit different. The wealthiest 5 percent in the Senate plan gets almost the same amount as the 95 percent, the 120 million people whose income is less than $125,000 a year. And, again, I would urge my colleagues to remember that the portion of the population that is getting most of the tax break includes every member of the House and the Senate of the United States. I have to ask, does anyone think that that is a fair way to distribute tax reduction in this country?