

BOB DOLE
1ST DISTRICT, KANSAS

CANNON HOUSE OFFICE BUILDING
AREA CODE 202
225-2715

COMMITTEES:
AGRICULTURE
GOVERNMENT OPERATIONS

DISTRICT OFFICE:
101 FEDERAL BUILDING
GREAT BEND, KANSAS 67530
AREA CODE 316
5W 3-5423

Congress of the United States
House of Representatives
Washington, D.C. 20515

COUNTIES:
BARTON HODGEMAN RAWLINS
CHEYENNE JEWELL REPUBLIC
CLARK KEARNY ROOKS
CLOUD KIOWA RUSH
DECATUR LANE RUSSELL
EDWARDS LINCOLN SALINE
ELLIS LOGAN SCOTT
ELLSWORTH MEADE SEWARD
FINNEY MITCHELL SHERIDAN
FORD MORTON SHERMAN
GOVE NESS SMITH
GRAHAM NORTON STAFFORD
GRANT OSBORNE STANTON
GRAY OTTAWA STEVENS
GREELEY PAWNEE THOMAS
HAMILTON PHILLIPS TREGO
HASKELL PRATT WALLACE
WICHITA

STATEMENT OF HONORABLE BOB DOLE (FIRST DISTRICT, KANSAS)
IN THE HOUSE OF REPRESENTATIVES ON NOVEMBER 1, 1967
IN SUPPORT OF S. 1985, THE NATIONAL FLOOD INSURANCE ACT OF 1967

Mr. Chairman, I support S. 1985, the National Flood Insurance Act of 1967, which would amend the Federal Flood Insurance Act of 1956. On January 23, 1967, I introduced similar legislation and commend the Committee on Banking and Currency for holding hearings on the legislation and for bringing it to the House for consideration. I understand the vote was 31-0.

The bill has been thoroughly discussed, the need is clear, and it seems apparent that special relief measures now provided do not offer permanent solutions. Victims of flood disaster may now receive certain benefits from various public and private sources, and as helpful as many of these forms of assistance may be, they are usually only enough to enable flood victims to start the process of financial rehabilitation. In many instances, relief is not available unless an area has been declared a disaster area, and what might be disastrous in some small area would not, when considered on a national scale, be eligible for assistance under existing federal programs.

It is obvious that only a workable program of flood insurance can provide an adequate remedy. We all recognize that flood insurance is not generally available from private insurance companies for the primary reason that private insurances have not been able to write flood insurance policies on an economically feasible basis. It should be noted that the private insurance industry strongly supports this proposal, and it is also worth noting that under this proposal, private insurance companies are encouraged to join together in a pool to sell

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and service flood insurance coverage.

I do believe the provision permitting so-called "back door" spending should be eliminated and, therefore, I support the amendment offered by the gentleman from Michigan, Mr. Brown. This amendment would require funding under the regular authorization and appropriation process.

The State of Kansas, during the past 16 years, has suffered losses totaling millions of dollars to both private and public property by floods. Thousands of private home owners discovered after flood waters wrecked their property that they were without insurance coverage which would permit them to recoup their losses. Many, many families in my Congressional District lost virtually everything in the disastrous floods along the Arkansas River in 1965. At that time, I introduced legislation calling for a review of flood insurance proposals. It has been estimated that in the current year, 1967, flood damages in this country will exceed the highest ever recorded. In June alone this year, Missouri Valley flooding resulted in damages estimated to exceed \$80 million in the states of Nebraska, Iowa, South Dakota, Missouri, and Kansas.

In closing, let me urge support of S. 1985, the National Flood Insurance Act of 1967, a joint insurance industry-government venture.