

104TH CONGRESS
1ST SESSION

H. CON. RES. 39

CONCURRENT RESOLUTION

Whereas catastrophic natural disasters are occurring with greater frequency, a trend that is likely to continue for several decades according to prominent scientists;

Whereas the Federal Government has responded to disasters by appropriating relief funds, which provide only short-term assistance to victims but long-term burdens to taxpayers; and

Whereas the increasing reliance on Federal disaster relief has overshadowed the need to perform more comprehensive disaster planning and rely on private insurance for protection against disaster risks: Now, therefore, be it

1 *Resolved by the House of Representatives (the Senate*
2 *concurring)*, That it is the sense of the Congress that—

3 (1) persons who live in areas at high risk to
4 natural disasters should assume more responsibility
5 for their actions by insuring against such risks in
6 order to minimize the rising cost of Federal disaster
7 relief;

8 (2) sensible, cost-effective disaster mitigation
9 programs should be encouraged and enhanced at the
10 State and local level;

11 (3) insurers should create a privately funded
12 pooling mechanism for the spreading of disaster risk
13 in order to encourage the continued availability and
14 affordability of private insurance in all parts of the
15 Nation; and

16 (4) a fundamental overhaul of Federal disaster
17 policies should be undertaken to reduce costs to tax-
18 payers and encourage more effective partnerships
19 between the private sector and government at all lev-
20 els in anticipation of future catastrophes.

Passed the House of Representatives March 14,
1995.

Attest:

Clerk.

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Expressing the sense of the Congress regarding
Federal disaster relief.