

Mr. Speaker, Mildred Hart Shaw will truly be missed by her family, friends, and peers, but her memory and service to the community will be forever etched in our minds. Clearly, western Colorado is a better place for having known Mildred.

HONORING THE CONTRIBUTIONS
OF RICHARD A. AUSTIN TO THE
STATE OF MICHIGAN

HON. JOHN D. DINGELL

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 26, 2001

Mr. DINGELL. Mr. Speaker, I rise to pay tribute to one of the finest public servants the state of Michigan has ever known. This past Friday, my dear friend Richard Austin passed away. Richard was a man of elegance, grace, dignity, honor, compassion and great intellect. The citizens of Michigan have suffered a tremendous loss.

Richard was Michigan's longest serving Secretary of State, having diligently served Michiganders for nearly two and a half decades, from 1970 to 1994. He was a pioneer in many areas, from breaking the color barrier by being the first African-American to hold statewide office to his numerous original innovations while serving as Secretary of State. He was a model public servant, the embodiment of dedication, service, commitment and trust.

At a time when citizens' faith in our institutions was low, he made the public sector work, and in doing so, gave government a good name. Austin's reforms and innovations during his long service saved the people of Michigan time and money, earning him a reputation as a friend to the taxpayer. More importantly, he streamlined state services and eliminated red tape.

Before Austin's reforms, renewing your driver's license or getting new tags for your license plates could be an all day affair replete with frustrations and long lines. Richard understood those frustrations and worked to make government work for the average citizen, to eliminate the hassles, duplication and inefficiency that are so often associated with state services.

That commitment to protecting the taxpayer and serving public interest came from his training as an accountant. Before being elected as Secretary of State, Richard was Michigan's first African-American CPA. Richard was fiscally conservative and treated the taxpayers' money as if it were his own. Indeed, the reforms and innovations he implemented saved the state and the taxpayers of Michigan hundreds of thousands of dollars.

But one achievement of Richard Austin's outshines all others, including his money-saving reforms, and that is the creation of the "Motor Voter" law.

Voter registration was near and dear to Austin's heart, and he considered it to be the most important function of his office. His passion grew out of his association with the civil rights movement and the long struggle for voting rights that he witnessed and that was a part of his being.

Richard was raised in Alabama and experienced the ugly face of racism, disenfranchise-

ment and bigotry first hand. In Michigan, he battled the subtle racism and prejudice of the North. But Richard did not let the forces of hate or intolerance deter him. He persevered, he broke down walls and ultimately overcame, becoming the first African American to hold statewide office in Michigan.

When Richard was sworn in, voter registration was at the top of his agenda. In his mind were the memories of the lives lost during the Freedom Rides and the voter registration activities in the South and Mississippi. He remembered the black Americans who fought and died for the right to cast a ballot.

Richard Austin knew the disenfranchisement and intimidation that for so long was a part of our history. And thus did Austin appreciate and understand the importance of the vote, and how precious it is. That it is the foundation of our democracy, that "one man, one vote" is the cornerstone of American freedom, that every man and woman was equal inside the voting booth and that liberty, freedom and justice are predicated on access to the ballot box.

Richard thought long and hard about how to eliminate barriers to democratic participation, how to make it easier to vote, and how to encourage and increase voter registration. Austin's solution was the Motor Voter Act. Motor Voter was Austin's brainchild, and it was a very simple concept: register voters in the same office where you register drivers. Austin 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-dis-

aster 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 an Federal Government providing no more than 75 percent of the total cost of the mitigation activities as is the case within 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 NFIP. 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