HOUSE RESOLUTION NO. 99-4697, by Representatives Pennington, Hatfield, Mielke, Haigh and Doumit

WHEREAS, Heavy rains over the past three years have caused landslides in Kelso, Longview, Canyon Beach, and Sunrise Beach leaving many homes unlivable; and

WHEREAS, Winter storms that began in November 1998, created both river and ground water flooding, as well as numerous landslides that have damaged homes around the state in Clallam, Cowlitz, Grays Harbor, Jefferson, Kitsap, Mason, Pacific, and Thurston counties; and

WHEREAS, Governor Locke has declared a state of emergency in Clallam, Cowlitz, Grays Harbor, Jefferson, Kitsap, Mason, Pacific, and Thurston counties as a result of the winter storms; and

WHEREAS, On October 16, 1998, President Clinton declared a federal disaster area in regards to a landslide occurring in the city of Kelso and the Aldercrest area; and

WHEREAS, Private homeowners' insurance typically fails to cover homes damaged by landslides; and

WHEREAS, Owning a home is part of the American dream, and residents in the affected areas have lost their homes with little opportunity of recovering their value; and

WHEREAS, Certain credit unions and banks have effectively forgiven interest on loans as well as the entire debts of landslide victims, thereby assisting with their economic recovery and contributing to the prosperity and well-being of the affected communities;

NOW, THEREFORE, BE IT RESOLVED, That the House of Representatives acknowledge and honor those credit unions and banks forgiving interest on loans as well as the entire debts of landslide victims for their contributions to the impacted citizens and their communities; and

BE IT FURTHER RESOLVED, That copies of this resolution be immediately transmitted by the Co-Chief Clerks of the House of Representatives to those credit unions and banks recognized by this resolution.

I hereby certify this to be a true and correct copy of Resolution 4697 adopted by the House of Representatives April 24, 1999.

Timothy A. Martin, Co-Chief Clerk	Dean R. Foster Co-Chief Clerk