

104<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

# H. CON. RES. 39

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## **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.