

workmanship. He would take pictures of these buildings and sculptures and loved to show them off.

He was a great fan of the Chicago Bulls and the Bears, and he never stopped praying that the Cubs would one day win another pennant.

Father Greeley wanted people to think of him as an honest and humble priest. But he was truly one of a kind. He touched and enriched so many lives.

I remember having lunch with him several years ago. He was just one of a kind—a Catholic priest who was part of the world and part of the world's conversation but still dedicated to his vocation.

I send my condolences to his sister Mary Jule Durkin, his five nieces and two nephews.

Father Greeley blessed us with his presence for many wonderful years. His passing is a great loss to the people of Chicago and to his friends and fans all over the world.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. VITTER. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

ORDER OF PROCEDURE

Mr. VITTER. Mr. President, I ask unanimous consent to speak in morning business for up to 12 minutes.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. VITTER. Mr. President, I further ask unanimous consent to bring on to the floor and display a box of home keys, which I will explain in a moment.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. VITTER. Thank you, Mr. President.

NATIONAL FLOOD INSURANCE

Mr. VITTER. Mr. President, as is obvious, the people of South Louisiana have been through a whole lot in the last several years—Hurricane Katrina, Hurricane Rita, many significant hurricanes since then, most recently Hurricane Isaac, and the BP oil disaster, to name just a few really trying tragedies.

But now, having survived all of that, having endured through all of that, many residents of South Louisiana think they face a challenge which is even greater and which is completely wholly manmade; that is, the challenge presented by new changes to the National Flood Insurance Program that many South Louisiana residents fear could make staying in their homes that they built, following all the rules every step of the way, unaffordable.

That is a crying shame. We must avoid that happening at all costs.

First of all, let me underscore that I talk about the folks of South Louisiana because I represent them. They have been through so much. But this is a national concern which potentially affects tens of millions of residents all around the country, in every one of the 50 States. That too is a reason we must solve this problem.

Again, it is simple. When we reauthorized the National Flood Insurance Program last year, when we finally got past only renewing that program by fits and starts for a very short-term period, we put into the law several reforms that were supposed to make the program fiscally sound. However, as some of those reforms are beginning to be implemented, they threaten to produce sky-high flood insurance premiums that no one at the time we debated these changes—no one at FEMA, no one in private insurance, and no outside expert—forecasted.

These sky-high premiums, if they are allowed to happen, threaten two things: First of all, they threaten, as I said, many good, hard-working taxpayers, residents who have followed all of the rules every step of the way in building their homes, in renovating their homes, and buying flood insurance. They threaten their being able to stay in their homes. They threaten the affordability of living that big part of the American dream. Second, they threaten making the National Flood Insurance Program sound because if significant numbers of folks cannot stay in their homes, cannot afford flood insurance, cannot pay into the system and therefore leave the system, potentially turn over their keys to the bank, walk away, certainly leave the national flood insurance system, perhaps leave home ownership, that is a big defeat for the fiscal soundness of the National Flood Insurance Program as well.

About 2½ weeks ago I was in Bayou Gauche, which is a middle-class neighborhood in St. Charles Parish, LA, up the river from New Orleans. I stood in the driveway of a home owned by homeowners who are facing just this crisis, just this challenge. As I said a few minutes ago, they have survived a whole lot over the last several years: Hurricane Katrina, Hurricane Rita to their west, many major hurricanes since then, including most recently Hurricane Isaac and the BP oil spill, the BP disaster. They have survived more than they ever imagined was possible in a lifetime. Yet now they are fearful that their greatest challenge is yet ahead. Their greatest challenge is completely manmade—the fact that some of these new changes to the National Flood Insurance Program could cost them their house, could make their staying in that solid middle-class neighborhood and in their house unaffordable.

When I was there, when we were talking about this challenge with many

local residents and leaders, those homeowners presented me with this box of keys. It is pretty heavy, but I want the Presiding Officer and everyone on the floor to see it. These are hundreds of house keys that have been put in this box by homeowners who face the same threat, who say that if the right reforms and changes are not made, they are handing over these keys. They are handing them over to FEMA, they are handing them over to the Federal Government, they are handing them over to the bank because their homes will no longer be affordable. They have to have flood insurance if they have any mortgage. Virtually everybody has to have a mortgage to afford their house over time. If flood insurance rates go sky high and rates are really unaffordable, they will be handing over these keys for good.

They all know and expect that there are going to have to be changes to the program and some significant increases for the program to be fiscally sound and pay for itself. They are not arguing with that. I am not arguing with that. What we are arguing against is completely unaffordable premium increases, things that will literally drive middle-class families out of their homes and out of their neighborhoods and make their American dream completely unaffordable. That should not be allowed to happen. That should not be allowed to happen because it is wrong to give them that uncertainty and that future when they have followed the rules every step of the way as they existed under the National Flood Insurance Program, under their mortgage, under everything else. It should not be allowed to happen because it will mean we will never achieve fiscal sustainability if tens of thousands and potentially hundreds of thousands of people around the country exit the program as they are threatening to do.

We need to take action to be able to assure these homeowners that will not happen to them. With that goal in mind, I am pursuing several things.

First of all, some of this can and must be fixed administratively at FEMA. I have led several delegations to FEMA to talk about this, to demand that they do what they can under their authority—particularly under the so-called LAMP process—to make sure they get it right, particularly in drafting and issuing new flood maps. LAMP is the new process that is under way at FEMA under which they are supposed to take into account, in making new maps, all flood protections, all features that are there on the ground to provide homeowners under that terrain flood protection, even if it is less than a 100-year level of protection. FEMA is still in the midst of their LAMP process. They are not finished by a long shot. We have to make sure FEMA gets that right, builds all protection features into their new map before any of those new maps and any of those rates take effect. That is just the biggest example