you want your FEMA to be, how generous your disaster relief payments, and how much do you want to pay?

In today's New York Times op-ed section, there is an article that points out the potential liability for flood insurance alone is $1.25 trillion, second only to the liability for Social Security. Right now, we have arguably the worst of both worlds. The Federal Government responds to disaster, usually paying too much for the wrong people to do the wrong things. We provide Federal money to put people back in harm's way and sometimes provide infrastructure to make future, risky development worse. We often take remedial action like fortifying beaches, a temporary solution that can actually accelerate erosion elsewhere, shift storm damage down the coast to another spot or more serious flooding down river. By giving the illusion of protection, more people locate in dangerous areas, and the vicious cycle is repeated with untold damage to families, with loss of life, loss of property, disruption of business.

Perhaps we'd be better off if we began with a serious conversation about what people expect from FEMA and heavily subsidized flood insurance.

What if the balance of responsibility between individuals, local, State, and Federal governments were analyzed?

What if we required individual property owners to assume more of the cost of disaster mitigation and recovery by paying the full cost of their flood insurance premiums and having recovery benefits provided on a declining scale after repetitive incidents?

What if local developers were required to insure their buildings withstood the cost of certain foreseeable disaster events? Would they be less likely to pressure local governments to approve risky development proposals?

If individual homeowners absorbed more of their cost with slightly higher home prices, would it make it less likely that they're going to be buying homes in dangerous locations?

Shouldn't local governments be required to have stronger zoning and building codes to make loss less likely and recovery less expensive? What if these local governments were put on notice that when they invest in infrastructure, that the Federal disaster relief is only going to cover a portion of the loss and that portion will decline with increasing frequency of events?

While there appears to be little appetite for overall Federal control, there ought to be even less appetite for the Federal Government to pay for the failure of local control to plan, zone, enact, and enforce strong code provisions and consumer protection. The notion that this is all going to be a one-way street for the Federal taxpayer to pay for repetitive disaster costs is something that needs to be challenged and rejected out of hand.

Make no mistake; I think it would be foolish to privatize FEMA because there is a need for Federal response to true disasters. That's precisely the time that the local economy and taxpayer are least able to pay the full cost of recovery. They need money, personnel, and assistance, but that doesn't mean a permanent entitlement to risky behavior. The Federal Government should deal with what is truly catastrophic and with the humanitarian costs. Families obviously should not be left destitute, hungry, and homeless in the aftermath of natural disaster. There is, however, no reason that we encourage the repetition of these terrible events.

In a time of fiscal stress and budgetary realignment, we should include government disaster spending, liability and development policy as we address the fiscal cliff. Done right, this will not only save money, but countless lives, as well.

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THE TRUE MEANING OF THE FISCAL CLIFF

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from New York (Ms. HAYWORTH) for 5 minutes.

Ms. HAYWORTH. Mr. Speaker, our work in Congress during these final weeks of 2012 is focused on the fiscal cliff. We're worried—and rightly so—about what it means to our economy, to our future, to the daily lives right now of hardworking Americans who are, in all too many cases, already struggling to make ends meet, like the mother in Carmel, New York, who told me her kids are going to have to limit their sports activities because she's having trouble finding the money to fill her gas tank a couple of times a week.

I came to Congress 2 years ago to help that mom who is doing all she can just to get by. She cares for her family, she has a job, and she is a taxpayer. She is in the middle class, and she is being squeezed from all sides. She knows, even though she has to set and keep a budget, the Federal Government hasn't been able to do that, and that's why we're facing the fiscal cliff. The Federal Government has been spending her hard-earned tax dollars like water, running trillion-dollar deficits year after year. She is angry, and she has every right to be angry.

So what are we going to do about it?

Lately, we've heard a lot of talk about raising revenues but not nearly enough talk about bringing the Federal Government down to the right size, about matching spending to the resources we have, about balancing the Federal budget. Oh, we hear about a ''balanced approach,'' but that's just a way of saying we need to increase taxes. Actually, we don't need to increase taxes. The best thing we could do would be to not increase taxes.

The best thing we can do to raise revenues is by making our economy as healthy and strong as it can be. That means we need to help our businesses grow and hire. That has become way too hard to do in the past couple of years. A businessman in Dutchess County, New York, told me that he's going to have to limit the number of employees he has to fewer than 50 so that he won't be subject to penalties under the 2010 health law. So, right now, the Federal Government is keeping him from offering jobs. That hurts the people who need jobs and who would be happy to be on a payroll on which they would be putting their own contributions into Social Security and Medicare.

Increasing taxes means less growth and fewer jobs, and that's not balanced. Three years ago, I made a pledge to oppose tax increases. I made that pledge to the citizens I serve and to no one else, and I made it because tax increases will hurt them. When Jen, the owner of La Petite Cuisine in Warwick, New York, tells me that the best thing I can do for her small business is to give her a break from high taxes, I believe her. I ran for Congress to help Jen and all the small business people like her, who are the engines of job creation. I ran for Congress to help all the people who need employers like Jen to hire them.

These good people deserve better than temporary fixes that mean we lurch from one crisis to the next. They deserve a plan that solves our economic problems for the long term. They deserve a plan that goes beyond politics and shows a commitment to putting the Federal Government on a budget and on track to eliminate our crushing debt, that respects our citizens' rights to enjoy the fruits of their labors and to spend and save and invest as they see fit, which is the best way to grow the economy and add jobs, and that allows each of them, regardless of their station in life or where they live or their ethnic background or their gender, to use their energy, talent, and common sense as free people in a Nation that must remain the strongest in the world, which it simply cannot be if it is drowning in debt.

I am here to fight for what is best for my constituents—every one of them—today and every day, in every single way I can. I am here to serve them and not any party or ideology. My constituents' future extends far beyond any election. They deserve that future to be as secure and prosperous as it can be, and it surely can be if we in Congress and the White House can have the courage to move forward together in a spirit of true cooperation. I stand ready to do that, and I stand with the people of the Hudson Valley.

TURNING THE CORNER ON REAL IMMIGRATION REFORM

The SPEAKER pro tempore. The Chair recognizes the gentleman from Illinois (Mr. GUTIERREZ) for 5 minutes.

Mr. GUTIERREZ. Mr. Speaker, let me tell you how you know you've