



United States
of America

Congressional Record

PROCEEDINGS AND DEBATES OF THE 115th CONGRESS, FIRST SESSION

Vol. 163

WASHINGTON, TUESDAY, NOVEMBER 14, 2017

No. 186

House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. JODY B. HICE of Georgia).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
November 14, 2017.

I hereby appoint the Honorable JODY B. HICE to act as Speaker pro tempore on this day.

PAUL D. RYAN,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2017, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties. All time shall be equally allocated between the parties, and in no event shall debate continue beyond 11:50 a.m. Each Member, other than the majority and minority leaders and the minority whip, shall be limited to 5 minutes.

GOP TAX BILL

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

Mr. HOYER. Mr. Speaker, I was here when Democrats and Republicans came together to enact bipartisan tax reform in 1986. We paid for our tax overhaul and never once asked future generations to foot the bill.

President Trump said in July that tax reform is, and I quote, “going to be easy.” I will admit that, to someone like him who is new to government and who may not understand fully how

Congress works, what we achieved in 1986 may, in hindsight, appear to have been easy. It wasn’t.

It was difficult because it required compromise; it was difficult because it required trust; and it was difficult because it required both parties to make tough choices and share the burden of taking responsibility, along with the benefit of claiming victory.

Somewhere along the way, Mr. Speaker, it seems that many in the Republican Party lost sight of this truth. First on healthcare, and now on taxes, they have decided that it would be easier not to work with Democrats at all, so they have chosen a partisan path, where the only ones with whom they have to compromise are themselves. It is “going to be easy,” they said.

And the result: We now expect, on this floor, a bill so dangerous and so reprehensible to the taxpayers of this country that nearly every major organization representing taxpayers, small businesses, workers, farmers, seniors, home builders, realtors, teachers—and I could go on—oppose this bill.

There are more serious problems with the Republican tax bill than time to address them on this floor, so I want to highlight the three that make it so utterly dangerous to our economy and to the middle class.

First, most of the benefits of the tax cuts Republicans are proposing will benefit only those at the very top 1 percent; the 99 percent left behind. According to the nonpartisan Tax Policy Center’s latest analysis, under the Republican plan, 47 percent of the tax cuts will benefit that top 1 percent, just 1.2 million households making more than \$900,000 a year.

Let me repeat: the top 1 percent will get nearly half of all the tax cuts in this bill, and 50 percent for the 99 percent.

Second, the Republican plan raises taxes on 36 million middle class fami-

lies. That is not what the Speaker said it was going to do. He said he would give everybody a tax cut. That was not true, and is not true. 36 million middle class American households will see their taxes go up over the next 10 years as a result of this Republican plan.

And third, the Republican plan will explode the debt by more than \$1.7 trillion over the next decade. This bill is the granddaddy of all debt creators. This means that those tax cuts, more than half of which benefit only the top 1.5 percent, will be paid for by a huge tax increase on our children and on our grandchildren.

The late Senator Russell Long from Louisiana liked to cite an old ditty about who gets stuck with the pain of tax increase. He said: “Don’t tax you, don’t tax me, tax that fellow behind the tree,” meaning, of course, that none of the voters want a tax increase, so if you raise taxes, make sure it is someone else who is out of sight and out of mind.

In this case, sadly, Mr. Speaker, that fellow behind the tree is a child. This is a tax increase on all those children. It is a child who can’t vote and doesn’t have a voice in this debate.

The Republican plan asks Members to pile \$1.7 trillion or more of debt onto our children and grandchildren and put the fiscal sustainability of our country at further risk. When confronted with this fact, we heard only the same arguments we heard in 2001 and 2003, before the last major Republican effort to cut taxes precipitated the worst recession in our memory and a period of severe budget tightening that led to disinvestment in our country under the threat of sequestration.

That argument, flawed and false, is that these tax cuts will grow the economy so much that the ensuing growth will magically erase all the deficits we know their plan will accrue.

So easy, Mr. Speaker, so easy. The cuts will simply pay for themselves, we

This symbol represents the time of day during the House proceedings, e.g., 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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are told. We have been told that before, of course. The cycle repeats: Republican promises that tax cuts will pay for themselves, followed by massive deficits, 189 percent increase in the deficit under Ronald Reagan, followed by Republicans insisting that we respond with austere cuts to investments in our people and in our opportunity. So easily they forget.

But middle class Americans will not forget who is responsible when their taxes go up, when their tax increases pay for tax cuts for the top 1 percent, and when, in the years ahead, more and more investments need to be cut to pay the interest on the debt under which this plan will bury the children and grandchildren of America.

And all because my colleagues across the aisle wanted to skip out on doing what they knew would be hard, just as they did when former Ways and Means Committee Chairman Dave Camp introduced his comprehensive tax reform that was responsibly paid for. That is Dave Camp, Republican, State of Michigan. He is retired now, but he offered a responsible bill, and it was not even considered by his committee.

He asked his colleagues to do something hard, of course, but they dismissed it, dismissed it out of hand, because it would have required hashing out a difficult compromise. But easy is no synonym for successful.

President Kennedy told us that we choose these things, that is, tackling our greatest challenges, “not because they are easy, but because they are hard.”

So I ask my Republican friends—no, I urge them, set aside this dangerous, reckless, and irresponsible bill. Instead, let’s choose the hard path that involves hard choices and trust and all of those things that made tax reform successful in 1986, which are the missing elements in this flawed bill.

Mr. Speaker, Democrats are ready to sit down with you and work on this challenge, together. It won’t be easy, that is a promise, but if we do it together, if we do it in a way that doesn’t balloon the debt or raise taxes on the middle class, we have a chance to do it right. Let’s take that chance.

RECOGNIZING RURAL HEALTH WEEK

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

Mr. THOMPSON of Pennsylvania. Mr. Speaker, this week is Rural Health Week in the Commonwealth of Pennsylvania. It is a time to promote awareness of the full range of issues that impact rural health throughout the State and the health status of rural Pennsylvanians.

Nationally, Pennsylvania ranks as one of the States with the highest number of rural residents, with 23 percent of Pennsylvanians residing in rural areas.

Rural communities also face unique healthcare concerns, a lack of providers, accessibility issues, particularly in terms of transportation and technology, and affordability issues as a result of larger percentages of uninsured and underinsured citizens and greater out-of-pocket health costs.

Mr. Speaker, before I was elected to serve in the House of Representatives, I spent nearly 30 years in the nonprofit healthcare field, assisting those with life-changing diseases and disabilities. I am acutely aware of the challenges many face when it comes to obtaining reasonably priced healthcare. It is especially critical for rural America, like much of the Fifth Congressional District of Pennsylvania.

We are facing a healthcare crisis in our Nation’s rural areas. These often disadvantaged populations are still struggling to access affordable, quality care. Many remain uninsured. Most are underinsured; however, access to quality care remains the largest challenge.

Even when people gain access to health insurance, it doesn’t equal access to care. Rural hospitals across the country are closing, leaving patients without access to their emergency rooms and long-term healthcare facilities.

Eighty rural hospitals in the United States have closed since 2010. One in three rural hospitals are financially vulnerable. At the current closure rate, more than 25 percent of rural hospitals will close in less than a decade.

In addition to hospital closures, a workforce shortage plagues rural America. Seventy-seven percent of more than 2,000 rural counties in the United States are designated as having a shortage of healthcare professionals. Recruitment and retention of experienced professionals, including primary care physicians, is an ongoing challenge.

Furthermore, the opioid crisis that is sweeping the Nation has ravaged our rural communities, leaving even more of the population in need of crucial health services. Adolescents and young adults living in rural areas are more vulnerable to opioid abuse than their urban counterparts.

The prevalence of fatal drug overdoses has skyrocketed in rural areas. High unemployment and a greater rate of the types of injuries that result in prescriptions for opioid medications have contributed to this. But there are ways to increase treatment options.

Just last week, the House approved a bill that I introduced that would expand healthcare access for our veterans through telemedicine. The bill allows VA-credentialed healthcare providers to practice telemedicine across State lines.

Mr. Speaker, our veterans should receive the best care possible, no matter where they are located. With advances in technology, we see new opportunities for veterans to obtain coverage through telemedicine, especially in some of our most rural areas.

As we celebrate National Rural Health Day this Thursday, it is my hope that we continue to strive for a 21st century healthcare system that works for everyone in America. With technology today, we have the opportunity to expand services, regardless of where one resides, particularly for those in rural regions where the need is great and the services are scarce.

PRESIDENT TRUMP’S AMERICA FIRST DOCTRINE

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

Mr. QUIGLEY. Mr. Speaker, last week, the President visited Asia for the first time as Commander in Chief, and took the opportunity, while on foreign soil, to reiterate his America First doctrine.

I rise today because an America First doctrine mentality will not lead to success for the United States or the world. This way of thinking is an outdated, obsolete, and dangerous form of isolationism. It will not keep us safe. It will not make us stronger economically.

Ironically, this phrase paints a picture that is blatantly un-American. America First sends a signal to the global community that the United States no longer wants to carry the torch of freedom and democracy which shines brighter through inclusion and collaboration.

On the national security front, the United States has the strongest military the world has known. For decades, allies have counted on the U.S. to step up to the plate to work with them to protect the shared values we hold dear.

As we face numerous international challenges, both old and new, we need to put more faith and investment into our international and diplomatic institutions, not weaken them. The United States did not earn its reputation as leader of the free world by standing back and allowing darker forces to prevail.

As oppressive regimes like Russia seek to undermine democracies, including our own, America’s commitment to democracy must be stronger than ever.

The President’s threats to NATO and the U.N. have caused our trusted allies to question our commitment to collective defense. We know that when countries work in concert, the chance of conflict decreases.

□ 1015

Despite its challenges, globalization has led to one of the most peaceful and productive times in world history. Adopting protectionist policies would stifle this progress, and certainly won’t put America first.

Our efforts to address difficult domestic and international challenges are not mutually exclusive. In fact, they can and should happen simultaneously. We defeated communism, in part, by showing the world that a commitment to democracy and expanding

economic opportunity makes peoples' lives better and nations more secure. Meeting our commitments overseas also makes us stronger and safer here at home.

Standing up against the isolationist tide sweeping the globe is critical to preserving our leadership role. Take the President's decision to pull out from the Paris climate agreement as another example. By abandoning our partnership with every other country in the world, the President has put our credibility and our Earth at risk. We are now the only nation not participating in this historic climate pact.

To reassert our integrity for global leadership, we must lead by example. This includes recalling lessons learned from earlier periods of isolationism. Relinquishing ground in this area creates a vacuum which less friendly, less democratic actors are prepared and capable to fill.

Abdicating global leadership, praising authoritarian regimes, and belittling allies has been a hallmark of this Presidency. This does not put America or our interests first. Our U.N. and NATO partnership should not just be honored and preserved, but strengthened. We are serious about taking on terrorism, cybersecurity threats, and other dangers that jeopardize the peace of our planet. Instead of distinguishing between winners and losers and sowing division where it need not exist, we must acknowledge our shared goals and values with our allies around the world, because our commitment to democracy and diplomacy is what has always made our Nation great.

THE CIVIL AIR PATROL'S PACE OF OPERATIONS IS EXTRAORDINARY

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

Mr. ABRAHAM. Mr. Speaker, I rise today to recognize the exceptional emergency and operational contributions of the Civil Air Patrol and its 58,000 volunteers. In the near future, I hope to also talk about two other primary missions of the CAP: youth development and aerospace/STEM education.

Literally every day, the CAP responds to life-threatening emergencies, homeland security requests, and a wide range of missions for States and the Federal Government with over 500 single-engine aircraft in every State and in Puerto Rico. As an active member since 2004, I have had the privilege of flying many of these missions, so I speak from personal experience.

Over the past 15 months, the CAP has responded to four hurricanes, major wildfires in the West, dozens of other emergencies, including search and rescues, in addition to vital military missions on a daily basis. The high operational tempo has helped ensure that the CAP, for a second year in a row, has flown over 100,000 hours.

The CAP's pace of operations is extraordinary when one considers that these missions are flown by volunteer professionals who pay dues to belong to the CAP, and they must take time from their work or use their vacation times to actually fly these missions.

Vital for communities and for every State are the CAP's disaster relief operations. The mission is best highlighted by the CAP's massive volunteer response to the three recent rapid-fire hurricanes—Harvey, Irma, and Maria—that made U.S. landfall from Texas to the Virgin Islands.

While additional flight hours are still expected, 2,800 hours have already been flown and nearly half a million photographs have been taken for FEMA, Texas, Louisiana, Florida, South Carolina, Puerto Rico, and the U.S. Virgin Islands. These photos are being used to assess damage and to focus on recovery efforts.

To do this, the CAP has used 118 aircraft and over 1,000 personnel from 44 wings—there is a wing for every State and Puerto Rico and D.C.—and region headquarters across the Nation. For large-scale operations, such as long-term hurricane support, the CAP often depends on the assistance of these adjacent wings in different States and different regions of the country.

I was able to view up close and personal hurricane recovery operations when I flew several sorties during Hurricane Harvey. On one mission, I was responsible for taking full-motion video of three dams along the Texas-Louisiana border to help establish that they were in good condition and safe for those living in surrounding areas. Those assessments could mean the difference between life and death for many communities.

In California, where fast-moving wildfires destroyed over 8,900 homes, the CAP continues to fly photographic missions in support of FEMA and California. Hundreds of sorties have been flown and 13,586 photos taken. These photos are being used to help emergency managers analyze the damage and assess the assistance needed by those whose homes and businesses have been damaged or destroyed.

In addition to conventional photography, the CAP's California operations have included testing a new leading-edge tactical aerial imagery system, which helped eliminate distortion in photos, making it easier for FEMA to analyze the data and making them a more effective tool for damage assessments. The CAP is pleased to be part of this test program, and it is expected to help improve wildfire damage assessments.

Operational missions for the Air Force and other government agencies occur daily and without fanfare. These include, among others, being a target for Air Force interceptors, helping to train combat ground forces, and escorting military remotely piloted aircraft for training. Air Combat Command's First Air Force provides operational

coordination for these CAP missions, which comprise about 80 percent of the First Air Force weekly operational flying.

I was privileged recently to fly with the CAP Congressional Squadron on a Fertile Keynote mission. This mission is unusual, as it provides CAP aircraft as a slow-moving target for its Air Force pilots to practice interception techniques. The Congressional Squadron is unique, as it includes Members of Congress and congressional staff who fly with CAP airmen.

Our mission that day was to simulate a general aviation aircraft that was in controlled airspace without permission. Two F-16 Vipers scrambled from Joint Base Andrews to find and definitely intercept us. These missions provide excellent training at a fraction of the cost to the government, and they are very valuable in training our great men and women who wear Air Force uniforms.

Another key mission is to help train ground combat soldiers who are about to deploy overseas. Two CAP squadrons are tasked with providing this support.

Mr. Speaker, I will certainly continue this discussion later.

THE REPUBLICAN TAX PLAN

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from the District of Columbia (Ms. NORTON) for 5 minutes.

Ms. NORTON. Mr. Speaker, it usually takes time to uncover a tax scam, but this graph tells the whole story of the Republican tax bill in a glance.

If the House bill passes, in 2018, taxes will probably go down, taxes for individuals; and that is the blue line. Income taxes will probably go down. So far so good.

But follow the blue line for average U.S. taxpayers after 2019 and you will see income taxes from 2020 to 2027, the end of the time frame for this bill, go up. In fact, from 2019 to 2027, we see tax increases for average taxpayers. There is the blue line, and we see these increases take off steeply for average taxpayers.

Now follow the red line for business income taxes. Business income taxes, like individual taxes, start off by going down, too. That means tax cuts. There they go. By 2020, business taxes, like individual income taxes, are still mostly level or going down.

Then at 2020, business income taxes increase—the same with individual income taxes. Both go up.

Then comes 2024. This is the divide line; the great divide between business income taxes and individual income taxes. Business income taxes turn abruptly down—there they go; there is the red line—while individual income taxes, just as abruptly, turn steeply up. There is the blue line. Individual tax increases.

The graph showing individual income taxes going up is this blue line, but it represents what is happening in blue States and red States alike.

The bottom line for individual taxpayers—less than half of taxpayers get anything approaching a permanent tax cut, and an additional one-third have their tax liability changed by \$100 or less. That adds up for most Americans to tax increases.

Business taxes go down. Here is the red line. Individual taxes, your taxes, you pay more, they go up, your taxes and mine.

The Republican plan is a tax increase bill for average Americans. Defeat the Republican tax bill to keep taxes from going up for average Americans who pay taxes in our country today.

IN RECOGNITION OF TRANSGENDER AWARENESS WEEK

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Florida (Ms. ROS-LEHTINEN) for 5 minutes.

Ms. ROS-LEHTINEN. Mr. Speaker, I rise to recognize Transgender Awareness Week to bring attention to the challenges that transgender individuals still face today.

Our great country was founded on the values of opportunity and freedom. Unfortunately, we hear about bills and a public discourse that only seek to divide and discriminate against this vulnerable population.

Transgender individuals are active members of our community. They are our friends, our neighbors, and our children.

As the mother of a transgender son, I know that there is a great need for public understanding of gender identity. These are Americans who have the same hopes, the same dreams as everybody else, and should not be treated differently from their peers.

Mr. Speaker, the reality is that transgender Americans around the country work hard and want to succeed and provide for themselves and their families. They deserve to be fully protected under our laws.

We must come together as a country to say no to prejudice, no to discrimination, and no to harassment. That begins by respecting, by accepting, and by embracing each individual.

CONGRATULATIONS TO DR. EDUARDO PADRON

Ms. ROS-LEHTINEN. Mr. Speaker, I would like to congratulate Dr. Eduardo Padron on being selected into the board of trustees of the Urban Institute.

The Urban Institute is among our Nation's leading public policy think tanks, with a mission to open minds, to shape decisions, and to offer solutions.

It is not hard to see why it selected Dr. Padron as its board member. Dr. Padron serves as the president of my alma mater, Miami Dade College, and he has dedicated his life and his career to advocate on behalf of underserved populations.

Throughout his presidency, Miami Dade College has been propelled into a position of national prominence, and it is a shining example for how a college

can bring about real and positive change in a community.

Dr. Padron's efforts and strong record of service have helped transform the lives of many in my community of south Florida, and I am confident that his tenure at the Urban Institute will be a successful one.

Once again, Dr. Padron, "felicidades," "congratulations."

□ 1030

RECOGNIZING STANLEY TATE FOR HIS PUBLIC SERVICE

Ms. ROS-LEHTINEN. Mr. Speaker, I rise today to pay recognition to a true Florida icon, Mr. Stanley Tate.

Hailing from Miami, Stanley is a man committed to public service and helping those who need it most. He has dedicated his life to serving as a voice for the voiceless and has never ceased to put the needs of others before his own.

I am proud to have had the opportunity to have worked extensively with Mr. Tate throughout my time in the Florida State Legislature. Together, we pioneered many great initiatives, including the creation of the Florida Prepaid College Plan that is our Nation's premier savings plan to improve opportunities in the Sunshine State and advance higher education.

In addition to his many accomplishments, Stanley has remained a strong advocate for our Nation's leading and closest ally, the democratic Jewish State of Israel. He has remained steadfast in his commitment to fight issues like BDS and anti-Semitism, and I join him in his fight toward equality and acceptance for all.

Mr. Speaker, I wish Stanley Tate the best in his future endeavors, and I thank him for his tireless service to our community.

ISSUES ASSOCIATED WITH CLIMATE CHANGE

Ms. ROS-LEHTINEN. Mr. Speaker, I rise today to renew my commitment to addressing the many issues associated with climate change and to urge my colleagues to help be part of the answer by joining the bipartisan Climate Solutions Caucus.

My home district of Miami has experienced the impact of climate change firsthand. In Miami Beach, my constituents experienced ever-more frequent king tides that flood the streets with saltwater. Across all of south Florida, beaches and coastlines continue to erode away. These are just a few of the examples of the real consequences of sea level rise, which is a direct consequence of climate change. These facts cannot be ignored.

I would like to thank our colleagues Congressmen CARLOS CURBELO and TED DEUTCH, the founders and co-chairs of this important caucus, for recognizing that we cannot afford to ignore climate change any longer. It is not just a Florida issue. It impacts our entire country. I am proud to be a part of this diverse group of Members seeking to answer some of the most difficult questions associated with climate change

and work on practical solutions to mitigate its effects and build a more resilient nation.

REJECT THE TAX BILL

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

Mr. DOGGETT. Mr. Speaker, after a treacherous extended game of hide-and-seek, Republicans this week are rushing through this House a wretched tax bill. The future of this sneak attack on America depends upon how quickly the truth can catch up with so many lies.

This bill is just a way to curry favor with Washington's special interests, awarding tax windfalls to large multinational corporations and the fortunate few who sit way up atop the economic ladder.

"Don't worry," Republicans say. "What middle class people lose to pay for this unbalanced tax cut, will eventually trickle down. With a little fairy dust magically, it will appear in your pocket, and you will get more than ever."

This is a massive corporate tax break where the tail is wagging the dog of a corporate tax break. The Republican gimmick that Americans are being asked to swallow is the same experience we have had previously. The middle class will not enjoy the benefits of this bill. Both history and arithmetic tell us that.

First, they are borrowing this money—much of it—to finance this tax break from the Chinese and the Saudis, and others whom we have looked to to pay for our immense national debt in the past.

Second, we know from experience that tax breaks like this do not create lasting jobs. But it is even worse than all of that because Republicans are creating a special new loophole for outsourcing so many more American jobs.

Candidate Trump, last year, made a central theme about protecting American jobs and stopping outsourcing, but he has endorsed a tax bill that does just the opposite. It creates a gaping new loophole to encourage greater outsourcing of our jobs and our profits abroad. Here is how it all works:

A multinational investor has a choice to make. Do I invest with new manufacturing in San Antonio, or do I choose Stuttgart or Shanghai? If I invest in America under their proposal, it will be a 20 percent tax on my profits; but if I invest abroad in Shanghai or in Stuttgart, the most I pay is 10 cents on the dollar, and more likely, I don't pay anything because of the way this bill is constructed. The bill will create some new jobs, no doubt, but it is a mighty long commute to Europe or Asia to get one of those jobs.

With the help of Washington's special interests, they have rigged up an even more complex international tax-dodging system that pretends to tax foreign investment at half the U.S. rate. In

fact, it permits many of these companies to funnel even more of their profits into tax havens where their liability in America will end up being zero, and much of their profit will not be taxed anywhere, by anybody.

Whatever happened to making America great?

For Republicans, it is not enough to reward future tax dodging. No. They want to go back and reward tax dodging from the past. And we sure have had plenty of that because, for years, large multinational firms have exploited these island tax havens, setting up artificial offices in the Bahamas or the Caymans to get their tax bill down to little or nothing, leaving working families and those American-oriented businesses, small businesses, large domestic-oriented businesses, to pay the bill for our national security that they decline to pay.

The recent revelations of the Panama Papers and, more recently, the Paradise Papers, have exposed how these companies use these tax laws.

How did the Republicans respond? By granting multinationals with hoards of taxes that they hold in separate accounts they call offshore but sit right there on Wall Street, by letting them pay less than half of what they owe at a rate much lower than most middle-class families pay. It is another Republican myth meant to convince working families to go along with this proposal. Many of these profits come from those companies that claim they are trapped offshore, but it is only the American people who are trapped by this proposal.

Goldman Sachs, itself, has said repatriation is likely to have a limited effect because repatriated earnings are already working here for domestic activities. There is nothing patriotic about repatriation. This is a tax bill borne by the middle class to benefit the wealthy few and these multinationals, to reward them for what they have been doing in the past, and it must be rejected.

CONGRATULATING DIRECTOR GLENN COSTIE

The SPEAKER pro tempore (Ms. ROSE LEHTINEN). The Chair recognizes the gentleman from Ohio (Mr. TURNER) for 5 minutes.

Mr. TURNER. Madam Speaker, today I rise to thank and honor an integral member of my community, Director Glenn Costie of the Dayton VA Medical Center, and congratulate him on his retirement.

Director Costie turned the Dayton VA into one of the top medical facilities for our veterans in the country. Director Costie's success as a director of the VA Medical Center in Dayton has gained him national recognition. He has been sent throughout the country to save multiple VA medical facilities plagued with issues, particularly including veteran patient backlogs.

Furthermore, Director Costie has worked tirelessly to integrate the Day-

ton VA into our community to serve our veterans in a way that it hadn't in several decades. Director Costie's time at the VA has been dedicated to bettering the lives of our veterans.

I was very honored to work with Director Costie on the issue of bringing creative housing options for Dayton's veterans, a place known as Lyons Place II. We also worked together on the successful campaign to bring the VA National Archives to Dayton.

Director Costie's leadership and expertise will be deeply missed at the Dayton VA. I wish to thank him, give him all the best, and look forward to what he will be doing in his leadership in the future in our community, and I thank him again for everything he has done for Dayton veterans.

PAYING TRIBUTE TO AMINA OKUYEVA

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Ohio (Kaptur) for 5 minutes.

Ms. KAPTUR. Madam Speaker, I rise to pay tribute to a freedom fighter, a beloved mother of her embattled country, Ukraine, Amina Okuyeva.

Amina Okuyeva was killed on October 30 in a cowardly act. Hitmen fired on Amina and her husband, Adam Osmayev, from behind bushes as they drove by. Amina was struck in the head. The world lost a brave and beautiful soul, but her loss will not be in vain.

Born in the southern Ukrainian city of Odessa, Amina was a mother, a medical surgeon, a Ukrainian police lieutenant, and a Muslim activist known for her stance on equal rights for men and women in uniform.

She was a born leader. At the start of the Euromaidan movement, Amina joined the peaceful protest in Ukraine in the bitter cold, a protest against repression. To show solidarity, she lived with her husband on the streets in a tent.

When Russia illegally invaded Crimea in eastern Ukraine, Amina was the first woman to join the Kyiv-2 volunteer battalion. She was awarded the Hero of Ukraine Medal to honor her bravery at the battle of Debaltsevo in the grizzly fight against Russian aggression.

She fought valiantly towards progress and against oppression. Her bravery symbolizes the extraordinary strength of Ukrainian women as the fountainhead of that society, holding the country together during significant duress.

With her assassination, the world has yet again witnessed how the enemy of democracy will stop at nothing to silence those who stand for freedom and justice. Amina had been a target before due to her unyielding patriotism. A failed attempt occurred in June when an assassin, pretending to be a journalist, shot at her. Tragically, evil persisted, and on Monday, October 30, it succeeded in snuffing out the beauty of

Amina and wounded her husband, but her spirit endures larger than life itself.

Amina is one of many fallen victims to Russia's illegal invasion of Ukraine and its clandestine efforts to snuff out championships of freedom. The list includes Nikolai Andrushchenko, Nikolai Volkov, Denis Voronenkov, and numerous other valiant souls who placed their lives forward in liberty's struggle.

I include in the RECORD an extensive list of lives purged by Kremlin-related assassinations.

LIST OF KREMLIN-RELATED ASSASSINATIONS OR ATTACKS

“Two common causes of death for contemporary Russians are heart attacks and falling to one's end from great heights. In some cases, these fatal events actually even have something to do with high cholesterol or tragic mishaps.”—journalist Michael Weiss, Daily Beast

2017

April 19—Nikolai Andrushchenko, a 73-year-old Russian journalist who openly criticized President Vladimir Putin's administration died just over a month after he was attacked and beaten by unknown aggressors. The Novy Peterburg founder died in a St. Petersburg hospital from injuries attributed to the 9 March 2017 attack. Andrushchenko, a former St. Petersburg city council member, was placed in a medical coma after suffering major blunt trauma to his head, but never recovered.

March 27—Nikolai Volkov, head of the Russian Interior Ministry's construction department was shot dead in Moscow in a residential neighborhood near his home at 10:30pm. A man was seen grabbing Volkov's bag and then shooting him before fleeing. Police, who stated that the body was riddled with bullets, also stated that they believed the motive to be robbery, further suggesting that they did not “believe” that the killing “was directly related” to Volkov's job.

March 23—Denis Voronenkov, 45, Russian politician who fled to Ukraine gunned down outside hotel in Kyiv.

March 21—Nikolai Gorokhov, 53, was thrown/pushed head first from fourth story window. Russian security services claim, “he fell” trying to move a bathtub that was being lifted over a balcony. Experts have replied that when people “fall” from a balcony accidentally, it is almost never headfirst. Unidentified workers were on the balcony. Gorokhov represented Sergei Magnitsky, a fellow Russian lawyer who exposed Russia's largest ever tax fraud. Gorokhov was set to testify in Moscow against investigator in Magnitsky case. He was also consultant for Preet Bharara's anti-Russian mob case in New York. He remains in intensive care, in a coma, with severe head injuries.

March 16—Yevgeny Khamaganov, 35, died in Buryatia from injuries (blunt force head trauma) suffered from when he was attacked on March 10 after reporting on corruption in Siberia.

March 2—Alex Oronov, 69, died of unexplained circumstances, apparently a heart attack. His daughter is married to brother of Michael Cohen, Trump's longtime “consigliere.” Ukrainian parliamentarian Andrii Artemenko asked Oronov to set up a meeting in late January with Michael Cohen, where they were joined by former Trump Organization employee Felix Sater, a known mobster and supposed FBI informant. Oronov/Artemenko presented Mr. Cohen with a peace plan for settling territorial disputes between Russia and Ukraine, giving full control of Crimea to Putin, as well as allegedly

compromising information on Petro Poroshenko, that they hoped would force Poroshenko's resignation. Mr. Cohen took their plan and their compromising information and forwarded to then-National Security Advisor Michael Flynn.

February 20—Amb. Vitaly Churkin, 64, Russia's ambassador to the United Nations, died of an apparent heart attack; autopsy proved inconclusive.

February 2—Journalist and opposition politician Vladimir Kara Murza became violently ill and temporarily paralyzed for 2nd time in less than two years due to poisoning. VKM father, in an apparent effort to save his son from Russian authorities, continues to deny that he was poisoned. However, VKM and VKM wife state that it was purposefully effort to poison. VKM wife stated that in 2015 after murder of Nemtsov, a VKM colleague, Russian special services did not want to outright kill her husband with the first poisoning did not want to kill him, only "frighten him and destroy him slowly with illness." However, now they believe they did want to kill him and effort failed since VKM was taken to doctor immediately after showing symptoms. VKM left Russia on Feb. 19 and is now in the U.S. Recently testified at a congressional hearing on the Russian opposition.

January 26—Amb. Alexander Kadakin, 67, Russian envoy to India, died after a short illness. There was nothing "special or extraordinary" about the circumstances that led to his death said his assistant.

January 25—Russian newspaper *Kommersant* reported the arrests of three men: Sergei Mikhailov, who heads the Center for Information Security, an arm of the Russian intelligence agency FSB; and Ruslan Stoyanov, a senior researcher with Kaspersky Lab, the computer security company. Both men were last seen the first week of December when in a Stalin-style touch, a bag was suddenly thrown over Mikhailov's head during a meeting of fellow intelligence officers, and he was dragged out. Mikhailov has not been seen since. And is now almost certainly dead. Sergei Mikhailov was believed to have been a U.S. intelligence asset within the Russian government. The third arrest was of Dmitry Dokuchayev, a hacker known by the name "Forb."

January 9—Amb. Andrey Malinin, 54, Russian envoy in Greece, was found dead in his apartment in Athens on bedroom floor. Greek police stated that "at first sight" it appears he died suddenly from natural causes. No autopsy was performed, although that is standard procedure when a diplomat dies.

2016

December 26—Oleg Erovinkin, 61, Russian intelligence official found dead in the back-seat of his car parked on the streets of Moscow. Russian government agencies have not released an official cause of death. He was a former general in the FSB and served as chief-of-staff to Igor Sechin, the president of state-owned oil giant Rosneft. Russia watchers have speculated that he might have been a source of information in the 35-page dossier that detailed alleged links between the Trump campaign and Russia.

December 20—Amb. Andrey Karlov, 62, Russian ambassador to Turkey, fatally shot in the back in Ankara. The shooter, a Turkish police officer, shouted "do not forget Syria" during the assassination.

December 20—Petr Polshikov, 56, a senior Russian diplomat, was shot to death in his Moscow home. Polshikov's wife came home and found him in their bedroom with a pillow over his face. Underneath the pillow, police found Polshikov with a head wound. Russian Foreign Ministry said Polshikov's

death was likely an accident and had nothing to do with his official government duties.

November 8—Sergei Krivov, 63, Russian official in NYC dies on U.S. Election Day. Krivov worked for the FSB, his cover in the U.S. at the Russian consulate was "security guard." On November 8, NYC police received a 911 call from the Russian consulate. Emergency responders declared him dead at the scene. Krivov had served in the consulate as duty commander involved with security affairs. Russian consular officials first said Krivov fell from the roof. Then, they said he died of a heart attack. The initial police report filed on the day of the incident said Krivov was found "with an unknown trauma to the head." After conducting an autopsy, New York City Medical Examiner ruled that Krivov died from bleeding in the chest area.

August—The World Anti-Doping Agency (WADA) announced that Russian runner Yulia Stepanova's online doping management account had been illegally accessed. The doping scandal, for which she blew off the lid, rocked sport and cost over 100 Russians their place at the Rio Games. The Russian runner says she fears for her life and has been forced to move after hackers tried to find her location. Stepanova has been in hiding in the United States with her husband Vitaly, a former Russian anti-doping official, after giving evidence that the Russian government for years facilitated widespread cheating across nearly all Olympic sports.

July—Interfax news agency reported that Aleksandr Potelev, 64, an intelligence officer accused of defecting and betraying a ring of Russian spies living undercover in American suburbs, had died in the United States. However, the U.S. has not confirmed these reports. Potelev exposed Anna Chapman and gang of 10, after defecting and entered witness protection.

February 14—Nikita Kamaev, 52, a former executive director of the Russian anti-doping agency died suddenly apparently of a heart attack according to TASS. He planned to write a book on drug use in sports Britain's Sunday Times newspaper reported.

February 3—Vyacheslav Sinev, 52, a former general director, Russian anti-doping agency died suddenly. Official cause of death was never released.

January 14—Grigory Rodchenkov, 58, the director who ran the laboratory that handled testing for thousands of Russian Olympians and who developed a three-drug cocktail of banned substances that he mixed with liquor and provided to dozens of Russian athletes, helping to facilitate one of the most elaborate—and successful—doping ploys in sports history, fled to the U.S., seeking asylum and protective custody. Within the next month, two of his colleagues died.

January 4—Col. Gen. Igor Sergun, 59, the head of the GRU (Russia's military intelligence directorate), who has long done secretive dirty work at the order of the Kremlin in the war against Ukraine died suddenly. No information provided as to cause of death.

2015

December 27—Major General Aleksandr Shushukin, 52, deputy chief of staff of the Russian paratrooper forces and who led the Russian military invasion in Crimea died suddenly. Blood clots to the heart, Kremlin announced.

November 5—Mikhail Lesin, 57, found dead in his Dupont Circle hotel room in Washington DC. A year later, in October 2016, the Washington DC medical examiner's office confirmed that former Russian press minister died of "blunt force trauma to the head" and also suffered injuries to his neck, torso, arms and legs caused by falls, however determined the cause of death to be acci-

dental due to extreme inebriation. Lesin founded the television network Russia Today (RT). The Daily Beast reports that before his death, Lesin was considering making a deal with the FBI to protect himself from corruption charges. Lesin had been at the heart of political life in Russia and would have known a lot about the inner workings of the rich and powerful.

May—Vladimir Kara Marza, opposition journalist, deputy of Open Russia poisoned for the first time.

February—Boris Nemtsov—just hours after urging the public to join a march against Russia's military involvement in Ukraine, Nemtsov was shot four times in the back by an unknown assailant within view of the Kremlin. Putin took "personal control" of the investigation into Nemtsov's murder, but the killer remains at large.

2013

March 23—Billionaire Boris Berezovsky, instrumental in Putin's rise to power, had a falling out with Putin which led to his self-exile in the United Kingdom, where he vowed to bring down the president. Berezovsky was found dead inside a locked bathroom at his home in the United Kingdom, a noose around his neck, in what was at first deemed a suicide. However, the coroner's office could not determine the cause of death.

2012

Alexander Perepilichny, 44, a former member of the Klyuev Group, dropped dead while jogging in his adoptive home of Surrey, England. There was no cause of death stated, but the assumption by the British coroner's initial finding was that nothing looked suspicious, even though Perepilichny was a healthy 44-year-old with no known chronic or debilitating ailments. Then Monique Simmonds, a researcher at the Royal Botanic Gardens at Kew, hired by the coroner at the behest of Perepilichny's life insurance company, uncovered traces of a rare and toxic plant, gelsemium, in the victim's stomach. Gelsemium, as it turns out, does not grow in the verdant climes of Surrey. It is only found in China, where it is a favored poison of assassins. Russian hitmen, too, have been known to access the flower's quiet, lethal capability. At the time of his death, Perepilichny had been helping the Swiss government locate and freeze chunks of the missing \$230 million, some of which, the U.S. government concluded, wound up in Manhattan real estate and American banks.

2009

November 16—Sergei Magnitsky, anti-corruption attorney died in police custody in Moscow detention center after allegedly being brutally beaten, then denied medical care. He had been working for British-American businessman William Browder to investigate a massive tax fraud case. Magnitsky was allegedly arrested after uncovering evidence suggesting that police officials were behind the fraud.

July 15—Natalya Estemirova was kidnapped outside her home, shot several times—including a point-blank shot in the head—and dumped in the nearby woods. A journalist who investigated abductions and murders that had become commonplace in Chechnya where pro-Russian security forces waged a brutal crackdown against Islamic militants. Like fellow journalist Anna Politkovskaya, Estemirova reported on civilians who often got caught between these two violent forces. Nobody has been convicted of her murder.

January 19—Stanislav Markelov a human rights lawyer known for representing Chechen civilians in human rights cases against the Russian military. He also represented journalists who found themselves in

legal trouble after writing articles critical of Putin, including Novaya Gazeta reporter Anna Politkovskaya, slain in 2006. Markelov was shot by a masked gunman near the Kremlin.

January 19—Anastasia Baburova, a journalist from Novaya Gazeta, was fatally shot as she tried to help Stanislav Markelov. Russian authorities said a neo-Nazi group was behind the killings, and two members were convicted of the deaths.

2008

Semyon Korobeinikov, allegedly a clothing salesman, lost his footing on a balcony and tumbled to his demise. A year later, Korobeinikov was named as the purchaser of Universal Savings Bank, a dubious financial institution that had been fingered by investigators as a way-station for stolen Russian money. Only he didn't buy the bank. It was part of a government ruse to exonerate the true owner, an ex-convict called Dmitry Klyuev, implicated in a series of massive tax frauds that cost Russian citizens \$1 billion. Korobeinikov might have therefore borne witness against Klyuev, if he wasn't conveniently dead.

2006

November 23—Alexander Litvinenko, a former KGB agent, died three weeks after drinking a cup of tea laced with deadly polonium-210 at a London hotel. A British inquiry found that Litvinenko was poisoned by Russian agents Andrei Lugovoi and Dmitry Kovtun, who were acting on orders that had "probably been approved by President Putin." Russia refused to extradite them, and in 2015 the Russian president granted Lugovoi a medal for "services to the motherland." After leaving the Russian Federal Security Service, Litvinenko became a vocal critic of the agency, which was run by Putin, and later blamed the security service for orchestrating a series of apartment bombings in Russia in 1999 that left hundreds dead.

October 7—Anna Politkovskaya, a Russian reporter for Novaya Gazeta whose book, "Putin's Russia," accused the Kremlin leader of turning the country into a police state. She wrote extensively about abuse in Chechnya. She was shot at point-blank range in an elevator in her building.

2004

July 9—Paul Klebnikov, chief editor of the Russian edition of Forbes. He had written about corruption and dug into the lives of wealthy Russians. He was killed in a drive-by shooting in an apparent contract killing.

2003

October—Mikhail Khodorkovsky jailed for ten years.

Sergei Yushenkov, the affable former army colonel, had just registered his Liberal Russia movement as a political party when he was gunned down outside his home in Moscow. Yushenkov was gathering evidence he believed proved that the Putin government was behind one of the apartment bombings in 1999.

July 3—Yuri Shchekochikhin, a Duma deputy, journalist and author who wrote about crime and corruption in the former Soviet Union. He was investigating the 1999 apartment bombings for Novaya Gazeta when he contracted a mysterious illness in July 2003. He died suddenly, a few days before he was supposed to depart for the United States. His medical documents were deemed classified by Russian authorities.

April 17—Serguei Yushenkov, 52, the affable former army colonel, who had just registered his Liberal Russia movement as a political party was gunned down outside his home in Moscow. Yushenkov was gathering evidence he believed proved that the Putin government was behind one of the apartment

bombings in 1999. He was shot three times in the back by a single assailant using a pistol with a silencer, police said. It was the 10th killing of a member of parliament since 1994.

INTERNATIONAL PRESS INSTITUTE FIGURES ON RUSSIAN JOURNALISTS WHO WERE MURDERED OR DIED IN SUSPICIOUS CIRCUMSTANCES

2011—three Russian journalists dead (including newspaper editor Khadzhimurad Kamalov, shot 14 times as he left his office); 2010—two dead; 2009—five dead (including a young reporter from Novaya Gazeta, caught in a hail of bullets); 2008—four dead; 2007—one killed; 2006—two killed, including Anna Politkovskaya, and Yevgeny Gerasimenko—found in his Saratov flat with a plastic bag pulled over his head and computer missing; 2005—two died; 2004—three, including Paul Klebnikov; 2003—three more; 2002—eight editor (including Valery Ivanov, editor, shot in the head); 2001—one; 2000—six dead reporters and editors.

Ms. KAPTUR. Madam Speaker, it is hard for people of goodwill to imagine the depth of depravity that Russia's malevolent dictators will stoop to to serve the narrow, pecuniary, and political interests of the few at the price of the many.

Dr. Timothy Snyder, in his extraordinary book, "Bloodlands," recounts the intergenerational human tragedy wrought by Russian dictators, citing the 14 million civilians, women, children, and families, who were murdered at Russia's hand in eastern and central Europe.

Vladimir Putin is the latest dictator in a long line of them, and, sadly, this dark history from Stalin to Putin continues today. It is instructive that Putin, himself, has written that his grandfather was a trusted cook for Joseph Stalin, working inside the belly of the beast of tyranny.

That is the cocoon from which Russia's Putin has emerged. And now add to those millions of deaths over 10,000 Ukrainian soldiers killed by Russia, with thousands upon tens of thousands more wounded and over 2 million people displaced inside Ukraine, a country that simply wants to be free.

As co-chair of the bipartisan House Congressional Ukrainian Caucus, I can attest our Members are committed to holding Russia accountable for tyrannical and malevolent activity in Ukraine, and even here in the United States.

Madam Speaker, I rise in pursuit of justice for Amina Okuyeva and in solidarity with other freedom fighters in Ukraine. Let her bravery in life serve as an inspiration to us all, and let the international community stand with Ukraine, shoulder to shoulder, as we continue to fight back against Russia's invasion of a sovereign nation fighting for a future free of state-sponsored murder and occupation.

□ 1045

GIVE THEM A CHANCE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. AL GREEN) for 5 minutes.

Mr. HARTZLER. Madam Speaker, I rise today in support of an important bill that could help so many families with loved ones struggling with life-threatening diseases. I am talking about the Right to Try Act which would allow terminally ill patients to request access to experimental drugs after all other available treatment options have been exhausted as well as prevent the Federal Government from interfering with States that have already passed such laws.

While Missouri passed a right-to-try law in 2014, I was reminded of the importance of this bill just last year. As I was returning to my office one morning after votes on the House floor, I was stopped by a little boy, Zack Mongiello, who ran after me to catch my attention. Zack, who is only 11 years old, is one of the most effective advocates for the right-to-try campaign. His father, Frank, was diagnosed with ALS a few years ago.

This devastating disease has an average life expectancy of 2 to 5 years, with half of those diagnosed surviving for only 3 years. Ever since that life-changing diagnosis, Zack's family, including his mother and five siblings, have been doing all they can to ensure passage of this important bill.

When Zack came running up to me that day last year, his message was clear and powerful: "My dad is dying," he said. "Please help." I was incredibly moved by this, as I think anyone would be. Here is his picture. This precious little boy, whose family is dealing with the unimaginable, convinced me and numerous other legislators of the urgency of this legislation. We must act now.

I want Congress to help Zack's family and other families who have no other options. Washington should not stand in the way of Americans with life-ending illnesses who want to try to save themselves and have no other available options.

That is why I am a proud cosponsor of the Right to Try Act and was glad to see the Senate pass their version of this bill. It is now time for the House to act, and I call on my colleagues to support this potentially lifesaving legislation. Please join me so that we can give families like Zack's more options and hopefully more time.

IMPEACHMENT PROCESS UPDATE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. AL GREEN) for 5 minutes.

Mr. AL GREEN of Texas. Madam Speaker, it is always an honor to speak here in the well of the House of the Congress of the United States of America. I do want to compliment you, Madam Speaker. I heard your statements earlier, and I would like to associate myself with the portion of your statement that dealt with transgender persons.

Madam Speaker, I stand before the world today with an impeachment update. I have previously indicated that

there will be a vote on an impeachment resolution before Christmas. I stand by this. To this end, I will be meeting with appropriate members of House leadership this week to discuss the notification process. I want people to understand how this process works.

I will have the opportunity to read the Articles of Impeachment from the well of the House. After this is done, there will be a time set for me to present them again before the House. It must be done twice. When that time is set, I will have to be notified of the time. I don't set the time. I have to respond at the appropriate time. For me to respond at the appropriate time, appropriate notice has to be given to me.

This is why I will be meeting with House leadership so that we can discuss the means by which appropriate notice will be given to me. We want to make sure there is no confusion about this process and no confusion as to how the notice is to be accorded to me.

I will meet with leadership to ascertain how the appropriate notice will be accorded to me so that I may present the Articles of Impeachment a second time so that, thereafter, there will be a vote on these Articles of Impeachment.

Because the system is such that it can be difficult to understand how people have actually voted, I want you to know that those who vote with me and those who are supportive of advancing the cause of impeachment, I will be proud to announce who they are, and I will give Members further updates as to how this will take place.

But I want to assure every American that this vote on Articles of Impeachment will take place before Christmas, and that this vote will be about the incitement of hate, about how the country is being pushed back, and how America is better than the direction that someone seeks to push us forward into.

This is a great country, and we cannot tolerate hate. This may be one of the few times in the history of the country that persons will be given the opportunity to take a stand against hate by casting the appropriate vote in the Congress of the United States of America.

I will give future updates on impeachment from this podium. I am always honored to stand in the well of the United States House of Representatives.

RECOGNIZING FIRST LIEUTENANT PATRICK J. McNULTY, JR.

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

Mr. FITZPATRICK. Madam Speaker, I rise today to recognize First Lieutenant Patrick J. McNulty, Jr., one of my constituents who, on Friday, November 3, received the Silver Star Medal, which is our Nation's third highest award for heroism in combat during the Vietnam war.

On November 7, 1967, Lieutenant McNulty was serving as an artillery forward observer when his unit was attacked. Lieutenant McNulty called in accurate fire on multiple enemy positions, while also directing friendly units. Even after being seriously wounded, Lieutenant McNulty continued to fight. As the enemy began to retreat, Lieutenant McNulty organized the effort to provide aid to his wounded comrades. Lieutenant McNulty's actions saved lives.

Lieutenant McNulty returned home to his wife and raised his children. He purchased a home in Sellersville where he has now lived for 46 years. He earned an MBA from Temple University, worked for the Ford Motor Company, and has been an active member of our community. His story continues to inspire us all.

Madam Speaker, I offer to this body Patrick's personal motto, the same as Navy Seabees: "The difficult we do now, the impossible takes a little longer."

HONORING THE LIFE AND MEMORY OF BERNIE LENS

Mr. FITZPATRICK. Madam Speaker, I rise today to honor the life and memory of Bernie Lens, who passed away in May. In his 96 years, Bernie lived a life that impacted a great number of people in our community. Today, months after his passing, his impact is still felt.

In 1939, Bernie enlisted in the Army to fight the war in Europe. During his time there, serving in Patton's Third Army, he helped to liberate Dachau concentration camp.

After the war, he returned home and went about his life, rarely talking about what he had seen, until one day he began to share his story. He was known in our community for his talks with students in schools and community centers working to ensure the horrors of what he saw at Dachau were not forgotten and would never happen again. People gravitated toward him due to his quick wit and his warm demeanor.

He worked closely with the Holocaust Remembrance Program of Post 697 of the Jewish War Veterans in Levittown, Bucks County, which continues his work today.

Bernie found incredible purpose from a dark experience in his life, a lesson that we can all benefit from.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 54 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

Reverend Dr. Anthony K.R. Gibson, African Methodist Episcopal Zion Church, Indianapolis, Indiana, offered the following prayer:

On this day and before this august body, we pause to prayerfully acknowledge Your presence in this place as the living God. There is none like You. Your dominion will never recess, and Your will will never end.

On this day, O God, saturate this place with Your presence and fill this House with Your spirit. You have not given us the spirit of fear. You have given us the spirit of love, the spirit of compassionate authority, and the spirit of godly judgment.

Holy Spirit, touch the hearts of our elected officials. Let everything done in this Chamber be for Your glory and for Your praise. We bless You in advance for the mercy and truth that will permeate from this House on this day and reach all areas of these United States and, indeed, the uttermost parts of the world.

In Jesus' name we pray.
Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. WILSON of South Carolina. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker announced that the ayes appeared to have it.

Mr. WILSON of South Carolina. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Oregon (Mr. SCHRADER) come forward and lead the House in the Pledge of Allegiance.

Mr. SCHRADER led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

WELCOMING REVEREND DR. ANTHONY K.R. GIBSON

The SPEAKER. Without objection, the gentleman from Indiana (Mr. CARSON) is recognized for 1 minute.

There was no objection.

Mr. CARSON of Indiana. Mr. Speaker, I am pleased to welcome my constituent as our guest chaplain today,

Reverend Dr. Anthony Gibson. He is a lifelong Hoosier and a bright young leader from Indiana's faith community.

Reverend Gibson is the presiding elder of the Indiana Conference of the African Methodist Episcopal Zion Church and the former pastor of the Saint Mark Temple AME Zion Church in Indianapolis, Indiana. The AME Zion Church is a 221-year-old denomination founded in New York City in 1796 that spread across the country, including the Indiana church that was established in 1907.

Dr. Gibson was born in Gary, Indiana. He later attended Indiana University in Bloomington, where he completed a double major in journalism and African-American Studies. He furthered his education at the Presbyterian Theological Seminary in Louisville, Kentucky, with a master's of divinity degree, and he earned his doctorate of philosophy in theology from Trinity Bible College and Seminary. He most recently graduated from Strayer University with a master's degree in human resource management, with a specialization in organizational development.

Mr. Speaker, I would like to thank Reverend Dr. Gibson for his willingness to travel to Washington, D.C., to share his spiritual love and guidance with the House today.

I pray, Mr. Speaker, that his words warm the hearts of my colleagues as we work together to carry out the people's business with compassion and courage.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. BOST). The Chair will entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

CONFIRMATION OF BRIAN LACEFIELD AS KENTUCKY FARM SERVICE AGENCY DIRECTOR

(Mr. COMER asked and was given permission to address the House for 1 minute.)

Mr. COMER. Mr. Speaker, I rise today to congratulate Mr. Brian Lacefield, who was recently confirmed by President Trump as Kentucky's new Farm Service Agency director. I am thrilled to recognize such a prolific member of the agriculture community as Kentucky's new FSA director.

Brian Lacefield was a successful area agriculture banker and agribusiness leader, most recently serving as market president of FNB Bank in Cadiz, Kentucky. A Hopkinsville native, Lacefield previously served as director of Commonwealth Agri-Finance with Hopkinsville Elevator, and he currently serves on the Kentucky Corn Growers board of directors, the Kentucky FFA Foundation, and the Kentucky Agricultural Leadership Program.

I commend President Trump's selection of Lacefield to serve in such an important capacity.

The FSA plays a vital role in the Commonwealth's agriculture undertakings. Just last year, the agency was responsible for more than \$330 million of payments and loans to Kentucky farmers.

I am grateful our new director brings with him a wealth of experience in agriculture, and I am confident he will serve Kentucky's farmers well. I look forward to working with Director Brian Lacefield in the years to come and continuing to serve Kentucky's agriculture community.

TAX CUTS HAVE NEVER PAID FOR THEMSELVES

(Mr. HIGGINS of New York asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS of New York. Mr. Speaker, the White House Council of Economic Advisers issued a report recently asserting that, by cutting the corporate rate from 35 to 20 percent, every American household will see their income increase by \$4,000 to \$9,000 next year and those years after.

The U.S. Treasury Secretary also said that these tax cuts would pay for themselves and produce \$2 trillion in growth over the next decade. In fact, Mr. Speaker, tax cuts have never paid for themselves—not once or ever—in human history.

The White House has a problem in that nobody believes them, not the Congressional Budget Office, not the Tax Policy Center, not the University of Pennsylvania Wharton Business School, and not even Goldman Sachs, from which both the Treasury Secretary and the National Economic Adviser came to the White House.

In fact, each of these nonpartisan institutions that studies and reports on tax and economic policy have stated explicitly that these corporate tax cuts will have near zero impact on future economic growth and add at least \$1.5 trillion in new deficit over the next decade.

Once again, Mr. Speaker, this is fraud being perpetrated against middle America.

COMMUNISM'S CENTURY OF DEVASTATION

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, last week, in a column by Heritage Foundation President Ed Feulner in The Washington Times, it sadly identified November 7, 1917, as a day of infamy. This day marks the overthrow of the Russian Government by the Bolsheviks, led by Lenin, and the establishment of the murderous communist dictatorship 100 years ago.

This revolution led to horrific deaths. Ed Feulner notes historians estimate that, according to Richard Pipes, 9 million were deceased. Richard

Conquest says at least 20 million and, likely, as many as 30 million died in the Great Terror.

Ed Feulner continued: "Its legacy is also one of grinding poverty. Most of the 88 countries that score 'repressed' or 'mostly unfree' on the Heritage Foundation's Index of Economic Freedom are either communist, former communist, or some type of socialist economy. They are also the world's poorest nations."

Americans still hope for democratic reform in Russia, which, with its extraordinary culture and limitless resources, should be one of the wealthiest nations on Earth.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

LET'S GET REAL

(Mr. SCHRADER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SCHRADER. Mr. Speaker, \$1.5 trillion—no, I guess it is actually closer to \$2.3 trillion with interest—that is the amount this partisan tax reform plan plans to add to our debt and deficit.

I have had a few folks say: "Well, we have had \$10 trillion added to the debt over the last 8 years." With all due respect, Republicans controlled Congress during 6 of those 8 years.

Where are my conservative Republican friends who railed for 8 years on the deficits? Was that just while a Democrat was in the White House? Are we such shallow, political, hypocritical people that we now ignore the greatest threat to our country, our national debt and deficit, just because a Republican is in the Oval Office?

Furthermore, the idea that we will grow our way out of that \$2 trillion hole is fantasy. Let's look at the growth rate after the last big tax cut at the end of 2015.

Since we have passed that tax cut, the growth rate remains steady at 1.5 to 2 percent, no change, that huge tax cut financed with \$650 billion in debt to our kids.

The Wharton School of Business, not exactly a liberal bastion of theology, now estimates that growth factor from this tax reform bill to be less than 1 percent.

Let's get real. Vote against this package. Let's do real tax reform that is deficit neutral at least—for our kids' sake.

RECOGNIZING MAGLOCLEN AND THE REGIONAL INFORMATION SHARING SYSTEMS PROGRAM

(Mr. FITZPATRICK asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. FITZPATRICK. Mr. Speaker, I rise today to recognize MAGLOCLEN,

the Middle Atlantic-Great Lakes Organized Crime Law Enforcement Network, and the Regional Information Sharing Systems Program.

Last month, I had the opportunity to tour the MAGLOCLEN site in my district in Newtown, Bucks County, Pennsylvania. As one of six regional centers, they serve Delaware, Indiana, Maryland, Michigan, New Jersey, New York, Ohio, the District of Columbia, and Pennsylvania, as well as England and parts of Canada. Their work is integral to keeping local, State, and Federal law enforcement agencies informed and equipped with the tools they need to do their jobs and to keep us safe.

MAGLOCLEN and Regional Information Sharing Systems have supported law enforcement agencies for a combined 40 years. In 2016 alone, in Pennsylvania, MAGLOCLEN saw 299 requests for criminal investigative research assistance.

MAGLOCLEN's holistic approach embodies the best of what an integrated information sharing system can offer to other local, State, and Federal law enforcement agencies.

Mr. Speaker, we are proud of the work MAGLOCLEN does operating on behalf of the Regional Information Sharing Systems Program in my district. We are here to support them and their mission to support our law enforcement community.

HONORING WORLD WAR II HEROES

(Mr. PITTINGER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTINGER. Mr. Speaker, on Saturday, I had the privilege of honoring six World War II heroes at VFW Post 2423 in Indian Trail, North Carolina. Each hero was awarded the French Legion of Honor Medal by the French consul. They were:

Charles Richardson, who flew 35 combat missions aboard a B-17 over France, the Netherlands, and Germany.

Andrew McMahon received the Purple Heart while fighting to liberate France.

William Rachui helped liberate Rome and southern France while earning five Bronze Service Stars.

James Crump landed at Omaha Beach on D-day and received two Bronze Stars and three Purple Hearts.

Aster Rider landed at Omaha Beach on D-day. As a rifleman on the front lines, he was one of only a handful of soldiers to survive.

Harold Granger landed at Utah Beach on D-day. He helped save lives by finding and disarming landmines.

Mr. Speaker, I ask all of my colleagues to join me in thanking these brave patriots for their service to the United States and the cause of liberty.

REPUBLICAN TAX PLAN

(Ms. ADAMS asked and was given permission to address the House for 1 minute.)

Ms. ADAMS. Mr. Speaker, today I rise for the people of North Carolina's 12th Congressional District, to stand up for the opportunities our community needs, and to reject the "billionaires first" Republican tax plan.

This tax plan fails to hear the American people. It gives tax cuts to corporations on the backs of the middle class.

Last week, I sent a letter to the Ways and Means chair and to Speaker RYAN outlining the 12th District's tax priorities and urging the inclusion of education-related deductions.

Republicans refused to hear the call, so this week I announced my education tax package. This series of amendments includes reinstating the tax-exempt status of private-use bonds used to build infrastructure and affordable housing; reinstating the State and local tax deduction, protecting the funds used to pay for schools, community development, and public safety; reinstating the student loan interest tax deduction; repealing the tax on tuition waivers and student stipends; and incentivizing investments in STEM education.

Communities across the Nation need the increased access to upward mobility, and education, the great equalizer, is the place to start.

I urge my colleagues to support my amendments to make education accessible for all students.

RECOGNIZING TRACY BECKER FOR RECEIVING THE KEYSTONE AWARD

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise today to recognize Tracy Becker on being awarded the 2017 Keystone Award, which is the highest honor bestowed by the Pennsylvania Association of Chamber Professionals. Tracy Becker is executive director of the Clarion Area Chamber of Business & Industry.

The Keystone Award was established in 1963 to recognize outstanding service in and contributions to the profession of chamber management in Pennsylvania. The award is not presented annually but only when an individual has merited such recognition.

Tracy is just the 24th person to receive this award since its inception 54 years ago. She was nominated by her staff, the Clarion Chamber board members, and fellow members of the Pennsylvania Association of Chamber Professionals.

Tracy began her chamber career in 1987, and she has dedicated her life to the betterment of the community. She has been with the Clarion Area Chamber of Business & Industry for more than 30 years, 13 of those as executive director.

Mr. Speaker, I wholeheartedly congratulate Tracy Becker on this pres-

tigious honor and thank her for making her community a better place to live and work.

□ 1215

UNIVERSITY OF TENNESSEE COLLEGE OF LAW'S LEGAL CLINIC CELEBRATES 70TH ANNIVERSARY

(Mr. DUNCAN of Tennessee asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DUNCAN of Tennessee. Mr. Speaker, I rise today to congratulate the University of Tennessee College of Law's Legal Clinic on its 70th anniversary. The UT Legal Clinic is a national leader in clinical education.

The clinic has been ranked one of the top 10 legal clinical programs among public universities and 19th among all U.S. law schools. The UT Legal Clinic was founded in 1947, by Professor Charles Miller, and is the longest, continually existing legal clinic in the country.

The clinic provides law students many opportunities to learn by doing. This approach prepares students for both the practice of law and providing legal services to the underprivileged. The work at the clinic has further advanced the cause of justice by serving thousands of indigent clients who cannot afford legal representation.

I want to honor and congratulate the UT College of Law's Legal Clinic on its 70th anniversary and thank it for its honorable service to the legal profession, the people of the State of Tennessee, and to the entire Nation. I wish only the best for the Legal Clinic in future years training and educating outstanding law students.

THE MEDIA CAUSE POLITICAL DYSFUNCTION

(Mr. SMITH of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Texas. Mr. Speaker, a recent Washington Post University of Maryland poll asked Americans whom they blame for causing dysfunction in the U.S. political system.

It is no surprise that 88 percent of respondents said the news media caused some or a lot of the dysfunction. Given that the liberal media unfairly blames President Trump for nearly all the problems in our country, they bear the burden of this dysfunction.

Months of liberal biased reporting have shredded the media's credibility in the eyes of most Americans. The media should report the facts objectively. That begins with fair coverage of the President and his administration. So far this year, the media has been anything but fair.

According to a new Harvard study, media coverage of the President's first 100 days was 80 percent negative, a

record for recent Presidents. Until the media becomes less slanted, they will continue to be a source of dysfunction in our political system.

COMMUNICATION FROM THE
CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, November 14, 2017.

Hon. PAUL D. RYAN,
The Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on November 14, 2017, at 9:39 a.m.:

That the Senate passed without amendment H.R. 1679.

With best wishes, I am,
Sincerely,

KAREN L. HAAS.

PROVIDING FOR CONSIDERATION OF H.R. 2874, 21ST CENTURY FLOOD REFORM ACT, AND PROVIDING FOR CONSIDERATION OF THE CONFERENCE REPORT ON H.R. 2810, NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2018

Mr. BYRNE. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 616 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 616

Resolved, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 2874) to achieve reforms to improve the financial stability of the National Flood Insurance Program, to enhance the development of more accurate estimates of flood risk through new technology and better maps, to increase the role of private markets in the management of flood insurance risks, and to provide for alternative methods to insure against flood peril, and for other purposes. All points of order against consideration of the bill are waived. In lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, the amendment printed in part A of the report of the Committee on Rules accompanying this resolution, modified by the amendment printed in part B of that report, shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further amendment thereto, to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; and (2) one motion to recommit with or without instructions.

SEC. 2. Upon adoption of this resolution it shall be in order to consider the conference report to accompany the bill (H.R. 2810) to authorize appropriations for fiscal year 2018

for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes. All points of order against the conference report and against its consideration are waived. The conference report shall be considered as read. The previous question shall be considered as ordered on the conference report to its adoption without intervening motion except: (1) one hour of debate; and (2) one motion to recommit if applicable.

SEC. 3. The Clerk shall not transmit to the Senate a message that the House has adopted the conference report to accompany H.R. 2810 until notified by the Speaker or by message from the Senate that the Senate has passed H.R. 4374 without amendment.

The SPEAKER pro tempore. The gentleman from Alabama is recognized for 1 hour.

Mr. BYRNE. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentlewoman from New York (Ms. SLAUGHTER), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. BYRNE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Alabama?

There was no objection.

Mr. BYRNE. Mr. Speaker, House Resolution 616 provides for consideration of H.R. 2874, the 21st Century Flood Reform Act, and the conference report to accompany H.R. 2810, the National Defense Authorization Act for Fiscal Year 2018.

H.R. 2874, the 21st Century Flood Reform Act, reauthorizes the National Flood Insurance Program for 5 years, introduces great private market competition, and provides additional reforms to benefit policyholders and taxpayers.

Mr. Speaker, the Office of Management and Budget has said that the National Flood Insurance Program, or NFIP, is not fiscally sustainable in its current form. The 21st Century Flood Reform Act helps transition it to a more sustainable program.

Importantly, the bill will help foster a robust product market for flood insurance, which allows private insurers to compete, in turn, driving down the price of policies while creating greater consumer choice. This is a win for policyholders and taxpayers alike.

Representing Alabama's Gulf Coast, it is important to me and my constituents that they have access to affordable flood insurance through the National Flood Insurance Program or a private insurer.

I appreciate the inclusion of provisions in the 21st Century Flood Reform Act to protect current policyholders while making the program sustainable.

I also appreciate Chairman HENSARLING's willingness to work with

Members whose constituents, such as mine, rely very heavily upon the NFIP to address concerns we raised about the initial version of the bill that passed out of committee.

All in all, this bill is a positive step toward reauthorizing our Nation's flood insurance program, which is currently set to expire on December 8. We must take action to ensure coastal homeowners and others in flood-prone areas have access to affordable insurance.

Mr. Speaker, I look forward to working with my colleagues in the Senate to get a long-term reauthorization across the finish line and signed into law by President Trump.

House Resolution 616 also allows for consideration of the final version of the National Defense Authorization Act that was confereed between the House and the Senate, reconciling the differences between two different versions.

Mr. Speaker, before I go into the substance of the bill, I would like to take a minute to commend the open and regular order process that has taken place from start to finish.

As a member of both the Armed Services Committee and the Rules Committee, I have followed this bill throughout the legislative process and think we should all be proud of the regular order and the fact that a wide range of members played a role in crafting the final product.

I applaud Chairman THORNBERRY, Ranking Member SMITH, and the entire Armed Services Committee staff for their dedication to an open process. I also appreciate the countless hours they have poured into this conference report.

Just as a quick reminder, we considered 275 amendments during the House Armed Services Committee back in June, and another 210 amendments when the NDAA was considered by the full House in July. In total, 485 amendments have been considered in the House, and, just as important, there was a clear bipartisan split between the number of majority and minority amendments.

The conference committee continued this bipartisan and collaborative process under the leadership of four chairmen and ranking members. Once again, this year's NDAA is truly a bipartisan and bicameral bill that provides the best for our military and national security.

Mr. Speaker, this NDAA follows through on our promise to our servicemen and women and our constitutional duty to provide for the common defense of the United States of America.

The FY18 NDAA conference report authorizes a 10 percent increase in total military spending, reminiscent of the Reagan era defense buildup. The bill authorizes \$626 billion for base budget requirements, \$66 billion for overseas contingency operations, and \$8 billion for other defense activities.

That adds up for a total national defense top line of \$700 billion.

I am incredibly proud to support a top-line number high enough to begin reversing the readiness crisis that has endangered the lives of our servicemembers and made it harder to defend our country.

Over the past 8 years, and under sequestration, our military has suffered. We have planes that can't fly, ships that can't sail, and soldiers who can't deploy, all while the number of threats around the world keep rising.

I want to acknowledge that this top-line number is significantly higher than the Budget Control Act cap for defense. I look forward to continued dialogue with the Appropriations Committee to raise this cap that has crippled necessary defense spending in recent years.

Every day we operate under a continuing resolution or the BCA caps is another day we are failing our men and women in uniform. The FY18 NDAA fulfills the authorization side of the equation, and I am hopeful the appropriations side will follow.

The FY18 NDAA increases the size of the Army, Navy, Air Force, Army Guard and Reserve, Naval and Air Reserve, and Air Guard to repair and restore readiness.

The bill also authorizes construction of 13 new Navy ships, including three littoral combat ships, as we work to grow toward a 355-ship fleet.

In a well-deserved benefit for our troops, the NDAA provides for a 2.4 percent pay increase for servicemembers, which is the amount our troops are entitled to under current law.

Another small but important provision in this bill eliminates the so-called widow's tax, which requires surviving spouses of servicemembers killed in action to forfeit the survivor benefit pension annuity. The financial burden of this tax is something our military families should not bear.

The bill also continues to advance Chairman THORNBERRY's priority of reforming and strengthening the military's acquisition process to make it more effective and efficient.

Importantly, the legislation takes into account the Trump administration's \$6 billion budget amendment to authorize more funding for missile defense threats against North Korea, Navy ship repairs, and more troops in Afghanistan.

Our men and women in uniform all over the world are on a mission to protect and defend the freedoms we hold dear. The way I see it, our mission in Congress is to give these brave men and women the resources they need to succeed. The FY18 NDAA does exactly that and is another step in a multiyear process of restoring our military strength to further protect our national security. Ultimately, this bill is about keeping the American people safe and secure.

Mr. Speaker, I urge my colleagues to support House Resolution 616 and both

of the underlying bills, and I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I want to thank the gentleman from Alabama for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

Mr. Speaker, H.R. 2810, the Fiscal Year 2018 National Defense Authorization Act, takes important steps towards strengthening our national security and supporting our troops.

The conference report authorizes a total of \$692 billion in discretionary budget authority, \$26 billion more than the administration requested.

I am pleased that it raises military pay by 2.4 percent, an increase from the President's request of 2.1 percent.

□ 1230

It also strengthens our efforts to counter Russia's campaign to undermine our democracy by fully funding cybersecurity and cyberspace operations at \$8 billion and it drops harmful restrictions on funding the New Strategic Arms Reduction Treaty extension between the United States and Russia. This treaty continues a bipartisan tradition that began under President Reagan, verifiably reducing both countries' nuclear arsenals.

Mr. Speaker, there is one glaring problem with this measure, and that is that the Budget Control Act imposes a \$549 billion cap on defense spending for fiscal year 2018. This bill blows past that by more than \$143 billion. Unless the Senate, the House, and the President come to an agreement on lifting or modifying the budget caps, there is no way that these spending levels can become law. So far, that agreement is not in the offing and it is past time for a bipartisan compromise on realistic spending levels for defense and non-defense spending alike.

While I am glad to see this pay increase for our troops, this legislation does not exist in a vacuum. Later this week, the Republicans plan to bring to the floor a disastrous tax bill that would force military families and veterans to finance tax cuts for corporations and the superwealthy. The bill repeals tax credits that help veterans find employment. It makes education more expensive for veterans and undermines the GI Bill. It makes it more expensive for military families to sell their homes. It eliminates tax relief for veterans suffering from chronic illnesses.

Veterans Day was just a few days ago, Mr. Speaker, and it is no way for the majority to thank them for their service.

Also before us today is H.R. 2874, which is known as the 21st Century Flood Reform Act. Now, everybody in this Chamber recognizes the National Flood Insurance Program is badly in debt, to the tune of \$25 billion. The hurricanes this year, together with the flooding across Louisiana last year, have stretched the program beyond its breaking point.

Unfortunately, this package will cause more harm than good for the communities already struggling to rebuild. It will make flood insurance more expensive for families by increasing premiums.

It also exempts businesses from the requirement to purchase flood insurance even though the vast majority of policyholders with this insurance only purchase it because they are required to by law. This change would take effect beginning in January 2019.

The Independent Community Bankers and a number of other groups oppose this provision. As businesses pull out of the insurance market and the number of participating dwindles, responsible businesses that stay in the market will be forced to bear the burden of greatly increased premiums. I think these are shortsighted changes that will be felt all across the insurance market.

Additionally, the legislation doesn't do enough to update the often out-of-date flood insurance rate maps being used in communities across the country and in my district. Accurate flood insurance maps prepared with the most recent mapping technologies would help constituents in all of our districts better prepare and protect themselves against flooding. Some current maps are so outdated that the maps don't reflect changing landscapes and critical flood mitigation improvements. This bill simply falls short in helping homeowners who want to do the right thing based off the best available information.

We are in the wake of some of the worst hurricanes our Nation has ever experienced, and more of them. We are seeing how vital, affordable, and readily available flood insurance is to so many communities. It is unconscionable that the majority is moving forward with this partisan package of bills, unlikely to ever pass the Senate, because this will only further delay the extension of the program with 1 month left before it expires.

As the majority lurches from crisis to crisis and fritters away precious legislative time with this partisan approach, we will likely find ourselves right back here doing this over again in December.

Mr. Speaker, I reserve the balance of my time.

Mr. BYRNE. Mr. Speaker, I yield 3 minutes to the gentleman from Wisconsin (Mr. DUFFY), the sponsor of H.R. 2874.

Mr. DUFFY. Mr. Speaker, I want to thank the gentleman from Alabama for yielding.

First, I want to make a comment about how this process has gone in coming up with this compromise with the amendment on the flood insurance package. We have worked in the Financial Services Committee with outside groups, whether it was the home builders or the realtors or the insurance industry. We have worked with Members of Congress from the Gulf States and

from the East Coast and from the West Coast. We worked with Democrats. We had a number meetings with the ranking member of the committee, all taking in their consideration, which has brought us to a compromise that I don't know that anybody loves, but everyone says is a pretty darn good bill that strives to make needed reforms in a program that hasn't been working well. When we have programs that don't work well, let's try to fix them.

We have a program that, as was just mentioned, is \$25 billion in debt, but that doesn't include the \$16 billion we just gave the program and forgave. So really, it is \$41 billion in debt.

So when do we think through the policies of a program that continues to run deficits, number one, but, number two, continues to incentivize people to live in harm's way?

I was down in Houston and I got to see a family who was talking about their next-door neighbor whose house was burning down. He was telling the story about his neighbor, and as the house started on fire, he sent the kids outside—like you would because your house is burning—as the flood waters are rising. The dad went to go put out the fire, and as he was putting out the fire, he looked out the window and saw his kids were being swept away by a flood. The current was too strong, so he ran outside to save his kids and let his house burn.

What are we going to do in that neighborhood that had been flooded three times in the last 10 years?

We are going to rebuild houses in the same flood plain. This doesn't make sense. Let's think about a reform that is going to improve the program, that helps people get out of dangerous areas and get into better areas that don't flood. Having a flooding house isn't a pleasant place to live.

Not only that, first responders risk their lives to go save people, and they die. We are incentivizing through this policy to allow people to live in these dangerous areas. I don't have a lot of time left, but the reforms are going to, yes, gently increase some of the premiums for the most highly subsidized properties called the pre-FIRM properties. We offer over \$1 billion in mitigation to help families flood-proof their home or get out of their home and go to a better place to live because this improves the solvency of flood insurance. We are helping them with mitigation.

We are helping them with mapping, allowing communities that haven't been mapped to actually map themselves, to pay for it, to take care of their own future and destiny instead of waiting for the Federal Government. We allow for a private market to come in and offer you a premium that might be lower than the Federal Government.

God forbid we offer a family a choice to let the private sector compete with a public offering. My God, if you get a lower price, that is great. If you don't get a lower price, you can stay in the Federal plan.

My goodness, I am going to have some people come up in a second and say: But you could cherry-pick, and that could jeopardize the solvency of the program.

The program is insolvent. It is \$25 billion in debt—actually, \$41 billion, if you include that \$16 billion. It is not a solvent program.

Just think if in Houston and in Florida we had people who had bought insurance in the private market, we would be saving taxpayers money. This is a commonsense bill that makes the program better, that helps families, that empowers communities. Let's stand together. A little bit of reform might go a long way in making government actually work, so I would encourage all of my colleagues on both side of the aisle to vote "yes" for common sense.

Ms. SLAUGHTER. Mr. Speaker, if we defeat the previous question, I will offer an amendment to the rule to bring up H.R. 3440, the Dream Act. This bipartisan, bicameral legislation would help thousands of young people who are Americans in every way except on paper.

Mr. Speaker, I ask unanimous consent to insert the text of my amendment in the RECORD, along with extraneous material, immediately prior to the vote on the previous question.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from New York?

There was no objection.

Ms. SLAUGHTER. Mr. Speaker, I yield 2 minutes to the gentleman from New York (Mr. ESPAILLAT) to discuss our proposal.

Mr. ESPAILLAT. Mr. Speaker, I thank the gentlewoman from New York for yielding.

Mr. Speaker, there are 2,400 DACA recipients in my district. "We are not one," "no somos uno." There are 30,000 DACA recipients in my home State of New York. "We are not 100," "no somos cien." There are 800,000 DACA recipients in the country. As of this year, there were more than 10,000 noncitizens serving in the U.S. military and an additional 12,000 noncitizens under Reserve status. "We are millions, count us well," "somos millones, cuentanos bien."

DREAMers are veterans, teachers, nurses, college students; and DREAMers are also MacArthur genius fellows. Cristina Jimenez is a MacArthur genius fellow, a powerhouse championship for immigrant youth, and, like me, she is also a CUNY alum and she grew up undocumented.

This is why I urge my colleagues to bring a clean Dream Act to the House floor. H.R. 3440, the Dream Act, would not provide automatic amnesty, as I have heard some of my colleagues incorrectly say. The Dream Act has an 8-year conditional basis of permanent residency status. You have to either work for 3 years, serve in the Armed Forces, or study. You have to keep a clean record, get a background check,

and a medical exam. Then, and only after then, for a few more years, you can apply for citizenship.

Mr. Speaker, I ask my colleagues to vote against the previous question so that we can immediately bring the Dream Act to the floor and provide certainty, hope, and opportunity for 800,000 talented young people. Our country needs them and we cannot afford to wait another day.

Mr. BYRNE. Mr. Speaker, I yield 2 minutes to the gentleman from South Carolina (Mr. NORMAN).

Mr. NORMAN. Mr. Speaker, I rise today to speak in favor of H.R. 2874, the 21st Century Flood Reform Act.

This act is near and dear to my heart. That is how I make my livelihood. I am a real estate developer. We build houses. We build commercial projects. All that stops unless reform is made in the Flood Insurance Program. This bill proposes major reforms to one of the Federal Government's most broken programs, the National Flood Insurance Program.

The Government Accountability Office has labeled the NFIP a high-risk program mainly because policyholders often pay premiums well below the actual risk of flooding on their properties.

H.R. 2874 requires FEMA to conduct an annual actuarial review of the status of the NFIP that will allow FEMA to adjust rates appropriately and help maintain the program's financial stability.

Currently, there are 4.92 million NFIP policies providing \$1.23 trillion in coverage to Americans. Many of these properties are what this bill defines as multiple loss properties, where NFIP claims have been filed repeatedly.

This bill requires FEMA to raise premiums on multiple loss properties by 15 percent annually if the premiums do not reflect the full risk. This is just another step toward FEMA improving the financial stability of the NFIP.

Often, with the Federal Government, there are changes and agreements made behind closed doors with little or no public comment. H.R. 2874 requires FEMA to publish an explanation and to hold public hearings in regards to any changes to premiums on policies. This is an excellent example of making the government more transparent and helping policyholders more accountable.

Lastly, the 21st Century Flood Reform Act requires the Government Accountability Office to conduct a study on how we can simplify the NFIP. With our country being battered by hurricanes and heavy rainfall, we need to ensure that the NFIP is placed in sound financial footing for future generations.

Mr. Speaker, for these reasons, I urge my colleagues to support this all-important legislation.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 3 minutes to the gentleman from New Jersey (Mr. PALLOONE), the distinguished ranking member of the Committee on Energy and Commerce.

□ 1245

Mr. PALLONE. Mr. Speaker, I want to thank my colleague from New York, the ranking member of the Rules Committee, for yielding.

Mr. Speaker, I rise today in opposition to the bill and also to the rule. Just a few weeks ago, we observed the fifth anniversary of Superstorm Sandy. New Jersey's recovery from that traumatic event has been prolonged in part by issues facing the National Flood Insurance Program. Too many of my constituents are still dealing with high premiums and inaccurate flood maps or are still waiting for their Sandy claims appeals to be decided.

We need a long-term NFIP reauthorization that focuses on increasing affordability, investing in mitigation, capping the profits of flood insurance companies, and comprehensively restructuring the claims process—and this bill fails these tests.

H.R. 3823 would undermine the NFIP by allowing the development of a private flood insurance market, opening the door to allowing insurance companies to cherry-pick low-risk properties while leaving high-risk ones in the NFIP. This bill does not do enough to address affordability issues and actually increases rates for some policyholders. It will allow commercial properties to opt out of mandatory coverage even if they are in a high-risk zone, which will further decrease the pool and weaken the program.

Finally, this bill simply does not do enough to improve transparency and reform the claims process. Enactment of this legislation would make flood insurance more expensive and less available, while not actually addressing the program's many problems.

I have actually introduced legislation to tackle NFIP's issues head-on. The bill is the bipartisan SAFE NFIP Reauthorization Act, which would reauthorize the program, cap premium rate increases, authorize funding for more accurate flood mapping, reform the appeals process, and cap the compensation of flood insurance companies.

I also offered amendments to the Rules Committee that would improve this bill, including a 10 percent cap on premium increases, increasing the increased cost of compliance from \$30,000 to \$100,000, capping the profits of flood insurance companies, and other pro-policyholder provisions, but none of these amendments were accepted by the Rules Committee.

I hear my Republican colleagues talk about transparency. In fact, this is the 50th closed rule of the year, an all-time record for closed rules. They blocked both Democratic and Republican amendments. The Rules Committee says in its report this is a closed rule. If it is a closed rule, then how can they talk about transparency or process?

Some of my Republican colleagues who offered amendments that were denied were Mr. DONOVAN of New York, affected by Sandy; Mr. GRAVES of Lou-

isiana, affected by Katrina; and Mr. PASCARELL and I, who went through Superstorm Sandy.

It is incredible to me that we had a number of Democrats and Republicans who really wanted to reform the flood insurance program in an effective way based on their experiences—not some ideology—but on their experiences in the superstorms that we saw that impacted our districts, and the Rules Committee denied every one of those amendments.

Mr. BYRNE. Mr. Speaker, I just would point out to the gentleman that the Democrats have highlighted the number of amendments not made in order during the first session of the 115th Congress; however, in the 111th Congress, their majority blocked nearly 3,000 amendments, with roughly 2,400 of those occurring in the first session. So, far be it from the case that Republicans have blocked an inordinate number of amendments. We blocked far less amendments than our Democratic colleagues did when they were in control of the House.

Mr. Speaker, I yield 3 minutes to the gentlewoman from Wyoming (Ms. CHENEY), who is my fellow colleague on the Rules Committee and the Armed Services Committee.

Ms. CHENEY. Mr. Speaker, I would also like to thank my colleague, Mr. BYRNE, for his hard work, both on the Armed Services Committee and on the Rules Committee, on this important rule.

Mr. Speaker, I rise today in strong support of the rule that will allow for consideration of the National Defense Authorization Act for Fiscal Year 2018.

Mr. Speaker, as elected Members of this body, we have no higher obligation or responsibility than to provide for the support and the defense of our Nation. No matter what else we do in this body—and we debate very big, important issues. We debate tax cuts, we debate healthcare, and these are crucial issues, but none of those issues matters if we fail to get the resources necessary to defend this Nation from our adversaries.

For far too long, Mr. Speaker, we have failed to do that. Over the last 8 years, we have seen policies that have failed to provide the kind of resources our Defense Department needs. We have also seen, Mr. Speaker, legislation from this body—in particular, the Budget Control Act—that has caused significant damage to the military.

We have heard on the Armed Services Committee, week after week, briefings from every layer of the military—from the Chairman of the Joint Chiefs, from the Secretary of Defense, and from the combatant commanders—briefings about the extent to which there is a gap that is growing between our abilities and the abilities of our adversaries. Now, this is a gap that people seem to want to ignore, Mr. Speaker, but we do so at our own peril.

I think that we need, as Members of this body, to think very carefully

about what we are going to say to our children and our grandchildren one day if they say to us: Why didn't you do all you could to ensure for the defense of this Nation? Why didn't you do all you could when you were in a position to provide the resources?

Mr. Speaker, one of the reasons we don't do all we can is because we enable the Senate rules. We have gotten ourselves in a situation, through the Budget Control Act and through the way that we do budgeting in this House, where we enable the dysfunction of the United States Senate, and we let the United States Senate be in a position where, in fact, they prevent us from doing what we know is right from a policy perspective.

I am very proud of this piece of legislation, Mr. Speaker, because what this does, in a bipartisan fashion, is begin to fix that. It begins to remedy the situation. It begins to allow our military to get out from under the burden, the hole that they have been in for the last 8 years.

Funds authorized in this NDAA will ensure that we are able, for example, to modernize our strategic forces. It will also ensure, Mr. Speaker, that we are able to begin to provide funding for the kind of missile defense that we know we need in a situation in which our adversaries have gained tremendous ground.

Mr. Speaker, when we have the Chairman of the Joint Chiefs come before the committee and tell us in public session that, if we continue on the path we are on, within 5 years we will not be able to project our power, every Member of this body needs to stop everything else they are doing and listen to that warning. If we can't project our power, then we cannot defend this Nation.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. BYRNE. Mr. Speaker, I yield the gentlewoman from Wyoming an additional 30 seconds

Ms. CHENEY. There are many Members of this body, Mr. Speaker, on both sides, who like to quote a former Chairman of the Joint Chiefs that the debt is the biggest national security threat we face. That is only half of his quote. The second half of his quote was that the debt is the most significant threat we face because it prevents us from being able to resource our military.

So, Mr. Speaker, I am proud to be here today to stand in support of this rule and to stand in support of the National Defense Authorization Act and the important progress that it allows us to begin to make to rebuild our military and undo the damage of the last 8 years.

Ms. SLAUGHTER. Mr. Speaker, I yield 2 minutes to the gentleman from New York (Mr. ENGEL).

Mr. ENGEL. Mr. Speaker, I thank the ranking member for yielding.

I rise in opposition to this record-breaking closed rule, the 50th closed rule in a year, which is more than any time in any yearly period previously.

I think our rules should be open. I think closed rules are not good for this institution regardless of who does it, and I would urge the majority party to think about open rules so that the legislature can truly work its way.

The legislation itself includes a handful of measures that I authored—I am happy about that—to require reporting on Russia's role in the Balkans, including Serbia's defense relationship with Russia; to enhance congressional oversight of changes made to policies and legal interpretations that govern security operations; a strategy to improve transparency and civilian protection in Nigeria; and a requirement for a Defense Department official to protect cultural heritage, the looting and trafficking of which is a funding source for terrorism. We voted on that here on the floor and it has passed.

I am also pleased that we have included continued support for Israel's missile defense. This system is critical to Israel's security, considering the threats that Israel faces from Iran, Hamas, and Hezbollah.

Mr. Speaker, even though I am ranking member of the House Foreign Affairs Committee, I am glad to see these measures in this bill because they all belong in this bill. They are related to our national security. Indeed, I strongly support the measures in this bill that provide authorities and resources necessary for our military to carry out its missions.

But, as we have seen again and again in recent years, this defense authorization continues an unsettling trend toward involving the Defense Department in activities outside its core competencies. In my view, we need to preserve and strengthen the important roles of the State Department and USAID.

We wouldn't ask our diplomats or our development experts to do the jobs of our men and women in uniform, so we shouldn't be asking our servicemembers to do the work that has traditionally resided in our civilian foreign policy agencies.

I want to caution against continuing down this road, and I hope that, in the years ahead, we can work to support our diplomatic and development efforts in the same way we support our national defense. After all, America's security depends on all these efforts working together.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. SLAUGHTER. Mr. Speaker, I yield the gentleman from New York an additional 1 minute.

Mr. ENGEL. Mr. Speaker, I thank the gentlewoman for yielding to me.

Let me say, in conclusion, I hope that, in the years ahead, we can work to support our diplomatic and development efforts in the same way we support our national defense. After all, America's security depends on all of these efforts working together, and it is important to remember that.

Mr. BYRNE. Mr. Speaker, I yield 3 minutes to the gentleman from Louisiana (Mr. GRAVES).

Mr. GRAVES of Louisiana. Mr. Speaker, I want to thank the gentleman from Alabama for yielding.

Mr. Speaker, there are fundamental problems with flood insurance. We all know that. The program, by some estimates, has a debt, recently, of up to \$24 billion, and it is going to be compounded by Hurricanes Maria, Irma, and Harvey and the other disasters that we have had this year. We have had extraordinary damages this year.

But what is being missed is that this legislation really doesn't even fix the problem. You can look back over the last 37 years. Since 1980, we have had 218 disasters that have exceeded \$1 billion. We have spent \$1.3 trillion responding to these disasters.

This bill is projected to, perhaps, save \$18 million a year—\$18 million, I will say it again. We have spent \$1.3 trillion since 1980. There are fundamental problems that need to be addressed.

Mr. Speaker, 40 percent of this Nation's population lives in just 10 percent of the land area adjacent to the coast—10 percent. Forty percent of the population lives there, and it is growing. It is going up. We have got to get good at resiliently living in these coastal areas.

Now, let me show you something, and this is what is happening in Louisiana. Louisiana drains, literally, from Montana to New York, and the Canadian Provinces are all coming down.

Mr. Speaker, as we get additional development in the United States, what happens with that water? It comes down to us.

So let me give you a scenario.

Somebody builds their dream home or somebody starts a small business, and they fully comply with the regulations that are in place at the time for baseline elevation. They build a home or business exactly where it is supposed to be. They start getting additional water down from this watershed or maybe from the coast because the Corps of Engineers has caused 2,000 square miles of the coast of this Nation to erode.

So, yes, we are more vulnerable. We are getting more water down or we have the Gulf of Mexico encroaching on our citizens.

Why should our citizens be responsible for that? They have no control over what is happening. They have complied with the regulations and complied with the guidelines at the time of construction.

Mr. Speaker, I view this as a tax. If our citizens are being burdened with additional fees or expense as a result of the government's inability to do its job to properly manage resources and water, then that is not a premium increase; that is a tax, Mr. Speaker.

While I commend people for working on this bill and trying to address this, the fundamental premise of the bill is

flawed. It is fundamentally flawed. You can't charge people for things over which they have no control. You can't charge people whenever they stepped up and did exactly what the government told them to do when they built a home or built a business.

These things aren't portable structures. You can't just pick up a home and say, "I am going to move it." You can't pick up a business and say, "I am going to move it."

But that is exactly what this bill does. It increases the premiums and, in some cases, even kicks them out of their homes and businesses, these dream homes and these lifesaving investments.

Mr. Speaker, I urge opposition to the underlying bill.

Ms. SLAUGHTER. Mr. Speaker, let me yield myself 30 seconds because I was very impressed, yesterday, with Mr. GRAVES and the thoughtful work that he had done. I am sorry his amendments were not made in order, but I appreciate very much his homework on this bill, and I agree with him.

Mr. Speaker, I yield 2 minutes to the gentleman from Oregon (Mr. BLUMENAUER).

Mr. BLUMENAUER. Mr. Speaker, I appreciate the gentlewoman's courtesy.

I was listening to our friend from Louisiana, and I sympathize with much of what he was saying. I have been working on flood insurance reform for 20 years.

□ 1300

We are caught in a dynamic here where it is never really good enough and there are challenges for people who played by the rules at the time.

The problem is that we are not doing a good job of evaluating, moving forward, and making the changes. It is true that some of this has an impact on Louisiana. I am sensitive to that. But at the same time, there are policies that have been resisted by some of those same state leaders.

We must swallow hard and understand that we are on a path here that impacts people all across the country. We do not have accurate flood maps, and people resist updating them. We have many people who are paying far less than the actuarial costs for their flood insurance. There are millions more who are subsidizing all this because they are paying unfair premiums. We do not invest in pre-disaster mitigation. We will save \$4 in disaster relief for each dollar we invest upfront to protect property and lives.

I am prepared to support the underlying bill. It is not perfect. There are changes that I would make. I understand some of the challenges that people are going to suggest in terms of the impact on some lower-income citizens. I sympathize with that, but the answer is not to continue to keep people in harm's way. The answer is not to rebuild people's homes right back where they are going to be putting their property and their families at risk. We

should not continue to resist reform, because it is hard. Ultimately, that adds to the price tag and it adds to the dislocation.

The SPEAKER pro tempore (Mr. POE of Texas). The time of the gentleman has expired.

Ms. SLAUGHTER. Mr. Speaker, I yield an additional 1 minute to the gentleman.

Mr. BLUMENAUER. Mr. Speaker, it is important that we don't lose an opportunity to start changing this situation.

When the floods came in Houston, I got calls from some reporters because I had been dealing with problems in Houston going back 20 years. This is an example of where we failed to deal with repetitive flood loss and where we have watched unchecked sprawl put millions of people at risk for greater harm.

This bill isn't perfect, but I hope that it starts the process where we can come together as it goes through the legislative process. I hope we can make adjustments to start us along that path, and that we start swallowing hard, making sure that everybody gives up a little.

The Federal Government needs to invest more. People need to stop building in harm's way. We need to do a better job of flood recovery and pre-disaster mitigation. I think this bill represents a good faith start along that path, and I hope we can use it as a foundation for further progress.

Mr. BYRNE. Mr. Speaker, I yield 3 minutes to the gentleman from Florida (Mr. Ross), a very happy Auburn Tigers fan.

Mr. ROSS. Mr. Speaker, I am proud to rise in support of the rule and the underlying bill, H.R. 2874.

Homeowners deserve choice; they deserve competition; and, above all, they need to know the true risk their homes face from floods, the most costly of all natural disasters.

I believe the underlying bill allows the freedom to insure against obvious danger that imperils people's homes and their wallets. I am particularly enthusiastic about the inclusion of my bipartisan legislation to facilitate the development of a robust private flood insurance marketplace.

After months and even years of negotiations, we have produced legislation that appropriately balances the need for affordable flood insurance with our responsibility to act as faithful stewards of taxpayer dollars.

Everyone knows that the National Flood Insurance Program is broken. We should act accordingly. We need to fix it. But before we do that, we must agree to proceed.

Less than a month ago, many of us voted to bail out this floundering program, forgiving \$16 billion of its debt. But we knew that it would be irresponsible to merely kick the can down the road. This is the opportunity to make things right.

I believe we need to proceed with the debate because we need to have a rea-

sonable and responsible conversation about fixing this problem before it gets worse. Americans deserve better than a Big Government insurance monopoly that is unable to pay for the risk it insures.

The 21st Century Flood Reform Act will usher in a new era of consumer choice, competition, and affordability by empowering policyholders to purchase the insurance products that best meet their needs.

We are getting rid of the top-down, single-payer approach to insurance where we pretend there is no danger until there is a tragedy.

Giving consumers choice in a competitive marketplace will not only drive down costs, but will also help reduce the unacceptable number of homes that are not protected by flood insurance.

The NFIP can be an important tool for mitigating flood risks and helping families recover from disasters after they strike, but it cannot be the only tool. A Federal program that conceals actual risk through artificially low rates is neither compassionate nor responsible.

People deserve to know when they are in danger. When the Federal Government provides them with information that suggests otherwise, we do more harm than good.

We cannot expect to have educated, thoughtful consumers if we deprive them of the market information that is needed to make the smart decisions. By putting policyholders on a slow path to sound premium rates, we are stepping towards a future where the threats of major floods are confronted before they are realized.

I think we all agree that more needs to be done to mitigate flood risks and incentivize investments in resiliency. We can take the first steps by eliminating the false security that inoculates our society to the dangers of flooding.

Let's remove the blindfold we have placed over the public's eyes. Let's gradually walk back the subsidies that conceal a homeowners risk. It is time for this Nation to confront this threat with clear eyes and a vision for the future. This bill is the first step in the right direction.

In closing, I want to thank Chairman HENSARLING and Housing and Insurance Subcommittee Chairman DUFFY for their tenacity and commitment to paving the way for a safer and more affordable system for managing flood risks in this country. Flood insurance is one of those rare issues that transcends political boundaries.

I once again urge my colleagues to vote "yes" on the rule and also on the underlying bill.

Ms. SLAUGHTER. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, the National Defense Authorization Act isn't perfect. Most notably, it blows past the caps implemented under the Budget Control Act. But there are areas of common ground

in this bill, including a pay raise for our military and investments to fill the genuine readiness gaps in our Armed Forces.

I want to point out that they are the result of something that is all too often nonexistent under the majority, and that is regular order. I agree with what my colleague said, to see a bill under regular order is a downright joy. I hope we do more of it.

A hearing and a markup were held for this bill and colleagues from both sides of the aisle were consulted. That is how the Chamber was designed to function, but, today, it hardly functions like that at all.

It is a shame that we don't also see the majority put this model to use for other major legislation like healthcare and tax reform, which we will be rushing through to get to tomorrow.

This is a process that we didn't see for the other measure before us today, which is H.R. 2874. No hearing was ever held on the package in its entirety. It was changed right up until it was considered by the Rules Committee earlier this week in an effort not to get Democrat support, but to get enough support from Members of the majority so that it could pass on a party-line vote.

That is what we see under this leadership: no hearings and rarely any markups.

Legislation to repeal the Affordable Care Act, which would impact one-sixth of our economy, was passed without so much as a score from the non-partisan Congressional Budget Office outlining its impacts and its costs.

This Congress has broken the record for the use of closed rules, which prevents any amendments from being offered by either side on the House floor. It is now the most closed Congress ever.

In fact, one of the rules before us right now is closed. We are even likely to consider the majority's bipartisan tax plan this week—actually, tomorrow—which would increase the deficit by \$1.5 trillion, yet under another closed rule and without scoring.

The United States Congress has been called the greatest deliberative body in the world. I think it is time the majority change course and actually allow the great debates about the issues that we face. The legislation we consider would certainly be better for it.

Mr. Speaker, I urge a "no" vote on the previous question, the rule, and the bill; and I yield back the balance of my time.

Mr. BYRNE. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I represent a coastal area of Alabama, and flood insurance is extremely important to many of my constituents. It is very important to me to fulfill my job on their behalf to make sure that we have a Flood Insurance Program that is there for many years to come. But we know that it is actuarially insolvent. So we have to make changes in the program.

As the gentleman from Oregon said, change is hard and reforms are hard.

But the gentleman from Florida and, before him, the gentleman from Wisconsin, the sponsor of the bill, made very good points. The reforms we are making in this bill for the Flood Insurance Program will allow it to be successful for years to come and also protect the taxpayers of America. I think we have a responsibility to do that.

The other bill under this rule, the conference report on the National Defense Authorization Act, represents a very important inflection point.

We are now moving to repair the damage we have done to our military these last several years. This is a 10 percent increase for our military so that we can help them rebuild their readiness and the equipment they need to defend us with this ever-increasing matrix of threats, not the least of which is North Korea. We put even more money in this authorization to defend against a missile attack from North Korea.

We are at the beginning of something historic here with this bill, and that is rebuilding the United States military, much like it was done 30-plus years ago when President Reagan was in office.

Mr. Speaker, I urge all of my colleagues to support House Resolution 616 and the underlying bills.

Ms. LEE. Mr. Speaker, I want to thank Ranking Member SLAUGHTER for her tremendous leadership on so many of these very critical issues.

Mr. Speaker, I rise in strong opposition to this rule and to H.R. 2810, the Fiscal Year 2018 National Defense Authorization Act. This bill authorizes \$700 billion in defense spending for our already out-of-control Pentagon budget. It would also increase funding by \$66 billion for wars that Congress has never debated or voted on. And once again, my Republican colleagues have used off-the-books spending gimmicks to further expand the already-bloated Pentagon budget.

Mr. Speaker, enough is enough.

Instead of writing blank checks to the Pentagon, Congress needs to live up to its constitutional obligation to debate matters of war and peace. We need to rip up the 2001 blank check for endless war. We need to stop funding wars without end.

Simply put, Mr. Speaker, we need to do our job.

And this Defense Authorization Act does just the opposite. It allows Congress to kick the can down the road AGAIN, while funding wars with no debate on the costs and consequences to our troops or to the American people.

Mr. Speaker, I do have to say that I am pleased by the passage of my amendment, which I co-authored with my good friend Congressman BURGESS, to report on the audit-readiness of the Pentagon. This is a good first step, but much work remains to bring some accountability to Pentagon spending.

So I call on Speaker RYAN to act to actually audit bloated Pentagon spending and to bring forth an authorization so Congress can vote up or down on these wars.

I urge my colleagues to vote 'NO' on the Rule and the underlying bill and reject this wasteful spending.

The material previously referred to by Ms. SLAUGHTER is as follows:

AN AMENDMENT TO H. RES. 616 OFFERED BY
MS. SLAUGHTER

At the end of the resolution, add the following new sections:

SEC. 4. Immediately upon adoption of this resolution the Speaker shall, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3440) to authorize the cancellation of removal and adjustment of status of certain individuals who are long-term United States residents and who entered the United States as children and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the bill.

SEC. 5. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 3440.

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308-311), describes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition."

The Republican majority may say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative

Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: "Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule. . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: "Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon."

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Mr. BYRNE. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore. The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on ordering the previous question will be followed by 5-minute votes on:

Adopting the resolution, if ordered; and

Agreeing to the Speaker's approval of the Journal.

The vote was taken by electronic device, and there were—yeas 234, nays 189, not voting 10, as follows:

[Roll No. 626]
YEAS—234

Abraham	Bost	Collins (NY)
Aderholt	Brady (TX)	Comer
Allen	Brat	Comstock
Amash	Brooks (AL)	Conaway
Amodei	Brooks (IN)	Cook
Arrington	Buchanan	Costello (PA)
Babin	Buck	Cramer
Bacon	Bucshon	Crawford
Banks (IN)	Budd	Culberson
Barletta	Burgess	Curbelo (FL)
Barr	Byrne	Curtis
Barton	Calvert	Davidson
Bergman	Carter (GA)	Davis, Rodney
Biggs	Carter (TX)	Denham
Bilirakis	Chabot	DeSantis
Bishop (MI)	Cheney	DesJarlais
Bishop (UT)	Coffman	Diaz-Balart
Blackburn	Cole	Donovan
Blum	Collins (GA)	Duffy

Soto	Torres	Wasserman	Love	O'Rourke	Shuster	Welch	Wittman	Yoho
Speier	Tsongas	Schultz	Lowenthal	Olson	Simpson	Wilson (FL)	Yoder	Young (AK)
Swalwell (CA)	Vargas	Waters, Maxine	Lowey	Palmer	Smith (MO)			
Takano	Veasey	Watson Coleman	Lucas	Perlmutter	Smith (NJ)			
Thompson (CA)	Vela	Welch	Luetkemeyer	Pingree	Smith (TX)			
Thompson (MS)	Velázquez	Wilson (FL)	Lujan Grisham, M.	Polis	Smith (WA)			
Titus	Walz	Yarmuth	Luján, Ben Ray	Posey	Speier			
Tonko			Maloney, Carolyn B.	Quigley	Stefanik			

NOT VOTING—13

Black	Holding	Rush	Marino	Reichert	Black	Gohmert	Pocan
Bridenstine	Johnson, Sam	Visclosky	Massie	Rice (SC)	Bost	Hoyer	Rush
Cole	McGovern	Woodall	McCarthy	Roby	Brat	Johnson, Sam	Smith (NE)
Dent	Pelosi		McCaul	Rogers (KY)	Bidenstine	Larson (CT)	Turner
Diaz-Balart	Pocan		McClintock	Rohrabacher	Dent	McGovern	Visclosky
			McCollum	Rooney, Francis	Garrett	Pelosi	Woodall
			McEachin	Roskam			
			McHenry	Ross			
			McMorris	Rothfus			
			Rodgers	Royce (CA)			
				Ruppersberger			
				Meadows			
				Russell			
				Meng			
				Messer			
				Mooney (WV)			
				Moore			
				Moulton			
				Mullin			
				Murphy (FL)			
				Nadler			
				Napolitano			
				Noem			
				Norman			
				Nunes			

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE
The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1344

So the resolution was agreed to.
The result of the vote was announced as above recorded.
A motion to reconsider was laid on the table.
Stated for:
Mr. HOLDING. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted "yea" on rollcall No. 628.

THE JOURNAL

The SPEAKER pro tempore. The unfinished business is the question on agreeing to the Speaker's approval of the Journal, on which the yeas and nays were ordered.

The question is on the Speaker's approval of the Journal.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 224, nays 190, answered "present" 1, not voting 18, as follows:

[Roll No. 628]

YEAS—224

Abraham	Courtney	Granger	Carbalj	Gosar	O'Halleran		
Adams	Cramer	Griffith	Cárdenas	Gottheimer	Palazzo		
Aderholt	Crawford	Guthrie	Carter (GA)	Graves (GA)	Pallone		
Allen	Crist	Hanabusa	Castor (FL)	Graves (LA)	Panetta		
Amodei	Cuellar	Handel	Clark (MA)	Graves (MO)	Pascarella		
Arrington	Culberson	Harper	Clarke (NY)	Green, Al	Paulsen		
Babin	Cummings	Harris	Cleaver	Green, Gene	Payne		
Bacon	Curtis	Hartzler	Clyburn	Grijalva	Pearce		
Banks (IN)	Davidson	Hastings	Coffman	Grothman	Perry		
Barletta	Davis (CA)	Heck	Collins (GA)	Gutiérrez	Peters		
Barton	Davis, Danny	Hensarling	Kihuen	Herrera Beutler	Peterson		
Beatty	DeGette	Higgins (LA)	Jones	Hice, Jody B.	Pittenger		
Bilirakis	DeLauro	Higgins (NY)	Jordan	Hill	Poe (TX)		
Bishop (UT)	DelBene	Himes	Jordan	Holding	Poliquin		
Blumenauer	Demings	Hollingsworth	Joyce (OH)	Hudson	Price (NC)		
Bonamici	DesJarlais	Huffman	Katko	Huizenga	Raskin		
Brady (TX)	Deutch	Hultgren	Kelly (IL)	Issa	Rice (NY)		
Brooks (AL)	Dingell	Hunter	Khanna	Jackson Lee	Richmond		
Brooks (IN)	Doggett	Johnson (GA)	Collins (GA)	Jayapal	Roe (TN)		
Brown (MD)	Donovan	Johnson (LA)	Comer	Jayapal	Rogers (AL)		
Buchanan	Duncan (SC)	Johnson, E. B.	Clark (MA)	Jones	Rokita		
Bucshon	Duncan (TN)	Kaptur	Connolly	Jordan	Roosevelt		
Budd	Dunn	Keating	Connolly	Katko	Rouzer		
Bustos	Ellison	Kelly (MS)	Corney	Clyburn	Royal-Allard		
Butterfield	Emmer	Kelly (PA)	Costa	Coffman	Ruiz		
Byrne	Engel	Kennedy	DeSaulnier	Correa	Ryan (OH)		
Calvert	Eshoo	Kildee	Delaney	Costa	Sánchez		
Carson (IN)	Estes (KS)	King (IA)	DeSantis	DeSaulnier	Sanford		
Carter (TX)	Farenthold	King (NY)	Duffy	Dobson	Sarbanes		
Cartwright	Ferguson	Krishnamoorthi	Espaillat	Doyle, Michael F.	Shakowsky		
Castro (TX)	Fleischmann	Kuster (NH)	Esty (CT)	Faso	Costa		
Chabot	Fortenberry	Kustoff (TN)	Mast	Fitzpatrick	DeSantis		
Cheney	Foster	Labrador	Evans	McAuliffe	Doyle, Sean		
Chu, Judy	Frankel (FL)	LaMalfa	Faso	McGinn	Fitzpatrick		
Cicilline	Franks (AZ)	Lamborn	Fitzpatrick	McNulty	McGinn		
Clay	Frelinghuysen	Larsen (WA)	Flores	Meeks	McNulty		
Cohen	Gabbard	Latta	Foxx	Fudge	McNulty		
Cole	Garamendi	Lawrence	Gaetz	Gutierrez	McNulty		
Collins (NY)	Gianforo	Lewis (MN)	Gallagher	Hawkins	McNulty		
Comstock	Gibbs	Lipinski	Neal	Hawkins	McNulty		
Cook	Goodlatte	Long	Gallego	Newhouse	McNulty		
Cooper	Gowdy	Loudermilk	Gomez	Nolan	McNulty		

ANSWERED "PRESENT"—1
Tonko

NOT VOTING—18

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE
The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1350

So the Journal was approved.

The result of the vote was announced as above recorded.

Stated for:

Mr. SMITH of Nebraska. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted "yea" on Rollcall No. 628.

DESIGNATING THE DEMOCRATIC CLOAKROOM IN THE HALL OF THE HOUSE OF REPRESENTATIVES AS THE "GABRIELLE GIFFORDS-LEO J. RYAN CLOAKROOM"

Mr. SHUSTER. Mr. Speaker, I ask unanimous consent that the Committee on Transportation and Infrastructure, the Committee on Foreign Affairs, and the Committee on House Administration be discharged from further consideration of House Resolution 615, and ask for its immediate consideration in the House.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Pennsylvania?

There was no objection.

The text of the resolution is as follows:

H. RES. 615

Whereas Gabrielle Giffords was elected to the House of Representatives to represent the 8th district of Arizona in 2006 and served from January 2007 to January 2012;

Whereas Giffords has served the public for over 15 years;

Whereas Giffords was the youngest person ever elected to the Arizona State Senate, serving from 2000 to 2005;

Whereas Giffords was the third woman in Arizona history elected to Congress;

Whereas Congresswoman Giffords was widely known for her middle-of-the-road political views, problem solving ethos, and commitment to bipartisanship and cooperation;

Whereas Congresswoman Giffords's many achievements and inspirational service in Congress included contributions to the strength of our armed forces, the security of our nation, the health and welfare of our veterans, our progress toward a clean energy economy, and the interests of her constituents in her beloved southern Arizona district;

Whereas Giffords prided herself on being accessible to her constituents;

Whereas on January 8, 2011, while listening to her constituents at a "Congress on your Corner" event in Tucson, a gunman attempted to assassinate Congresswoman Giffords;

Whereas Congresswoman Giffords was shot and wounded along with 12 others while an additional 6 people were killed, including her Congressional aide, Gabriel Zimmerman;

Whereas in 2013 Congresswoman Giffords formed an organization to promote gun violence prevention and responsible gun ownership;

Whereas Congresswoman Giffords continues to serve the American public by being an outspoken advocate for solutions to gun violence;

Whereas Congressman Leo Ryan was an elected member of the House of Representatives for the 11th district of California from 1973 through 1978, championing causes related to equality, freedom, human rights and the protection of our democratic institutions, and represented an unwavering example of dedication to public service;

Whereas Congressman Ryan's life was marked by his service, in the Navy during World War II, as a teacher, a school administrator, South San Francisco city councilman and mayor, and California assemblyman, before serving three terms in the House of Representatives;

Whereas in his more than 40 years in elected office, Congressman Ryan worked to ensure equal treatment of all, including the least fortunate and those without a voice, and won the widespread respect of his colleagues and the people he served;

Whereas Congressman Ryan took a hands-on approach to combat injustice, from taking a job as a teacher in Watts to gain insight into the causes of the Watts riots, or posing as an inmate at Folsom Prison to investigate conditions, or going to Newfoundland to see for himself about the slaughter of baby seals;

Whereas in 1978 House Majority Leader James Wright described Congressman Ryan as having an "ever-ready willingness to go where suffering was";

Whereas when asked to describe his colleague, Rep. Robert Drinan of Massachusetts said in 1978 that "He was a gutsy, courageous guy," and "When he believed in something he just pressed and pressed.":

Whereas Reverend Jim Jones' Peoples Temple was based in San Francisco, California, and had recruited people from Congressman Ryan's nearby San Mateo district;

Whereas following negative press reports, to avoid exposure cult leader Jim Jones traveled to Guyana with his followers;

Whereas in 1974 an agricultural project was established in Guyana by the Peoples Temple which would be known as Jonestown;

Whereas in 1978 several stories began to surface over relatives being held in Guyana against their will and some constituents from Congressman Ryan's district began to contact his office with concerns over their relatives in Jonestown;

Whereas Congressman Ryan left for Guyana on November 14, 1978, accompanied by two congressional staffers, nine journalists, and 18 relatives of Jonestown residents;

Whereas the delegation arrived at Jonestown November 17, 1978, and several Jonestown inhabitants expressed a desire to return to the United States;

Whereas the original delegation along with 15 Jonestown inhabitants attempted to board planes at Port Kaituma airstrip but were fired upon by a Jones loyalist and other gunmen;

Whereas an additional 40 Jonestown inhabitants were also awaiting transport to leave Jonestown;

Whereas Congressman Ryan, one Jones-town inhabitant (Patricia Parks), and three journalists (NBC news reporter Don Harris, NBC photographer Bob Brown, and San Francisco Examiner photographer Greg Robinson) were shot to death at the airstrip and nine

others, including Congresswoman Jackie Speier, were wounded;

Whereas Congressman Leo Ryan was the first Member of Congress to be assassinated overseas while performing his Congressional duties;

Whereas Congressman Ryan stated, "I learned that if you give in to fear you can't do your job"; and

Whereas Congressman Ryan went above and beyond to provide service to his constituents and to the people of the United States, exhibiting courage and resilience: Now, therefore, be it

Resolved, That—

(1) the House of Representatives honors the work and public service of Congresswoman Gabrielle Giffords;

(2) the House extends its condolences to the family, friends, and all those affected by the mass shooting on January 8, 2011;

(3) the House of Representatives honors the legacy of Congressman Leo J. Ryan for his lifelong commitment to objective fact-finding and for his extraordinary commitment to advancing freedom and basic human rights at home and abroad;

(4) the House honors the bravery of Congressman Ryan and his team members for undertaking a dangerous yet essential fact-finding mission in Guyana;

(5) the House extends its condolences to Congressman Ryan's family and all those affected by the Jonestown tragedy; and

(6) the Democratic Cloakroom in the Hall of the House of Representatives (room H-222 of the United States Capitol) is designated as the "Gabrielle Giffords-Leo J. Ryan Cloakroom".

The resolution was agreed to.

A motion to reconsider was laid on the table.

CONFERENCE REPORT ON H.R. 2810,
NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2018

Mr. THORNBERRY. Mr. Speaker, pursuant to House Resolution 616, I call up the conference report on the bill (H.R. 2810) to authorize appropriations for fiscal year 2018 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes, and ask for its immediate consideration.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 616, the conference report is considered read.

(For conference report and statement, see proceedings of the House in Book II of November 9, 2017, at page H8701.)

The SPEAKER pro tempore. The gentleman from Texas (Mr. THORNBERRY) and the gentleman from Washington (Mr. SMITH) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. THORNBERRY. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and insert extraneous material on the conference report to accompany H.R. 2810.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. THORNBERRY. Mr. Speaker, I yield myself 3 minutes.

Mr. Speaker, for 55 straight years under both parties, Congress has come together to pass a defense authorization bill to support our troops and our country's security. Along with my partner on the Armed Services Committee, Mr. SMITH, I am pleased to bring a conference report that will do so again.

Mr. Speaker, I want to acknowledge and thank all the Members on both sides of the aisle who contributed to this product, and especially the members and staff of the House Armed Services Committee.

I also want to thank the conferees from the 14 other committees of the House who were appointed to the conference, and I appreciate their contributions.

Finally, I want to express my appreciation for the opportunity to work with Mr. SMITH and with our colleagues in the Senate, Senator McCAIN and Senator REED.

We do not always agree among the four of us; in fact, we disagree sometimes energetically, but I have no doubt that each of them is committed to doing the right thing for our troops and the right thing for our country. Each of them is a patriot whom I admire.

Mr. Speaker, I know that I speak for all Members when we wish Senator McCAIN the best in dealing with his current health challenges.

Members and the public were given a summary of this conference report last week, so I will simply say that I believe the priorities in this bill are, number one, our people; number two, the readiness; number three, missile defense; and number four, reform to see that we are more capable of meeting the security challenges our country faces in the future and today.

In that regard, I especially want to commend the work of Mr. ROGERS and Mr. COOPER and the Strategic Forces Subcommittee on space. They initiated deep, far-reaching reforms based on a real sense of urgency, and they are in this bill. Their work exemplifies the work of our committee: bipartisan, really nonpartisan, on the national security challenges the U.S. faces today.

Mr. Speaker, unfortunately, as the world grew more dangerous, we cut our defense budget and we added to the burden borne by the men and women who serve us.

We will not rebuild and fix our problems in 1 year or one bill, even when it is matched by an appropriations bill, which this will need to be, but we can head in the right direction. That is what this conference report does, and I hope Members will support it.

Mr. Speaker, I reserve the balance of my time.

Mr. SMITH of Washington. Mr. Speaker, I yield myself 5 minutes.

Mr. Speaker, first and most importantly, I want to concur with the remarks of Mr. THORNBERRY. We have had a great many people work together to produce a very important product. The staff, the Members, House and Senate, have all done an outstanding job.

On the Armed Services Committee, we are very proud of the fact that we produce a legislative product every year. We actually do legislation the way it is supposed to be done. We work it through committee. Chairman THORNBERRY often outlines the number of different provisions that were asked for at the committee level, at the full House level and the Senate level, and we worked through those, reached compromise where we could, and produced a product that is truly a legislative product.

□ 1400

That is testimony to the great work, first and foremost, of our staff. Both the House and Senate do an outstanding job with hundreds of complex issues and working with all the Members, and I thank them very much.

It is also a testimony to the Members, both House and Senate, to their commitment to make sure that we pass the National Defense Authorization Act, understanding how important it is to support our troops and meeting our national security needs.

I also want to thank our colleagues in the Senate. Mr. THORNBERRY and I oftentimes say those are some of our most contentious debates—not between us, but between us and the Senate. But they are handled, I think, with great dignity and intelligence, and I enjoy working with Senator McCAIN and Senator REED. They are great partners in this final product.

I am proud of this final product. There is a lot of very good policy in here. Mr. THORNBERRY mentioned several of the keys: acquisition reform, basically getting more out of the money we spend, making sure the system works better.

I particularly want to thank Chairman THORNBERRY. He has taken a lead on this issue for a number of years. I think we have made significant improvements, even while acknowledging that we still have a long way to go to get the efficiency that we need out of the Pentagon budget, but that is an important change.

I also think that this bill does a great job of supporting our troops and their families. As the chairman mentioned yesterday, it is basically the case that you recruit a servicemember but you retain the family, and that means that you have to provide for them. We fully fund the 2.4 percent pay raise in this bill and support our troops and their families in many other ways. This is a very good product.

I will also say, I want to particularly thank Representative LANGEVIN for working on this issue. This bill states that climate change is a national security threat. We make that the policy of

the United States Congress, to acknowledge climate change and the impact that it is going to have on our national security, and Representative LANGEVIN was tireless in making sure that that was part of this bill.

So this is a good product. I am proud of it. I am proud of the work that we have done together to produce a legislative product that, as Mr. THORNBERRY says, none of us like everything that is in it, but we reached a compromise to produce a product on an important issue.

The challenge that we have going forward is what the chairman mentioned at the end there: This bill funds, I think it is right around \$696 billion in defense spending. It goes \$80 billion, roughly, over the budget caps, and the bill can't do that on its own. Unless the budget caps are lifted and appropriators pass the appropriations bill, that doesn't happen; and we haven't made a lot of progress on that.

I was thinking, today, back to 2011, in August, when we first passed the Budget Control Act. We were about 2 days short of not being able to meet our debt ceiling obligations when we passed that; and at that time, the hope was that we would come together on a compromise to deal with our deficit and our debt to get us on a fiscally responsible path.

Well, over 6 years later, I can't say that we have made an enormous amount of progress on that, and that is a huge threat to our troops and our national security. I would also say that it is a threat to the nondefense discretionary budget and the rest of the budget as well.

But without question, one of the greatest challenges the Pentagon faces—they don't know from one month to the next how much money they are going to have. Is this going to be the number? Is this bill going to work?

I hope so, but we don't know. We have got to resolve that issue. We have got to figure out how to have a fiscally responsible budget so we can pass appropriations bills every year so all aspects of the discretionary budget can have some predictability.

It is absolutely true, as the chairman and others have said, we have a readiness shortfall. What that means is we are not providing the equipment and the training to our troops necessary to fully prepare them to do the missions we are asking them to do. I have no doubt that part of that is underfunding.

But another part of it is we have a National Security Strategy that is unclear and, as it is presented, is far greater than we would ever have the resources to match. I had a meeting with a Pentagon official who told me that they were very concerned because they were way short of having the funds necessary to meet their 2012 National Security Strategy.

And make no mistake about it. As big and confusing as the Pentagon may

look, they have a reason for everything that they spend. They have a plan in place. Right now, we don't have the funds to match those plans.

The SPEAKER pro tempore (Mr. ROGERS of Kentucky). The time of the gentleman has expired.

Mr. SMITH of Washington. Mr. Speaker, I yield myself an additional 1 minute.

That is a huge problem. So going forward, while we do need to provide more resources and more stability, I also think we need to take a look at that National Security Strategy and say: Where are we spending money that we shouldn't be? What part of our strategy do we not need?

If we can't do that, if we can't cut back, we are never going to be in a position to provide adequate funds to our troops, and, to me, that is the absolute worst result.

Whatever the strategy is, the one thing that it absolutely ought to do is fund our troops sufficiently to meet it. To have a big idea of what we ought to be able to do and then to underfund the men and women whom we are asking to do it, I believe, has led to some of the accidents and deaths that we have had recently with our ships and with our planes.

We need to adequately fund readiness to meet a mission that is achievable. That, we still need to get to; but, overall, this is a good policy bill.

Again, I thank the chairman. I appreciate the partnership and really enjoyed working with him to produce this product.

Mr. Speaker, I reserve the balance of my time.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentleman from South Carolina (Mr. WILSON), chairman of the Subcommittee on Readiness.

Mr. WILSON of South Carolina. Mr. Speaker, I thank Chairman MAC THORNBERRY for his leadership.

The extraordinary, controversial issue that should be addressed of the widows' tax has been solved with his leadership and will be so meaningful to military families.

I am grateful to support H.R. 2810, the National Defense Authorization Act for Fiscal Year 2018.

Throughout this past year, as chairman of the Readiness Subcommittee, we heard testimony from each of the Joint Chiefs about the critical necessity to address the military's alarming readiness shortfalls across all domains: air, land, sea, cyber, and space.

Sadly, the recent, tragic deaths of 17 sailors in two avoidable collisions in the Indo-Pacific region provided unmistakable evidence that readiness has fallen to a dangerous level. We can no longer delay the maintenance and sustainment problems that plague the military, and we can no longer defer critical training and modernization that directly impact the ability to respond rapidly to emerging threats worldwide. There are numerous important readiness provisions in the bill.

I also appreciate the gentlewoman from Guam (Ms. BORDALLO), my friend, colleague, and Readiness Subcommittee ranking member, for her tireless efforts and participation in this process. The creation of the NDAA was truly bipartisan and represents real emphasis for readiness recovery efforts and the enhanced defense of our Nation to promote peace through strength, protecting American families, as we recognize freedom is not free.

I strongly support the NDAA for Fiscal Year 2018 and encourage my colleagues in the House to support it as well.

Mr. SMITH of Washington. Mr. Speaker, I yield 3 minutes to the gentlewoman from Guam (Ms. BORDALLO), the ranking member of the Subcommittee on Readiness.

Ms. BORDALLO. Mr. Speaker, I rise in support of the conference report to accompany the National Defense Authorization Act for Fiscal Year 2018.

I commend Chairman THORNBERRY, Ranking Member SMITH, and I would also like to thank the gentleman from South Carolina (Mr. WILSON), the Readiness Subcommittee chairman, and the committee staff who worked many, many long nights on this bill. I am especially thankful for the spirit of cooperation that enables us to pass an act that directly impacts the young men and women who defend our country.

The conference report authorizes \$3.6 billion in additional operations and maintenance funds to increase training, spare parts, facility and equipment maintenance, and other readiness enablers. This is a very important step to support the recovery of readiness in areas that have been adversely impacted by high operational tempos and made worse by numerous continuing resolutions and the effects of sequestration. However, Congress must go further and provide the Department with budget stability by repealing sequestration so that we can continue to support the training, the maintenance, and the modernization needs of our forces.

The conference agreement also includes a number of provisions to support military readiness, such as providing authorities and flexibility for investments in infrastructure, extending direct hiring authorities, protecting training ranges from encroachment, and continuing to support the Asia-Pacific Rebalance.

The Rebalance is critical to security and stability in the Indo-Asia-Pacific region and a matter of most importance to me because of the recent threats against the United States and, specifically, my home district of Guam.

Critically, for my constituents, this agreement provides authority for U.S. Citizenship and Immigration Services to approve H-2B visas for Guam that support construction projects directly connected to, as well as those associ-

ated with, the realignment of military forces to Guam. Additionally, the agreement authorizes \$354.6 million for military construction projects in Guam.

As Guam's representative, I will continue to work with the DOD and the USCIS to provide relief for healthcare and other industries that support our military on Guam. While I support the progress that we made in this bill, without further relief, our inadequate workforce will negatively impact our national security.

So again, Mr. Speaker, I reiterate my appreciation for the work by our committees and our exceptional staff. The FY18 NDAA provides the resources that our military requires for its missions in this very, very dangerous world, so I urge support for the bill.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentleman from Ohio (Mr. TURNER), the chair of the Tactical Air and Land Forces Subcommittee.

Mr. TURNER. Mr. Speaker, I rise in support of H.R. 2810, the National Defense Authorization Act for Fiscal Year 2018.

I strongly support this bill, and I want to personally thank our chairman, MAC THORNBERRY, for his work in trying to get a higher top line for defense. This bill comes in higher than the President's budget request, but it is in line with both the appropriations and the budget document that came out of the House.

This bill authorizes \$634.2 billion in the base budget, a much-needed increase over the original budget request, and fully supports many of the unfunded requirements identified by the Department that totaled more than \$30 billion. The \$634.2 billion authorization is essential. Anything less dramatically handicaps our ability to restore military readiness over nearly a decade of neglect.

This increased base budget funding for fiscal year 2018 begins the long process to rebuild our military's full spectrum readiness from years of deferred modernization brought on by the failed assumptions from the previous administration's Budget Control Act and sequestration.

Within the Tactical Air and Land Forces Subcommittee's jurisdiction, this bill authorizes over \$12 billion in additional funds to address unfunded modernization requirements and critical capabilities gaps.

If we do not begin, with this budget, to set favorable conditions to start to reverse the high-risk defense posture we currently have, we will significantly jeopardize our military's advantage that we have taken for granted in past conflicts and steady-state operations.

As such, the bill recognizes the importance of land forces in current and future operations and authorizes over \$2 billion to accelerate armored brigade combat team modernization, to include additional Abrams tanks and Bradley Fighting Vehicles.

The bill authorizes strike fighter capability and capacity shortfalls and authorizes over \$3 billion in additional funding to procure new fifth-generation aircraft and modernize our fourth-generation fleet. These projects address unfunded requirements for the Air Force, Navy, and Marine Corps.

The bill also continues to address the needs of the National Guard and Reserve components by authorizing an additional \$250 million for their equipment and modernization.

This bill prevents the Air Force from reducing critical ISR capabilities.

I urge my colleagues to support this bill.

Mr. SMITH of Washington. Mr. Speaker, I yield 3 minutes to the gentleman from Rhode Island (Mr. LANGEVIN), the ranking member of the Subcommittee on Emerging Threats and Capabilities.

Mr. LANGEVIN. Mr. Speaker, I would first like to begin by thanking Chairman THORNBERRY and Ranking Member SMITH and Chairwoman STEFANIK for their tireless work on this bill. It is a good work product, and I am very proud to be associated with it and be supporting it.

I would also like to thank the Armed Services Committee staff for their contributions for another successful and bipartisan NDAA, in particular, Lindsay, Pete, Kevin, and Neve. I want to recognize Kathryn Mitchell, my MLA on my staff, along with my two fellows, Sean and John, for their contributions and support during the time we put together this mark.

I am extremely pleased with the Emerging Threats and Capabilities portion of the NDAA. I want to congratulate Chairwoman STEFANIK. This is her first NDAA as chairwoman, and it was a pleasure working with her in a strong bipartisan way.

The conference agreement preserves important steps forward when it comes to cyber, information operations, and advanced technologies, and it provides support to our special operators and their families.

When it comes to cyber, the bill requires the Department of Defense to conduct a cyber posture review to ensure we have appropriate authorities and policies in place to allow our forces to operate successfully in cyberspace.

□ 1415

It also reinvigorates the DOD's cyber scholarship program, which provides scholarships and grant opportunities at colleges and universities to boost the Nation's cyber forces and to bring their expertise into the Department after they graduate.

Additionally, the finalized language includes a provision that I wrote in conjunction with Chairman THORNBERRY, Ranking Member SMITH, and Chairwoman STEFANIK to require timely notifications for sensitive cyber military operations outside areas of active hostilities, ensuring Congress is able to conduct appropriate oversight in this new domain.

The bill makes important investments in advanced technologies that will be game changers for our warfighters, such as the electromagnetic railgun. We never want to send our servicemembers into a fair fight, and transitioning critical technologies like these will ensure that we avoid the valley of death and provide them with the very best tools that are available.

Finally, I am very pleased with the final conference report preserving my amendment expressing the sense of Congress that climate change is a national security challenge and requiring the department to report its effects.

This important bipartisan provision represents one of the most significant legislative actions Congress has taken on this issue, and this shift in policy will better prepare our Armed Forces, ensure mission resiliency, and improve our readiness to face the changing climate.

Again, I want to thank the Armed Services Committee for their excellent work on this critical bill, particularly Chairman THORNBERRY, Ranking Member SMITH, Chairwoman STEFANIK, and, again, all the members of both the committee staff and my staff as well. It was a pleasure working on this very bipartisan bill in support of all of our warfighters, who we want to make sure that we provide the very best tools that they need to do their job safely and effectively. I thank them for all that they do for our Nation.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentleman from Alabama (Mr. ROGERS), the chair of the Subcommittee on Strategic Forces.

Mr. ROGERS of Alabama. Mr. Speaker, I rise in strong support of this year's NDAA and commend the chairman for his outstanding leadership in getting us to the point we are today.

This year's bill takes the first step to fixing the broken national security space enterprise within the Air Force. In this bill, we streamline the current fragmented leadership structure, eliminating over 20 unnecessary internal Air Force boxes on the Air Force acquisition organization chart.

The bill empowers the commander of the Air Force Space Command with sole authority to organize, train, and equip space forces. It terminates duplicative and ineffective offices like the Principal DOD Space Advisor, the Defense Space Council, and the Air Force's A-11 office.

Most importantly, it is a step in a long path to getting space right for the betterment of our warfighters.

Hopefully, over the coming year, the Senate will focus on the chronic problems facing national security space and work with us to establish a separate Space Corps.

On missile defense, the bill ensures that we stay ahead of the threat, which, as we have seen over the last few years from North Korea and their two dozen missile tests, they are advancing rapidly.

Also, in this bill, we are authorizing more interceptors, accelerating research and development for advanced technologies, and improving acquisition authorities for missile defense systems.

And let's also not forget about what the bill does for our nuclear deterrent. All three legs of the triad will age out and begin retiring over the next decade, but this bill ensures the replacement programs remain on schedule.

On space launch, we continue the committee's dedication to the development of a domestic replacement for the RD-180 engines and to appropriately scoping the DOD investment in development of current or planned launch vehicles.

Finally, I am very pleased with the progress we have made toward getting some of the surplus 1911 pistols into the hands of collectors and off the government dime for storage costs.

Mr. Speaker, I urge support of this legislation.

Mr. SMITH of Washington. Mr. Speaker, I yield 3 minutes to the gentleman from Tennessee (Mr. COOPER), who is the ranking member of the Subcommittee on Strategic Forces.

Mr. COOPER. Mr. Speaker, I thank Ranking Member SMITH, Chairman THORNBERRY, Chairman McCAIN on the Senate side, and Ranking Member Reid.

It is very important that Congress continue this great tradition of passing a Defense Authorization Act. This will be the 57th year. My constituents back home want nothing more than for us to cooperate in a bipartisan fashion for the good of the country. This bill, H.R. 2810, does that.

In particular, I would like to thank the Chairman of the Strategic Forces Subcommittee, MIKE ROGERS, who has been a great partner, as we do several very important things:

Number one, modernize our nuclear forces and keep the effort going on nuclear nonproliferation; we fund critical missile defense needs in the face of rising threats from North Korea and other countries; we support U.S.-Israeli missile defense; and we also strengthen, dramatically, our capabilities in space.

This Defense Authorization bill takes a decisive first step to address the fragmentation and lack of focus on national security space issues that the Air Force has shown by reorganizing space within the Air Force and within the Department of Defense.

While it does not create the Space Corps that we preferred, it achieves many of the goals that we set out to achieve. Notably, it consolidates acquisition, operations, and training of space forces under the Air Force Space Command and eliminates ineffective or redundant authorities across the Department. Our assets in space, unfortunately, are increasingly vulnerable to attack. This reorganization will begin to provide the focus and coordination necessary to effectively address these growing threats.

I thank the chairman of the subcommittee for his strong leadership in this effort and for making this a bipartisan process.

I would also like to thank the Deputy Secretary of Defense for his engagement on this important issue. We will continue to hold the Department accountable during this transition period.

I am also pleased that the bill begins to counter the vulnerability of our GPS systems in space which underpin many defense and civilian systems. We increase the resiliency and alternatives to GPS, including thinking outside the box, by relying on our allies and perhaps even exploiting Russian or Chinese signals as a means to deter attack on our systems.

The conference also dropped restrictions on extending the new START Treaty, which verifiably limits the number of nuclear weapons that Russia or the United States can deploy.

The bill, more effectively, holds Russia accountable for violating the Intermediate-Range Nuclear Forces Treaty by imposing increasing sanctions related to those violations rather than prematurely nullifying the treaty.

The conference report also encourages a dialogue with Russia and China to reduce risks of miscalculations that could lead to an unintended nuclear war in a crisis. Pressuring Russia, while avoiding an unnecessary nuclear arms race or a precipitous nuclear war, should be top priorities for our defense in the current, more volatile environment.

In this context, I support the increased focus on modernizing our nuclear command and control system, which has been too long over-cost and delayed.

Finally, the bill ends years of wasteful spending on the unaffordable and failed MOX project in South Carolina by allowing the Department of Energy to terminate it and move to a solution at a fraction of the cost.

Mr. Speaker, I support this bill.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentleman from Virginia (Mr. WITTMAN), the chairman of the Subcommittee on Seapower and Projection Forces.

Mr. WITTMAN. Mr. Speaker, I rise in support of the National Defense Authorization Act of 2018.

This bill fully funds our Armed Forces, increases troop end-strength, and sets in earnest the modernization of our military and ensures that our soldiers, sailors, airmen, and marines are properly compensated for the sacrifices they make for a grateful nation on a daily basis.

In my role as the Seapower and Projection Forces chairman, I vowed months ago to set the conditions for the Navy to grow to 355 ships, in accordance with the Navy's own force structure assessment. I am proud to say that this bill sends the signal to our Navy, the industrial base, and our adversaries that a 355-ship Navy is not

just a theoretical idea, but rather an achievable reality.

The bill expands on the eight ships requested by the administration by adding an additional five ships. The bill also recommends additional advanced procurement for the Virginia-class attack submarines, while fully funding the Columbia-class ballistic missile submarine program.

As to aircraft, the bill fully funds the B-21 Raider bomber program, a critical component of the future nuclear triad.

This bill also recommends an expansion of KC-46A aerial refuelers, C-130J airlift, and P-8 submarine aircraft. Finally, the bill delivers expanded authorities that will save the taxpayers billions of dollars.

Now, some of our colleagues have suggested that our defense budget is excessive and that additional moneys should be provided towards other efforts. Mr. Speaker, this thought is not only misguided, but it is dangerous. We have a constitutional responsibility to provide for the common defense of our Nation. We will not shrink from that responsibility, and I hope none of my colleagues undermine the efforts to deliver the \$634 billion base moneys that are required for our national security.

Finally, I want to recognize Ranking Member JOE COURNEY. He has been and continues to be a true partner in ensuring the Seapower and Projection Forces of our Nation are properly resourced. I do not think that we would be anywhere close to delivering the 355-ship Navy or providing for our Air Force's deep-strike capability without his steadfast resolve and sincere efforts to realize bipartisan solutions.

Mr. Speaker, I also want to reflect that with the chairman and the ranking member and their leadership, and I urge my colleagues to support the National Defense Authorization Act for Fiscal Year 2018.

Mr. SMITH of Washington. Mr. Speaker, I yield 3 minutes to the gentleman from Connecticut (Mr. COURNEY), the ranking member of the Subcommittee on Seapower and Projection Forces.

Mr. COURNEY. Mr. Speaker, I rise in strong support of H.R. 2810, and I want to begin by congratulating Chairman THORNBERRY and Ranking Member SMITH for their really skillful bipartisan guidance of this measure.

The vote that took place last summer when the House passed it the first time through was the largest bipartisan vote, since 2008, for an NDAA, and that didn't happen by accident. It was because of their great work.

I also want to thank my colleague, Mr. WITTMAN, on the Seapower and Projection Forces Subcommittee. It is a very bipartisan effort, and the result, I think, really demonstrates that, when you do it that way, you get good results.

I also want to congratulate the staff, Dave Sienicki, Phil MacNaughton, and also Lieutenant Commander Dominic Kramer, a Navy fellow who is here

today. Their support and work were invaluable in terms of getting the seapower portion of the bill to the really solid place that it is today.

Again, last year, 2016, the Navy came forward with a force structure assessment that said: Based on national security needs around the world, our fleet size needs to grow. When the President's budget came over last May, unfortunately, there were only eight new ships in that budget; but our committee, again, showing its independence as a coequal branch of government, produced a seapower mark that boosted that build rate to 15 and, again, has us now on a pathway to achieve the goal that the Navy identified last year.

In particular, in terms of the undersea fleet, our combatant commanders, whether it is an Asia-Pacific or a European command, have been loudly warning Congress that we should not allow the decline in the fleet size to occur.

This bill, again, authorizes \$5.9 billion for the Virginia-class submarine program and provides multiyear procurement authority to enter into a contract for 13 Virginia-class, allowing for a build rate to move from two a year to three fast-attack submarines in 2020, 2022, and 2023.

The National Sea Based Deterrence Fund, which, again, our committee created in 2014, extends continuous production authorities which the Navy has told us will save \$383 million in the Columbia-class program, which, again, is about smart procurement, which Mr. SMITH referred to at the beginning.

Again, there are other provisions in the bill that I would just note. There was no BRAC that is authorized in this bill. We also gave authority to the United States as part of the Ukraine Security Assistance Initiative to provide medical treatment to wounded Ukrainian soldiers, as well as training to Ukrainian healthcare specialists, which our allies desperately need. Again, it is a very, I think, smart move by the committee.

Mr. Speaker, as has been noted, this is the 57th year in a row that we have produced an NDAA. It is because we follow regular order. It is because we respect both sides of the aisle in terms of the contribution that they make.

We still have meat left on the bone to get the 2018 spending bill done, and hopefully the example that Mr. THORNBERRY and Mr. SMITH set in terms of allowing the process to breathe is the way we are going to get to a successful result, just as we did with 2017.

Again, I want to congratulate the leadership of our committee, and I strongly urge all the Members on both sides of the aisle to support passage of this measure.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentleman from Colorado (Mr. COFFMAN), the chairman of the Subcommittee on Military Personnel.

Mr. COFFMAN. Mr. Speaker, I rise in strong support of H.R. 2810, the con-

ference report for the National Defense Authorization Act for Fiscal Year 2018.

The conference report contains significant policy and funding initiatives that continue our commitment to our troops and their families, all while maintaining military readiness and addressing important military personnel issues.

The provisions contained in this bill provide our warfighters, retirees, and their families the necessary pay and benefits to sustain them in today's highly stressed force.

To that end, this bill establishes a fully funded by-law pay raise for all our servicemembers. After years of lower than by-law pay raise requests, it is critical that we continue to give our troops and their families the pay increases they have earned.

□ 1430

It increases the end-strengths of the Active National Guard and Reserve Forces, thereby increasing mission readiness while reducing the stress and strain on the force and their families. It permanently preserves special survivor indemnity allowance payments and closes the gap in the "widows tax" to surviving military spouses.

It also continues to improve sexual assault prevention and response by adding a new provision to the Uniform Code of Military Justice, specifically prohibiting nonconsensual sharing of intimate images; expanding Special Victims' Counsel training; and expanding the annual Sexual Assault Prevention and Response Report.

Finally, spouses of servicemembers are challenged by varying State licensure and certification requirements when forced to move to a new State by military orders. Rather than imposing a single Federal standard on the States, we provide a \$500 reimbursement to defray these costs. We ask States to work with the Secretary of Defense to develop common standards where possible.

In conclusion, I want to thank the ranking member, Ms. SPEIER, and her staff for their contributions to this report.

Of course, we were joined by an active, informed, and dedicated group of subcommittee members. Their recommendations and priorities are clearly reflected in the conference report for the National Defense Authorization Act for Fiscal Year 2018.

Mr. Speaker, I strongly urge my colleagues to support the passage of this conference report.

Mr. SMITH of Washington. Mr. Speaker, I yield 2 minutes to the gentlewoman from Massachusetts (Ms. TSONGAS), the ranking member of the Subcommittee on Tactical Air and Land Forces.

Ms. TSONGAS. Mr. Speaker, I thank Ranking Member SMITH and Chairman THORNBERRY for their leadership. I would also like to thank Chairman TURNER for his partnership and leadership this year on the Tactical Air and

Land Forces Subcommittee and for maintaining the spirit of bipartisanship that is the tradition of this committee.

Mr. Speaker, the fiscal year 2018 NDAA takes significant steps to support and protect military members and their families. However, I share Ranking Member SMITH's concerns that this year's bill authorizes a level of defense funding that is wholly unrealistic.

The numbers included in this bill are well above caps placed on defense spending by the Budget Control Act, and prioritize defense spending at a devastating cost to important Federal agencies and other investments that are critical to maintaining our national competitiveness and the future of our country. They are being put forward at the same time that we are considering a tax reform bill that will significantly cut revenues and, by the latest estimate, add \$1.7 trillion to the Federal deficit. Accordingly, the increased spending included in this bill are hollow numbers and we are failing to deliver a credible or sensible long-term plan to the Defense Department.

Throughout my tenure on this committee, I have been guided by our moral obligation to ensure that the men and women that we send into harm's way are properly equipped and the best protected in the world. I would never deny them the tools they need to defend themselves and our Nation, which is why I will be voting for this compromise.

I understand the necessity of many of the programs that are funded each year in this bill and believe its passage is needed to maintain American military superiority against a variety of threats while supporting our men and women in uniform. But ongoing budget negotiations need to get realistic. We owe it to our servicemembers to find a responsible, balanced path forward that works for both our national and economic security.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentlewoman from Missouri (Mrs. HARTZLER), the distinguished chairwoman of the Subcommittee on Oversight and Investigations.

Mrs. HARTZLER. Mr. Speaker, I rise in strong support of the conference report for the National Defense Authorization Act for Fiscal Year 2018.

I would like to thank Chairman THORNBERRY, Ranking Member SMITH, all of the conferees, and the committee staff for their hard work on this important piece of legislation.

As Members of Congress, it is our responsibility to provide support for our men and women in uniform while they selflessly serve our Nation. This bill authorizes a much-needed \$634 billion in base budget requirements for our national security. This number is the minimum requirement needed to even begin the process of restoring our military's readiness.

Tragically, this year alone, we have heard report after report of deadly

training accidents. These accidents demonstrate severe readiness shortfalls across the services. We cannot stand by as our men and women in uniform continue to suffer. Now is the time to invest, and this bill does just that.

The NDAA authorizes a 2.4 percent pay increase for our troops; authorizes 24 additional F-18 Super Hornets to help fill the Navy's strike fighter shortfall; and it fully funds the B-21 bomber, a critical platform needed to deter and defeat future aggression around the world.

I am proud to represent Missouri's Fourth Congressional District, which is home to Whiteman Air Force Base and Fort Leonard Wood. This bill funds modernization programs for the B-2 bomber, authorizes \$50 million in the DOD impact aid for military-connected schools, and fully authorizes a new hospital facility and blood processing center at Fort Leonard Wood.

As chairwoman of the Oversight and Investigations Subcommittee, I am proud of the provisions in the conference report that will improve the foreign military sales process and provide the National Nuclear Security Administration with much-needed flexibility to address the crippling infrastructure of the U.S. nuclear security enterprise.

I want to thank Ranking Member SETH MOULTON for his support in working on these important issues in a bipartisan fashion.

Mr. Speaker, our troops deserve this bill and they deserve the funding that this bill authorizes. Thanks to the leadership of Chairman THORNBERRY, this conference report increased defense spending to meet the needs of today's warfighter. I am proud of this critical bill, and I urge my colleagues to support its passage.

Mr. SMITH of Washington. Mr. Speaker, I yield 3 minutes to the gentleman from Massachusetts (Mr. MOULTON), the ranking member on the Subcommittee on Oversight and Investigations.

Mr. MOULTON. Mr. Speaker, I thank the gentleman for yielding.

Mr. Speaker, I rise today to speak on the National Defense Authorization Act. I must say that I am so proud to be a member of a committee so known for its bipartisanship. I am particularly proud to serve on the Oversight and Investigations Subcommittee with my colleague, VICKY HARTZLER, from Missouri.

I am concerned that this administration is failing to confront the threats our country faces, like Russia, so I am encouraged that this bill includes a package of measures to deter Russia, including U.S. training and support for our European allies; a plan for additional sanctions on Russia linked to treaty violations; as well as a requirement for the administration to develop a strategy to counter Russia over the long term.

The bill also forces the same type of accountability that I have been push-

ing for on Syria policy for a long time, requiring the President to submit a comprehensive Syria strategy, including diplomatic, military, and humanitarian assistance initiatives.

Too often, big bills like this forget the troops on the ground, but this bill raises military pay by 2.5 percent and takes action on specific concerns raised to me and my team by requiring a study on improving opioid prescription practices as well as additional mental healthcare for those transitioning out of Active Duty.

The bill includes a provision I supported for our critical allies in the fight against terror. The Afghan Special Immigrant Visa program affords Afghan interpreters who have risked their lives—not only for their country, but for ours—the ability to resettle in the U.S. due to threats that they and their families face on a daily basis because they work with U.S. troops.

Here at home, our military families selflessly support our men and women in harm's way and provide the backbone so important to military communities across our country. That is why I led an effort to include a requirement for the DOD to examine a new Military Family Service Corps to support volunteer efforts surrounding spousal career support, career transition assistance, community integration for military families, support for liaison programs with schools, as well as families with children of special needs. By building on these efforts, we can ensure our servicemembers and their families are supported to the fullest extent possible.

Despite the important provisions included in this bill, it does come at a time when we as a Congress have forced the Department of Defense to operate under yet another continuing resolution in the absence of a full-year budget; and we are authorizing an unprecedented \$692 billion in defense spending, blowing past the budget cap set by the Budget Control Act, by over \$80 billion.

All the while, Republicans are pushing one of the most aggressive tax cut packages in history, set to cost our country at least \$1.7 trillion. Simply put, Republicans don't know how to balance a checkbook. Ultimately, it is our servicemembers and their families who will pay the price.

As Admiral Mike Mullen, the former Chairman of the Joint Chiefs of Staff, said in 2010 and again in 2016:

Our Nation's long-term debt is the single greatest threat to our national security. We ought to balance the budget because it is the right thing to do for the troops.

Mr. THORNBERRY. Mr. Speaker, I yield 2 minutes to the gentlewoman from New York (Ms. STEFANIK), the distinguished chairwoman of the Subcommittee on Emerging Threats and Capabilities.

Ms. STEFANIK. Mr. Speaker, I rise today in strong support of the conference report for the National Defense Authorization Act for Fiscal Year 2018.

I strongly believe that this bipartisan bill puts us on a course towards readiness recovery, ensuring that our military is fully equipped, trained, and supported.

As the chairwoman of the Subcommittee on Emerging Threats and Capabilities, I am especially proud of our contributions to ensure proper resourcing and authorities for cyber warfare, safeguarding our technological superiority and defense innovation, enabling Special Operations Forces to counter terrorism and irregular warfare threats around the world, and energizing programs and activities that counter the spread of weapons of mass destruction.

I would specifically like to highlight what our subcommittee has achieved this year in the areas of cyber warfare and cyber operations. Our emphasis on cyber has carried three broad themes:

First, we increase congressional oversight of cyber operations by including H.R. 2807, a bill introduced by myself, Ranking Member LANGEVIN, Chairman THORNBERRY, and Ranking Member SMITH, which will ensure Congress is kept fully informed of sensitive military cyber operations. We also require a cyber posture review to clarify U.S. cyber deterrence policy and strategy.

Second, we bolster international partnerships for cyber warfare to counter aggressive adversaries such as Russia, China, and North Korea. This includes support for our NATO partners and those within the Asia-Pacific region to enhance partnered cyber capabilities and information sharing, and to counter and mitigate adversarial propaganda efforts and information warfare campaigns.

Third, the bill continues to build and enhance our U.S. cyber warfare capabilities and activities—principally within U.S. Cyber Command, but also across our government—with the services and within the intelligence community. This includes resiliency of Department of Defense networks, weapons systems, and supply chains.

Furthermore, Mr. Speaker, this bill reinforces counterterrorism and unconventional warfare capabilities by fully resourcing U.S. Special Operations Command's programs and activities, including ongoing efforts in Iraq, Syria, Afghanistan, Yemen, Somalia, and Eastern Europe.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. THORNBERRY. Mr. Speaker, I yield an additional 30 seconds to the gentlewoman from New York.

Ms. STEFANIK. Mr. Speaker, we also include a new 2-year authority to counter irregular warfare and unconventional threats, such as those being posed by Russia and other adversaries.

Before I conclude, I would like to thank Chairman MAC THORNBERRY for his leadership, as well as my subcommittee ranking member, JIM LANGEVIN, from Rhode Island, for his consistent bipartisan leadership on all of these issues.

Mr. Speaker, I urge my colleagues to support this bill and to vote "yes" on the conference report.

Mr. SMITH of Washington. Mr. Speaker, I yield 1 minute to the gentleman from California (Mr. CARBAJAL), a member of the Armed Services Committee.

Mr. CARBAJAL. Mr. Speaker, I would like to thank Ranking Member SMITH, Chairman THORNBERRY, and the committee staff for working with me to include language that brings attention to the threat of nuclear proliferation.

Currently, nine countries possess over 15,000 nuclear weapons, and the United States plans to spend \$1.2 trillion over the next 30 years to upgrade and expand its nuclear stockpile. As we build up our nuclear arsenal, we are increasing the risk of these destructive weapons ending up in the hands of terrorists.

The language I included in this bill stresses the importance of addressing this danger and requires the Secretary of Defense to explain how the Department of Defense is responding to this threat. When Secretary Mattis testified before our committee, I asked him about this ongoing threat and he told me that nuclear proliferation has not received enough attention over quite a few years.

This amendment is a welcome first step in the development of a robust strategy against nuclear proliferation.

□ 1445

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Ohio (Mr. WENSTRUP), who is a very valued member of our committee.

Mr. WENSTRUP. Mr. Speaker, providing for the common defense, that is a constitutional duty that this governing body was tasked with. By passing the NDAA, we are working to ensure that our country keeps faith with those who bravely serve and their families.

While the world has grown more dangerous, our military has grown smaller. Our men and women in uniform and their equipment have been stretched thin after years of war, billions in budget cuts, downsizing, and continued funding uncertainty. The 2018 NDAA reverses these trend lines.

Passing this bill fully funds the 2.4 percent pay raise our troops have earned so we can support our troops and they can support their families.

This legislation brings attention to maximizing our military health systems and includes a study on safe opioid prescribing practices for our troops so our warfighters receive the best possible treatment.

Rebuilding our readiness along with acquisition reform, equipment modernization, and increased end strength will better prepare our men and women as they put on the uniform and fight for us. Our troops serve so that we can sleep well at night, and they ask for nothing in return.

Mr. Speaker, I urge the full House to vote in favor of the NDAA.

Mr. SMITH of Washington. Mr. Speaker, may I inquire as to how much time each side has remaining.

The SPEAKER pro tempore. The gentleman from Washington has 6 minutes remaining. The gentleman from Texas has 12 minutes remaining.

Mr. SMITH of Washington. Mr. Speaker, I yield 1 minute to the gentleman from Texas (Mr. VEASEY), who is a member of the Armed Services Committee.

Mr. VEASEY. Mr. Speaker, the House and Senate Armed Services Committees have demonstrated admirable bipartisanship in completing this year's NDAA.

This past weekend, as I celebrated Veterans Day in the Dallas/Fort Worth area by honoring local veterans, we spoke about the importance of taking care of our servicemembers, and I think this year's NDAA does a good job in doing that.

I am very proud of the assistance to legal permanent residents who serve in our Armed Forces in understanding their naturalization options. I am also very happy about investments we made in improving diversity, such as the DOD Cyber Scholarship Program, grants for women and minorities in STEM, and funding for HBCUs. I think that these investments will yield a diverse and stronger national defense workforce for our country's future.

I am also happy that we have continued support for the tactical aircraft that are manufactured in the Dallas/Fort Worth area, which are very critical to our local economy and our Nation's defense.

I am very happy to have been a conferee, and I am very proud of the hard work that the committee staff has done to help complete this vital piece of legislation.

Mr. Speaker, I urge my colleagues to vote "yes" on this conference report, and I want to respectfully remind my colleagues on both sides of the aisle how critical this funding is to our national security.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Mississippi (Mr. KELLY), who is another valuable member of our committee.

Mr. KELLY of Mississippi. Mr. Speaker, I thank Chairman THORNBERRY for his continued leadership in rebuilding and reforming the Department of Defense.

Today I rise in strong support of H.R. 2810, the National Defense Authorization Act for Fiscal Year 2018.

As a 32-year veteran of the Mississippi Army National Guard and two Iraq deployments, I know the national security challenges facing our country firsthand.

This year's NDAA makes important strides toward achieving equipment and benefits parity for our armed services' Reserve component. The enemies of this country do not distinguish between the Active component and Reserve component of our military, and neither should we.

I am happy to report that this year's NDAA increases the size of both our Active component and our Reserve component. It also increases benefits parity to our Reserve component soldiers by authorizing those deployed on title X orders to receive preactivation and postactivation TRICARE coverage when on 12304a and 12304b orders. Additionally, the FY18 NDAA will allow for procurement of much-needed equipment for our Reserve component.

Finally, I would like to thank my subcommittee chairmen—Mr. COFFMAN, Mr. WILSON, and Mr. TURNER—for their leadership and hard work through this process.

Mr. Speaker, I encourage my colleagues to join me in supporting this legislation.

Mr. SMITH of Washington. Mr. Speaker, I yield 2 minutes to the gentlewoman from Guam (Ms. BORDALLO), who is the ranking member of the Subcommittee on Readiness, for purposes of a colloquy with the chairman.

Ms. BORDALLO. Mr. Speaker, I thank the gentleman for yielding and wish to engage the gentleman from Texas, the chairman of the Armed Services Committee, in a colloquy.

Let me first start by thanking Chairman THORNBERRY, Ranking Member SMITH, and the committee staff for working diligently with us to address the workforce issues impacting the military realignment on Guam.

The conference agreement includes a provision to remedy the H-2B visa denial issue, particularly affecting construction projects on Guam, by granting USCIS the authority to approve temporary workers for construction work directly connected to or associated with the military realignment occurring on Guam through 2023.

Providing for this small, temporary workforce is very important, given the strategic importance of Guam as the sole U.S. territory in the western Pacific capable of basing significant joint force capabilities and the reality that exceedingly few U.S. mainland workers are willing to travel to Guam to perform this temporary work.

My understanding is that the intent behind the inclusion of the phrase “associated with” is to allow for approval of visas for individuals performing work not only on military-funded facilities and infrastructure, but also for civilian infrastructure projects outside the gate, for example, infrastructure projects funded by the Federal Government, the government of Guam, or nongovernmental sources that are being done, in part, because of the increased number of military personnel and military families moving to Guam.

Is that the chairman's understanding of the intent behind the provision?

Mr. THORNBERRY. Will the gentlewoman yield?

Ms. BORDALLO. I yield to the gentleman from Texas.

Mr. THORNBERRY. Mr. Speaker, I want to thank the ranking member of the Readiness Subcommittee for her work on this issue.

From my visit to Guam last year, I have seen the tremendous military buildup and military value of Guam, and I understand that more is needed as Guam remains a strategic fixture in ensuring peace and stability in the Indo-Asia-Pacific region.

Mr. Speaker, I am pleased to yield an additional 30 seconds to the gentlewoman from Guam if she would continue to yield to me.

Ms. BORDALLO. I yield to the gentleman from Texas.

Mr. THORNBERRY. I agree with the gentlewoman's understanding of the provision.

Further, I support efforts to ensure that Guam has the workforce needed to maintain its strategic posture and military presence necessary to the national security of the United States. I look forward to continuing to work with the gentlewoman from Guam toward that end.

Ms. BORDALLO. Mr. Speaker, I thank the chairman very much and appreciate his great support and look forward to continuing to work with him on the implementation of this provision and to address future workforce needs on Guam in support of the military realignment.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Indiana (Mr. BANKS), who is a valuable member of our committee.

Mr. BANKS of Indiana. Mr. Speaker, it is a great honor of my time in Congress to serve on the House Armed Services Committee with Chairman THORNBERRY, and I am grateful for his leadership.

Mr. Speaker, I rise today in support of the fiscal year 2018 National Defense Authorization Act conference report.

As the most recently deployed veteran serving in Congress, I have seen the national security challenges facing our country, firsthand. While these challenges are not easily solved, this legislation represents a significant step forward.

Whether it is giving our troops a well-deserved raise, significantly increasing end strength numbers for each of the services, allowing for the continued transfer of excess defense articles to allies abroad who are in need, or funding our vital missile defense programs, this legislation begins the long process of rebuilding and reforming our military so we are ready for whatever comes next.

Mr. Speaker, my gratitude goes out to those serving both here at home and abroad, and I urge my colleagues to support this important bipartisan legislation.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Nebraska (Mr. BACON), who is a valuable member of our committee.

Mr. BACON. Mr. Speaker, I rise in support of the 2018 National Defense Authorization Act and commend Chairman THORNBERRY for his exemplary leadership in our national defense.

I join my House colleagues in sending a strong, bipartisan message to the

American people that national security must be and will be a national priority for this Congress.

As a member of the Armed Services Committee and a conferee, I am proud of the strong, bipartisan consensus we have forged in both Chambers to reversing our dangerous decline in military readiness. Yet we must temper any pride we feel with the sober reality of the state we are in today: defense spending as a percent of GDP is at historic lows, operational tempo is at historic highs, and threats are growing more stark.

There have been 31 CRs in 10 years, which is a disgrace: a decade of deferred maintenance and modernization, aircraft that don't fly, ships that don't sail, and vehicles that can't move, shoot, or communicate on the modern battlefield. Mishap rates are rising, fatalities are rising, and training is at an all-time low. We have got to fix this.

Despite the lessons of history, we are simply unprepared to fight a modern war in space, cyberspace, in the air, on land, and at sea.

I served in uniform under the past five Presidents and witnessed this erosion of battle readiness firsthand. For me, this is personal.

This NDAA repairs the damage. The additional funding authorized in this bill makes a credible down payment in preserving the common defense and sends a message to both our adversaries and our military of peace through strength.

Mr. Speaker, I urge my colleagues to vote for this conference report.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Wisconsin (Mr. GALLAGHER), who is another valuable member of our committee.

Mr. GALLAGHER. Mr. Speaker, I rise today to urge my colleagues in the House to support the 2018 NDAA conference report.

This body has no higher or more urgent priority than providing for the common defense and restoring our military readiness. I am proud of the final text that my colleagues in the House and Senate worked together on so diligently.

Not only does this legislation authorize a total of nearly \$700 billion in defense spending, a \$26 billion increase above the President's budget request, but it also provides the largest pay raise for our troops in 8 years.

This NDAA also gets us closer to the critical goal of a 355-ship Navy and includes funding for three littoral combat ships, helping to meet the Navy's urgent and enduring requirement for more small surface combatants.

I want to thank Chairman THORNBERRY for his leadership and my colleagues in the House and Senate who fought tooth and nail to give our warfighters the resources they need to deter threats, support our allies, and, above all, keep the American people safe.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from

Pennsylvania (Mr. ROTHFUS), who is a strong proponent of a strong national defense.

Mr. ROTHFUS. Mr. Speaker, I thank the chairman, Mr. THORNBERRY, and the committee for their diligent work on this legislation.

Mr. Speaker, I rise in strong support of this NDAA conference report. I applaud this bill's goal to improve the readiness level of our military which has been depleted of critical resources after many years of defending this country.

Not only does this legislation begin to rebuild our forces, it includes a long overdue pay raise for our troops.

I applaud the bill's reforms to improve the military healthcare system and make sure taxpayer resources are used appropriately.

I especially want to highlight the current situation in Afghanistan, which needs drastic improvement. Shoring up Afghani security forces is only part of a short-term solution. We need a long-term strategy that brings stability to Afghanistan as well as the entire region. The NDAA directs Secretary Mattis to develop such a 5-year strategy. This is a good step, and I urge the military to continue thinking long term.

Mr. Speaker, I urge all my colleagues to support this report.

Mr. THORNBERRY. Mr. Speaker, I yield 1 minute to the gentleman from Colorado (Mr. LAMBORN), who is a valuable member of our committee.

Mr. LAMBORN. Mr. Speaker, I thank the chairman for his great work throughout this whole process leading the committee and getting this to the finish line, but we need to push it over the finish line.

Mr. Speaker, for 56 years, this bill has been the primary way in which Congress executes its Article I constitutional duty to provide for the common defense. This year's bill finally begins to rebuild our military after a half decade of cuts which slashed nearly one-quarter of the defense budget. For 6 years, we have just been barely getting by: cutting resources as the world becomes more dangerous, asking more and more of those who serve, and putting off tough choices. We are at a key decision point.

This bill will continue to save billions of taxpayer dollars while cutting wasteful bureaucracy and streamlining acquisition, but it will also strengthen missile defense and, in many ways, make our military more focused on its core mission of preparing to fight and win wars.

There are so many good things in the bill, I can't go over all of them. I sincerely ask my fellow Members to support this NDAA.

□ 1500

Mr. SMITH of Washington. Mr. Speaker, I am prepared to close, and I yield myself the balance of my time.

As has been mentioned, this is an excellent bill that a lot of people did very good work on. I thank them for that.

The only issue I want to raise in closing is the money. That is the sticking point and the difficulty that we have.

This bill, as it is currently constructed, is \$80 billion above the budget caps. In the 6 years since the budget caps passed, we have been unwilling to raise those.

But we have a larger problem. We have a \$20 trillion debt. Our deficit is close to \$700 billion. It has no prospect of going down anytime soon. At the same time, we have other needs.

During this debate, we focused like a laser on armed services and the needs of national security and our troops, as well we should. Those needs are incredibly important. I don't doubt that for a second. But you have to look at the whole or we are not going to be able to meet the needs of our national security and our troops. The amount of revenue that we take in as a country, unsurprisingly, impacts—or should impact—the amount of money that we can spend.

We are having this debate now. We are talking about how underfunded the military is and how badly we need to shore up our readiness. I agree with all that. The rest of this week we are going to figure out how to make sure that our government takes in trillions of dollars in less money. That is wildly inconsistent. If we believe we have these needs, we ought to be able to pay for them.

Then there are the other aspects of the budget. I know we are not supposed to talk about that during the Armed Services Committee debate on the National Defense Authorization Act, but the needs for infrastructure and education are things that also make our country strong, not to mention the Department of Homeland Security, the intelligence agencies, and other aspects of our national security, which are all part of the same whole.

If we are going to get to a fiscally responsible place, we can't just say defense gets whatever it wants and then let the chips fall where they may elsewhere.

On the Armed Services Committee, if we truly care about making sure that our troops have enough money, we need to do two more things in addition to this bill.

Number one, we need to argue that we shouldn't do a massive tax cut to undermine our ability to fund defense and national security.

Number two, we need to take a hard look at our national security strategy and figure out where we can save money.

If we keep looking at every single section—it is too short here; it is too short here—we do not have enough money. Even if we had a fit of fiscal responsibility and decided to make cuts elsewhere—which hasn't happened, by the way—and we decided to raise revenue instead of cutting it, even if we did that, we are still looking at needs within the national security budget. When you look at the programs that

people want to fund over the next 10 years, they are wildly beyond the amount of money that we have.

We need a national security strategy that has an honest look at how much money we are going to have. Otherwise, we are not serving our troops.

I know the comeback is: How can you put a price on national security? They should get whatever they need.

The only problem with that is that they don't. If we have a national security strategy that exceeds the amount of money we have, the ones left holding the bag are our troops. They are the ones who are asked to do missions that they are not adequately trained to perform. They are the ones who are asked to train without the adequate resources to train properly.

That is what we must fund. To do that, we need to do more than just pass this bill. We need to have a fiscally responsible approach to the overall budget.

Mr. Speaker, I urge passage of the bill, and I yield back the balance of my time.

Mr. THORNBERRY. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I, again, want to thank all the Members who have participated in this debate, and even more importantly, all the Members who have contributed to this product, especially the members of the Armed Services Committee. Truthfully, Members from both sides of the aisle throughout the House have contributed to it.

We have spent several moments here talking about a lot of the details that are in this bill. Mr. Speaker, it is a rather large bill. It covers everything from how much we pay our troops to how many ships and tanks and planes and bullets we buy, as well as what we research and various policies of the Department of Defense. So there is a lot in here.

Let me take a moment just to step back and remind everybody what this is all about. Our Constitution says one of the reasons we have a Federal Government is to provide for the common defense. As a matter of fact, I think that is the first job of the Federal Government: to defend the country, to defend our lives, and to defend our freedoms.

As a matter of fact, Article I, section 8 of the Constitution says specifically it is this Congress' responsibility to build and support, provide and maintain the military forces of the United States of America. That is our job.

By passing this bill, that is how we fulfill that job. But as we have talked about, what has happened in recent years is the world has grown more dangerous. Yet we have cut the defense budget.

As a matter of fact, we are spending 18 percent less now on defense than was spent in 2010, if you measure it in real terms, apples to apples. I cannot think of another significant Federal program that has been cut nearly 20 percent over the last 7 years, yet that is what has happened in defense.

What has happened as a result of that?

Our troops have borne the burden. We are 2,000 pilots short in the Air Force today. Sixty percent of the F-18s in the Navy and Marine Corps cannot fly today.

As Mr. WILSON said, we have just seen tragic accidents in the Pacific, where 17 soldiers have lost their lives. We have had other accidents where others have lost their lives and other accidents where they have not.

The point I am trying to make is that part of the responsibility for all of that happening rests here with the Congress of the United States not fulfilling adequately, in my view, its job under the Constitution.

I would say one more thing, Mr. Speaker. I agree with virtually all of what the ranking member said about the importance of having a strategy and then resourcing that strategy. It is true.

We have not had—and there is some responsibility with administrations of both parties—a coherent strategy that holds together and resources that flow from that. We should.

The fundamental issue is that it is morally wrong to send men and women out on missions with our military for which they are not fully supported, fully trained, and equipped with the best equipment our country can provide. It is wrong for us to do it, and that is exactly what has been happening.

As I mentioned at the beginning, we are not going to turn this around in a single bill or a single year, but we can make a start. This bill makes a start.

I will absolutely agree with the gentleman from Washington and others that we can't really start to turn this around without an appropriations bill that follows it, that matches it, and that really does repair our ships and planes, increases our end-strength, and provides the training that I believe we deserve to give to the men and women who serve.

Finally, Mr. Speaker, I would just remind everyone that there are really two reasons we do this bill. One is that we owe it to the people who risk their lives to defend us. Secondly, for the national security of the United States.

The challenges to our Nation's security have grown more ominous in recent years, certainly more complex than at any time in our lifetimes. This is, I believe, a real opportunity on a bipartisan basis to show the troops that we support them and to show adversaries and allies alike that the United States is going to stand up and defend ourselves by passing this piece of legislation and by following it up with a budget agreement and an appropriations bill that follows.

That is what I think the Constitution requires of us. I hope my colleagues will agree and support this conference report.

Mr. Speaker, I yield back the balance of my time.

Mr. McGOVERN. Mr. Speaker, I am outraged that for the third consecutive year, an amendment to create a service medal for our Atomic Veterans has been dropped from the NDAA Conference Report. I find this particularly shocking as this amendment, which I offered with my Republican colleague, Congressman TOM EMMER, was approved by the House unanimously by a vote of 424–0.

It is unclear to me why our colleagues in the Senate are determined to deprive our Atomic Veterans this most basic recognition of their honorable service.

Between 1945 and 1962, about 225,000 members of our Armed Forces participated in hundreds of nuclear weapons tests. These GIs were placed in extremely dangerous areas and were constantly exposed to potentially dangerous levels of radiation in performance of their duties. They were sworn to secrecy, unable to even talk to their doctors about their past exposure to radiation.

Thankfully, Presidents Bill Clinton and George H.W. Bush recognized the Atomic Veterans' valiant service, and acted to provide specialized care and compensation for their harrowing duty.

In 2007, our allies Great Britain, New Zealand and Australia enacted their versions of this amendment by authorizing a medal to honor their Atomic Veterans who served with the United States.

Regrettably, the Pentagon remains silent on honoring the service of our Atomic Veterans, arguing that to do so would diminish the service of other military personnel who are tasked with dangerous missions. Mr. Speaker, this is a pitiful excuse.

Tragically, more than 75 percent of Atomic Veterans have already passed away, never having received this recognition. They served honorably and kept a code of silence that most certainly led to many of these veterans passing away prematurely.

Past Administrations and Congresses have dealt with the thornier issues of legality and compensation. What remains is recognizing these veterans' duty, honor and faithful service to our nation. And time is running out.

I thank my colleagues here in the House for supporting this amendment. With their continued support, I hope we can convince the Senate or the Pentagon to finally do the right thing, before it's too late. We owe it to our veterans to honor them for their selfless service to our nation.

The SPEAKER pro tempore (Mr. DUNCAN of Tennessee). All time for debate has expired.

Pursuant to House Resolution 616, the previous question is ordered on the conference report.

The question is on the conference report.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. THORNBERRY. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

21ST CENTURY FLOOD REFORM ACT

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 616, I call up

the bill (H.R. 2874) to achieve reforms to improve the financial stability of the National Flood Insurance Program, to enhance the development of more accurate estimates of flood risk through new technology and better maps, to increase the role of private markets in the management of flood insurance risks, and to provide for alternative methods to insure against flood peril, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 616, in lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services printed in the bill, the amendment printed in part A of House Report 115–408, modified by the amendment printed in part B of the report, is adopted and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 2874

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled.

SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “21st Century Flood Reform Act”.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title and table of contents.

TITLE I—POLICYHOLDER PROTECTIONS AND INFORMATION

Sec. 101. Extension of National Flood Insurance Program.

Sec. 102. Annual limitation on premium increases.

Sec. 103. Flood insurance affordability program.

Sec. 104. Disclosure of premium methodology.

Sec. 105. Consideration of coastal and inland locations in premium rates.

Sec. 106. Monthly installment payment of premiums.

Sec. 107. Enhanced clear communication of flood risks.

Sec. 108. Availability of flood insurance information upon request.

Sec. 109. Disclosure of flood risk information upon transfer of property.

Sec. 110. Voluntary community-based flood insurance pilot program.

Sec. 111. Use of replacement cost in determining premium rates.

Sec. 112. Cap on premiums.

Sec. 113. Premium rates for certain mitigated properties.

Sec. 114. Study of flood insurance coverage for units in cooperative housing.

Sec. 115. Pilot program for properties with preexisting conditions.

Sec. 116. Federal Flood Insurance Advisory Committee.

Sec. 117. Interagency guidance on compliance.

Sec. 118. GAO study of claims adjustment practices.

Sec. 119. GAO study of flood insurance coverage treatment of earth movement.

Sec. 120. Definitions.

TITLE II—INCREASING CONSUMER CHOICE THROUGH PRIVATE MARKET DEVELOPMENT

Sec. 201. Private flood insurance.

Sec. 202. Opt-out of mandatory coverage requirement for commercial properties.

Sec. 203. Elimination of non-compete requirement.

Sec. 204. Public availability of program information.

Sec. 205. Refund of premiums upon cancellation of policy because of replacement with private flood insurance.

Sec. 206. GAO study of flood damage savings accounts.

Sec. 207. Demonstration program for flood damage savings accounts.

TITLE III—MAPPING FAIRNESS

Sec. 301. Use of other risk assessment tools in determining premium rates.

Sec. 302. Appeals regarding existing flood maps.

Sec. 303. Appeals and publication of projected special flood hazard areas.

Sec. 304. Communication and outreach regarding map changes.

Sec. 305. Sharing and use of maps and data.

Sec. 306. Community flood maps.

TITLE IV—PROTECTING CONSUMERS AND INDIVIDUALS THROUGH IMPROVED MITIGATION

Sec. 401. Provision of Community Rating System premium credits to maximum number of communities practicable.

Sec. 402. Community accountability for repetitively flooded areas.

Sec. 403. Increased cost of compliance coverage.

TITLE V—PROGRAM INTEGRITY

Sec. 501. Independent actuarial review.

Sec. 502. Adjustments to homeowner flood insurance affordability surcharge.

Sec. 503. National Flood Insurance Reserve Fund compliance.

Sec. 504. Designation and treatment of multiple-loss properties.

Sec. 505. Elimination of coverage for properties with excessive lifetime claims.

Sec. 506. Prohibition of new coverage for structures with high-value replacement costs.

Sec. 507. Pay for performance and streamlining costs and reimbursement.

Sec. 508. Enforcement of mandatory purchase requirements.

Sec. 509. Satisfaction of mandatory purchase requirement in States allowing all-perils policies.

Sec. 510. Flood insurance purchase requirements.

Sec. 511. Clarifications; deadline for approval of claims.

Sec. 512. Risk transfer requirement.

Sec. 513. GAO study of simplification of National Flood Insurance Program.

Sec. 514. GAO study on enforcement of mandatory purchase requirements.

TITLE VI—ADMINISTRATIVE REFORMS

Sec. 601. Penalties for fraud and false statements in the National Flood Insurance Program.

Sec. 602. Enhanced policyholder appeals process rights.

Sec. 603. Deadline for approval of claims.

Sec. 604. Litigation process oversight and reform.

Sec. 605. Prohibition on hiring disbarred attorneys.

Sec. 606. Technical assistance reports.

Sec. 607. Improved disclosure requirement for standard flood insurance policies.

Sec. 608. Reserve Fund amounts.

Sec. 609. Sufficient staffing for Office of Flood Insurance Advocate.

Sec. 610. Limited exemption for disaster or catastrophe claims adjusters.

TITLE I—POLICYHOLDER PROTECTIONS AND INFORMATION

SEC. 101. EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “September 30, 2017” and inserting “September 30, 2022”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “September 30, 2017” and inserting “September 30, 2022”.

SEC. 102. ANNUAL LIMITATION ON PREMIUM INCREASES.

Section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)) is amended—

(1) in paragraph (1), by striking “18 percent” and inserting “15 percent”; and

(2) in paragraph (2)—

(A) by striking “5 percent” and inserting “6.5 percent”; and

(B) by inserting before the semicolon at the end the following: “, except that (A) during the 12-month period on the date of the enactment of the 21st Century Flood Reform Act this paragraph shall be applied by substituting ‘5 percent’ for ‘6.5 percent’, (B) during the 12-month period beginning upon the expiration of the period referred to in clause (A), this paragraph shall be applied by substituting ‘5.5 percent’ for ‘6.5 percent’, and (C) during the 12-month period beginning upon the expiration of the period referred to in clause (B), this paragraph shall be applied by substituting ‘6.0 percent’ for ‘6.5 percent’.”.

SEC. 103. FLOOD INSURANCE AFFORDABILITY PROGRAM.

Chapter I of the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.) is amended by adding at the end the following new section:

“SEC. 1326. FLOOD INSURANCE AFFORDABILITY PROGRAM.

“(a) AUTHORITY.—The Administrator shall carry out a program under this section to provide financial assistance, through State programs carried out by participating States, for eligible low-income households residing in eligible properties to purchase policies for flood insurance coverage made available under this title.

“(b) PARTICIPATION.—Participation in the program under this section shall be voluntary on the part of a State or consortium of States.

“(c) STATE ADMINISTRATION.—Each participating State shall delegate to a State agency or nonprofit organization the responsibilities for administering the State’s program under this section.

“(d) ELIGIBLE HOUSEHOLDS.

“(1) IN GENERAL.—During any fiscal year, assistance under the program under this section may be provided only for a household that has an income, as determined for such fiscal year by the participating State in which such household resides, that is less than the income limitation established for such fiscal year for purposes of the State program by the participating State, except that—

“(A) assistance under the program under this section may not be provided for a household having a income that exceeds the greater of—

“(i) the amount equal to 150 percent of the poverty level for such State; or

“(ii) the amount equal to 60 percent of the median income of households residing in such State; and

“(B) a State may not exclude a household from eligibility in a fiscal year solely on the basis of household income if such income is less than 110 percent of the poverty level for the State in which such household resides.

“(2) STATE VERIFICATION OF INCOME ELIGIBILITY.—In verifying income eligibility for purposes of paragraph (1), the participating State may apply procedures and policies consistent with procedures and policies used by the State agency administering programs under part A of title IV of the Social Security Act (42 U.S.C. 601 et seq.), under title XX of the Social Security Act (42 U.S.C. 1397 et seq.), under subtitle B of title VI of the Omnibus Budget Reconciliation Act of 1981 (42 U.S.C. 9901 et seq.; relating to community services block grant program), under any other provision of law that carries out programs which were administered under the Economic Opportunity Act of 1964 (42 U.S.C. 2701 et seq.) before August 13, 1981, or under other income assistance or service programs (as determined by the State).

“(3) CERTIFICATION BY STATE OF ELIGIBILITY HOUSEHOLDS.—For each fiscal year, each participating State shall certify to the Administrator compliance of households who are to be provided assistance under the State program during such fiscal year with the income requirements under paragraph (1).

“(e) ELIGIBLE PROPERTIES.—Assistance under the program under this section may be provided only for a residential property—

“(1) that has 4 or fewer residences;

“(2) that is owned and occupied by an eligible household;

“(3) for which a base flood elevation is identified on a flood insurance rate map of the Administrator that is in effect;

“(4) for which such other information is available as the Administrator considers necessary to determine the flood risk associated with such property; and

“(5) that is located in a community that is participating in the national flood insurance program.

“(f) TYPES OF ASSISTANCE.—Under the program under this section, a participating State shall elect to provide financial assistance for eligible households in one of the following forms:

“(1) LIMITATION ON RATE INCREASES.—By establishing a limitation on the rate of increases in the amount of chargeable premiums paid by eligible households for flood insurance coverage made available under this title.

“(2) LIMITATION ON RATES.—By establishing a limitation on the amount of chargeable premiums paid by eligible households for flood insurance coverage made available under this title.

“(g) NOTIFICATION TO FEMA.—Under the program under this section, a participating State shall, on a fiscal year basis and at the time and in the manner provided by the Administrator—

“(1) identify for the Administrator the eligible households residing in the State who are to be provided assistance under the State program during such fiscal year; and

“(2) notify the Administrator of the type and levels of assistance elected under subsection (f) to be provided under the State program with respect to such eligible households residing in the State.

“(h) AMOUNT OF ASSISTANCE.—Under the program under this section, in each fiscal year the Administrator shall, notwithstanding section 1308, make flood insurance coverage available for purchase by households identified as eligible households for such fiscal year by a participating State pursuant to subsection (e) at chargeable premium rates that are discounted by an amount that is based on the type and levels of assistance elected pursuant to subsection

(f) by the participating State for such fiscal year.

“(i) BILLING STATEMENT.—In the case of an eligible household for which assistance under the program under this section is provided with respect to a policy for flood insurance coverage, the annual billing statement for such policy shall include statements of the following amounts:

“(1) The estimated risk premium rate for the property under section 1307(a)(1).

“(2) If applicable, the estimated risk premium rate for the property under section 1307(a)(2).

“(3) The chargeable risk premium rate for the property taking into consideration the discount pursuant to subsection (h).

“(4) The amount of the discount pursuant to subsection (h) for the property.

“(5) The number and dollar value of claims filed for the property, over the life of the property, under a flood insurance policy made available under the Program and the effect, under this Act, of filing any further claims under a flood insurance policy with respect to that property.

“(j) FUNDING THROUGH STATE AFFORDABILITY SURCHARGES.—

“(1) IMPOSITION AND COLLECTION.—Notwithstanding section 1308, for each fiscal year in which flood insurance coverage under this title is made available for properties in a participating State at chargeable premium rates that are discounted pursuant to subsection (f), the Administrator shall impose and collect a State affordability surcharge on each policy for flood insurance coverage for a property located in such participating State that is (A) not a residential property having 4 or fewer residences, or (B) is such a residential property but is owned by a household that is not an eligible household for purposes of such fiscal year.

“(2) AMOUNT.—The amount of the State affordability surcharge imposed during a fiscal year on each such policy for a property in a participating State shall be—

“(A) sufficient such that the aggregate amount of all such State affordability surcharges imposed on properties in such participating State during such fiscal year is equal to the aggregate amount by which all policies for flood insurance coverage under this title sold during such fiscal year for properties owned by eligible households in the participating State are discounted pursuant to subsection (f); and

“(B) the same amount for each property in the participating State being charged such a surplus.

“(k) TREATMENT OF OTHER SURCHARGES.—The provision of assistance under the program under this section with respect to any property and any limitation on premiums or premium increases pursuant to subsection (f) for the property shall not affect the applicability or amount of any surcharge under section 1308A for the property, of any increase in premiums charged for the property pursuant to section 1310A(c), or of any equivalency fee under section 1308B for the property.

“(l) DEFINITIONS.—For purposes of this section, the following definitions shall apply:

“(1) PARTICIPATING STATE.—The term ‘participating State’ means, with respect to a fiscal year, a State that is participating in the program under this section for such fiscal year.

“(2) ELIGIBLE HOUSEHOLD.—The term ‘eligible household’ means, with respect to a fiscal year and a participating State, a household that has an income that is less than the amount of the income limitation for the fiscal year established for purposes of the State program of such participating State pursuant to subsection (g)(1).

“(3) POVERTY LEVEL.—The term ‘poverty level’ means, with respect to a household in

any State, the income poverty line as prescribed and revised at least annually pursuant to section 673(2) of the Community Services Block Grant Act (42 U.S.C. 9902(2)), as applicable to such State.

“(4) STATE.—The term ‘State’ shall include a consortium of States established for purposes of administrating the program under this section with respect to the member States of the consortium.

“(5) STATE PROGRAM.—The term ‘State program’ means a program carried out in compliance with this section by a participating State in conjunction with the program under this section of the Administrator.

“(m) REGULATIONS.—The Administrator shall issue such regulations as may be necessary to carry out the program under this section.”.

SEC. 104. DISCLOSURE OF PREMIUM METHODOLOGY.

Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended by adding at the end the following new subsection:

“(n) DISCLOSURE OF PREMIUM METHODOLOGY.—

“(1) DISCLOSURE.—Six months prior to the effective date of risk premium rates, the Administrator shall cause to be published in the Federal Register an explanation of the bases for, and methodology used to determine, the chargeable premium rates to be effective for flood insurance coverage under this title.

“(2) ALIGNMENT WITH INDUSTRY PRACTICES.—The disclosure required under paragraph (1) shall, to the extent practicable, be aligned with industry patterns and practices and shall include information and data recommended by the State insurance commissioners guidelines on rate filings.

“(3) PUBLIC MEETINGS.—The Administrator shall, on an annual basis, hold at least one public meeting in each of the geographical regions of the United States, as defined by the Administrator for purposes of the National Flood Insurance Program, for the purpose of explaining the methodology described in paragraph (1) and answering questions and receiving comments regarding such methodology. The Administrator shall provide notice of each such public meeting in advance, in such manner, and in using such means as are reasonably designed to notify interested parties and members of the public of the date and time, location, and purpose of such meeting, and of how to submit questions or comments.”.

SEC. 105. CONSIDERATION OF COASTAL AND INLAND LOCATIONS IN PREMIUM RATES.

(a) ESTIMATES OF PREMIUM RATES.—Subparagraph (A) of section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)(A)) is amended—

(1) in clause (i), by striking “and” at the end; and

(2) by adding at the end the following new clause:

“(iii) the differences in flood risk for properties impacted by coastal flood risk and properties impacted by riverine, or inland flood risk; and”.

(b) ESTABLISHMENT OF CHARGEABLE PREMIUM RATES.—Paragraph (1) of section 1308(b) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(b)(1)) is amended by inserting “due to differences in flood risk resulting from coastal flood hazards and riverine, or inland flood hazards and” after “including differences in risks”.

(c) REVISED RATES.—Not later than the expiration of the two-year period beginning on the date of the enactment of this Act, the Administrator of the Federal Emergency Management Agency shall revise risk premium rates under the National Flood Insur-

ance Program to implement the amendments made by this section.

SEC. 106. MONTHLY INSTALLMENT PAYMENT OF PREMIUMS.

(a) AUTHORITY.—Subsection (g) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(g)) is amended—

(1) by striking the subsection designation and all that follows through “With respect” and inserting the following:

“(g) FREQUENCY OF PREMIUM COLLECTION.—

“(1) OPTIONS.—With respect”; and

(2) by adding at the end the following:

“(2) MONTHLY INSTALLMENT PAYMENT OF PREMIUMS.—

“(A) EXEMPTION FROM RULEMAKING.—Until such time as the Administrator promulgates regulations implementing paragraph (1) of this subsection, the Administrator may adopt policies and procedures, notwithstanding any other provisions of law and in alignment and consistent with existing industry escrow and servicing standards, necessary to implement such paragraph without undergoing notice and comment rulemaking and without conducting regulatory analyses otherwise required by statute, regulation, or Executive order.

“(B) PILOT PROGRAM.—The Administrator may initially implement paragraph (1) of this subsection as a pilot program that provides for a gradual phase-in of implementation.

“(C) POLICYHOLDER PROTECTION.—The Administrator may—

“(i) during the 12-month period beginning on the date of the enactment of this subparagraph, charge policyholders choosing to pay premiums in monthly installments a fee for the total cost of the monthly collection of premiums not to exceed \$25 annually; and

“(ii) after the expiration of the 12-month period referred to in clause (i), adjust the fee charged annually to cover the total cost of the monthly collection of premiums as determined by the report submitted pursuant to subparagraph (D).

“(D) REPORT.—Not later than six months after the date of the enactment of this Act, the Comptroller General shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate, that sets forth all of the costs associated with the monthly payment of premiums, including any up-front costs associated with infrastructure development, the impact on all policyholders including those that exercise the option to pay monthly and those that do not, options for minimizing the costs, particularly the costs to policyholders, and the feasibility of adopting practices that serve to minimize costs to policyholders such as automatic payments and electronic payments.

“(E) ANNUAL REPORTS.—On an annual basis, the Administrator shall report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate the ongoing costs associated with the monthly payment of premiums.”.

(b) IMPLEMENTATION.—Clause (ii) of section 1307(a)(1)(B) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)(B)(ii)) is amended by inserting before “any administrative expenses” the following: “the costs associated with the monthly collection of premiums provided for in section 1308(g) (42 U.S.C. 4015(g)), but only if such costs exceed the operating costs and allowances set forth in clause (i) of this subparagraph, and”.

SEC. 107. ENHANCED CLEAR COMMUNICATION OF FLOOD RISKS.

(a) IN GENERAL.—Subsection (1) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(1)) is amended to read as follows:

“(l) CLEAR COMMUNICATIONS.—

“(1) NEWLY ISSUED AND RENEWED POLICIES.—For all policies for flood insurance coverage under the National Flood Insurance Program that are newly issued or renewed, the Administrator shall clearly communicate to policyholders—

“(A) their full flood risk determinations, regardless of whether their premium rates are full actuarial rates; and

“(B) the number and dollar value of claims filed for the property, over the life of the property, under a flood insurance policy made available under the Program and the effect, under this Act, of filing any further claims under a flood insurance policy with respect to that property.”.

(b) EFFECTIVE DATE.—Subsection (l) of section 1308 of the National Flood Insurance Act of 1968, as added by subsection (a) of this section, shall take effect beginning upon the expiration of the 12-month period that begins on the date of the enactment of this Act. Such subsection (l), as in effect immediately before the amendment made by paragraph (1), shall apply during such 12-month period.

SEC. 108. AVAILABILITY OF FLOOD INSURANCE INFORMATION UPON REQUEST.

Section 1313 of the National Flood Insurance Act of 1968 (42 U.S.C. 4020) is amended—

(1) by inserting “(a) PUBLIC INFORMATION AND DATA.” after “SEC. 1313.”; and

(2) by adding at the end the following new subsection:

“(b) AVAILABILITY OF FLOOD INSURANCE INFORMATION UPON REQUEST.—Not later than 30 days after a request for such information by the current owner of a property, the Administrator shall provide to the owner any information, including historical information, available to the Administrator on flood insurance program coverage, payment of claims, and flood damages for the property at issue, and any information the Administrator has on whether the property owner may be required to purchase coverage under the National Flood Insurance Program due to previous receipt of Federal disaster assistance, including assistance provided by the Small Business Administration, the Department of Housing and Urban Development, or the Federal Emergency Management Agency, or any other type of assistance that subjects the property to the mandatory purchase requirement under section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a).”.

SEC. 109. DISCLOSURE OF FLOOD RISK INFORMATION UPON TRANSFER OF PROPERTY.

(a) IN GENERAL.—Chapter 1 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

“SEC. 1327. DISCLOSURE OF FLOOD RISK INFORMATION UPON TRANSFER OF PROPERTY.

“(a) REQUIREMENT FOR PARTICIPATION IN PROGRAM.—After September 30, 2022, no new flood insurance coverage may be provided under this title for any real property located in any area (or subdivision thereof) unless an appropriate body has imposed, by statute or regulation, a duty on any seller or lessor of improved real estate located in such area to provide to any purchaser or lessee of such property a property flood hazard disclosure which the Administrator has determined meets the requirements of subsection (b).

“(b) DISCLOSURE REQUIREMENTS.—A property flood hazard disclosure for a property shall meet the requirements of this subsection only if the disclosure—

“(1) is made in writing;

“(2) discloses any actual knowledge of the seller or lessor of—

“(A) prior physical damage caused by flood to any building located on the property;

“(B) prior insurance claims for losses covered under the National Flood Insurance Program or private flood insurance with respect to such property;

“(C) any previous notification regarding the designation of the property as a multiple loss property; and

“(D) any Federal legal obligation to obtain and maintain flood insurance running with the property, such as any obligation due to a previous form of disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act received by any owner of the property; and

“(3) is delivered by or on behalf of the seller or lessor to the purchaser or lessee before such purchaser or lessee becomes obligated under any contract for purchase or lease of the property.”.

(b) AVAILABILITY OF FLOOD INSURANCE COVERAGE.—Subsection (c) of section 1305 of the National Flood Insurance Act of 1968 (42 U.S.C. 4012(c)) is amended—

(1) in paragraph (1), by striking “and” at the end;

(2) in paragraph (2), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following new paragraph:

“(3) given satisfactory assurance that by September 30, 2022, property flood hazard disclosure requirements will have been adopted for the area that meet the requirements of section 1326.”.

SEC. 110. VOLUNTARY COMMUNITY-BASED FLOOD INSURANCE PILOT PROGRAM.

(a) ESTABLISHMENT.—The Administrator of the Federal Emergency Management Agency (in this section referred to as the “Administrator”) may carry out a community-based flood insurance pilot program to make available, for purchase by participating communities, a single, community-wide flood insurance policy under the National Flood Insurance Program that—

(1) covers all residential and non-residential properties within the community; and

(2) satisfies, for all such properties within the community, the mandatory purchase requirements under section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a).

(b) PARTICIPATION.—Participation by a community in the pilot program under this section shall be entirely voluntary on the part of the community.

(c) REQUIREMENTS FOR COMMUNITY-WIDE POLICIES.—The Administrator shall ensure that a community-wide flood insurance policy made available under the pilot program under this section incorporates the following requirements:

(1) A mapping requirement for properties covered by the policy.

(2) A cap on premiums.

(3) A deductible.

(4) Certification or accreditation of mitigation infrastructure when available and appropriate.

(5) A community audit.

(6) The Community Rating System under section 1315(b) of the National Flood Insurance Act of 1968 (42 U.S.C. 4022(b)).

(7) A method of preventing redundant claims payments by the National Flood Insurance Program in the case of a claim by an individual property owner who is covered by a community-wide flood insurance policy and an individual policy obtained through the Program.

(8) Coverage for damage arising from flooding that complies with the standards under the National Flood Insurance Program appropriate to the nature and type of property covered.

(d) TIMING.—The Administrator may establish the demonstration program under this section not later than the expiration of the

180-day period beginning on the date of the enactment of this Act and the program shall terminate on September 30, 2022.

(e) DEFINITION OF COMMUNITY.—For purposes of this section, the term “community” means any unit of local government, within the meaning given such term under the laws of the applicable State.

SEC. 111. USE OF REPLACEMENT COST IN DETERMINING PREMIUM RATES.**(a) STUDY OF RISK RATING REDESIGN FLOOD INSURANCE PREMIUM RATING OPTIONS.**

(1) STUDY.—The Administrator of the Federal Emergency Management Agency shall conduct a study to—

(A) evaluate insurance industry best practices for risk rating and classification, including practices related to replacement cost value in premium rate estimations;

(B) assess options, methods, and strategies for including replacement cost value in the Administrator’s estimates under section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1));

(C) provide recommendations for including replacement cost value in the estimate of the risk premium rates for flood insurance under such section 1307(a)(1);

(D) identify an appropriate methodology to incorporate replacement cost value into the Administrator’s estimates under such section 1307(a)(1);

(E) develop a feasible implementation plan and projected timeline for including replacement cost value in the estimates of risk premium rates for flood insurance made available under the National Flood Insurance Program.

(2) REPORT.—

(A) REQUIREMENT.—Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Administrator shall submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate a report that contains the results and conclusions of the study required under paragraph (1).

(B) CONTENTS.—The report submitted under subparagraph (A) shall include—

(i) an analysis of the recommendations resulting from the study under paragraph (1) and any potential impacts on the National Flood Insurance Program, including cost considerations;

(ii) a description of any actions taken by the Administrator to implement the study recommendations; and

(iii) a description of any study recommendations that have been deferred or not acted upon, together with a statement explaining the reasons for such deferral or inaction.

(b) USE OF REPLACEMENT COST VALUE IN PREMIUM RATES; IMPLEMENTATION.

(1) ESTIMATED RATES.—Paragraph (1) of section 1307(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)) is amended, in the matter preceding subparagraph (A), by inserting after “flood insurance” the following: “, which shall incorporate replacement cost value, and”.

(2) CHARGEABLE RATES.—Subsection (b) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(b)) is amended, in the matter preceding paragraph (1), by inserting after “Such rates” the following: “shall incorporate replacement cost value and”.

(3) EFFECTIVE DATE.—The amendments under paragraphs (1) and (2) of this subsection shall be made upon the expiration of the 12-month period beginning on the date of the enactment of this Act.

(4) APPLICABILITY AND PHASE-IN.—The Administrator of the Federal Emergency Management Agency shall apply the amendments

under paragraphs (1) and (2) to flood insurance coverage made available under the National Flood Insurance Act of 1968 for properties located in various geographic regions in the United States such that—

(A) over the period beginning upon the expiration of the period referred to in paragraph (3) of this subsection and ending on December 31, 2020, the requirement under such amendments shall be gradually phased in geographically throughout the United States as sufficient information for such implementation becomes available; and

(B) after the expiration of such period referred to in subparagraph (A), such amendments shall apply to all flood insurance coverage made available under the National Flood Insurance Act of 1968.

SEC. 112. CAP ON PREMIUMS.

Paragraph (1) of section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)(1)) is amended—

(1) by striking “except —” and inserting “except as provided in paragraph (4); and”; (2) by striking subparagraphs (A) and (B); (3) in subparagraph (C)—

(A) in clause (ii), by redesignating subclauses (I) and (II) as items (aa) and (bb), respectively;

(B) by redesignating clauses (i) through (iii) as subclauses (I) through (III), respectively; and

(C) by striking “(C) in the case of a property that—” and inserting the following:

“(B) The limitations under clauses (i) and (ii) of subparagraph (A) shall not apply in the case of—

“(i) a property identified under section 1307(g); or

“(ii) a property that—”;

(4) by striking “under this title for any property” and inserting the following: “under this title—

“(i) for any property”; (5) by inserting “(A) subject to subparagraph (B),” after the paragraph designation; and

(6) by inserting before subparagraph (B), as so redesignated by the amendment made by paragraph (3)(C) of this section, the following new clause:

“(ii) for any residential property having 4 or fewer residences and for which there is elevation data meeting standards of the Administrator, may not exceed \$10,000 in any single year, except that such amount (as it may have been previously adjusted) shall be adjusted for inflation by the Administrator upon the expiration of the 5-year period beginning upon the date of the enactment of the 21st Century Flood Reform Act and upon the expiration of each successive 5-year period thereafter, in accordance with an inflationary index selected by the Administrator.”

SEC. 113. PREMIUM RATES FOR CERTAIN MITIGATED PROPERTIES.

(a) MITIGATION STRATEGIES.—Paragraph (1) of section 1361(d) of the National Flood Insurance Act of 1968 (42 U.S.C. 4102(d)(1)) is amended—

(1) in subparagraph (A), by striking “and” at the end;

(2) in subparagraph (B), by striking “and” at the end; and

(3) by inserting after subparagraph (B) the following new subparagraphs:

“(C) with respect to buildings in dense urban environments, methods that can be deployed on a block or neighborhood scale; and

“(D) elevation of mechanical systems; and”.

(b) MITIGATION CREDIT.—Subsection (k) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(k)) is amended—

(1) by striking “shall take into account” and inserting the following: “shall—

“(1) take into account”; (2) in paragraph (1), as so designated by the amendment made by paragraph (1) of this subsection, by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following new paragraph:

“(2) offer a reduction of the risk premium rate charged to a policyholder, as determined by the Administrator, if the policyholder implements any mitigation method described in paragraph (1).”

SEC. 114. STUDY OF FLOOD INSURANCE COVERAGE FOR UNITS IN COOPERATIVE HOUSING.

The Administrator of the Federal Emergency Management Agency shall conduct a study to analyze and determine the feasibility of providing flood insurance coverage under the National Flood Insurance Program under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.) for individual dwelling units in cooperative housing projects. Not later than the expiration of the 24-month period beginning on the date of the enactment of this Act, the Administrator shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate regarding the findings and conclusions of the study conducted pursuant to this section, which shall include a plan setting forth specific actions to implement the development of such flood insurance coverage.

SEC. 115. PILOT PROGRAM FOR PROPERTIES WITH PREEXISTING CONDITIONS.

Section 1311 of the National Flood Insurance Act of 1968 (42 U.S.C. 4018) is amended by adding at the end the following new subsection:

“(c) PILOT PROGRAM FOR INVESTIGATION OF PREEXISTING STRUCTURAL CONDITIONS.—

“(1) VOLUNTARY PROGRAM.—The Administrator shall carry out a pilot program under this subsection to provide for companies participating in the Write Your Own program (as such term is defined in section 1370(a) (42 U.S.C. 4121(a))) to investigate preexisting structural conditions of insured properties and potentially insured properties that could result in the denial of a claim under a policy for flood insurance coverage under this title in the event of a flood loss to such property. Participation in the pilot program shall be voluntary on the part of Write Your Own companies.

“(2) INVESTIGATION OF PROPERTIES.—Under the pilot program under this subsection, a Write Your Own company participating in the program shall—

“(A) provide in policies for flood insurance coverage under this title covered by the program that, upon the request of the policyholder, the company shall provide for—

“(i) an investigation of the property covered by such policy, using common methods, to determine whether preexisting structural conditions are present that could result in the denial of a claim under such policy for flood losses; and

“(ii) if such investigation is not determinative, an on-site inspection of the property to determine whether such preexisting structural conditions are present;

“(B) upon completion of an investigation or inspection pursuant to subparagraph (A) that determines that such a preexisting structural condition is present or absent, submit a report to the policyholder and Administrator describing the condition; and

“(C) impose a surcharge on each policy described in subparagraph (A) in such amount that the Administrator determines is appropriate to cover the costs of investigations and inspections performed pursuant to such policies and reimburse Write Your Own com-

panies participating in the program under this subsection for such costs.

“(3) INTERIM REPORT.—Not later than December 31, 2021, the Administrator shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate describing the operation of the pilot program to that date.

“(4) SUNSET.—The Administrator may not provide any policy for flood insurance described in paragraph (2)(A) after December 31, 2022.

“(5) FINAL REPORT.—Not later than March 31, 2023, the Administrator shall submit a final report regarding the pilot program under this section to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate. The report shall include any findings and recommendations of the Administrator regarding the pilot program.”

SEC. 116. FEDERAL FLOOD INSURANCE ADVISORY COMMITTEE.

(a) ESTABLISHMENT.—There is established an advisory committee to be known as the Federal Flood Insurance Advisory Committee (in this section referred to as the “Committee”).

(b) MEMBERSHIP.—

(1) MEMBERS.—The Committee shall consist of—

(A) the Administrator of the Federal Emergency Management Agency (in this section referred to as the “Administrator”), or the designee thereof;

(B) the Secretary of the Treasury, or the designee thereof; and

(C) additional members appointed by the Administrator or the designee of the Administrator, who shall be—

(i) two representatives of the property and casualty insurance sector;

(ii) one individual who served in the past, or is currently serving, as an insurance regulator of a State, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, American Samoa, or any federally-recognized Indian tribe;

(iii) one representative of the financial or insurance sectors who is involved in risk transfers, including reinsurance, resilience bonds, and other insurance-linked securities;

(iv) one actuary with demonstrated high-level knowledge of catastrophic risk insurance;

(v) two insurance professionals with demonstrated experience with the sale of flood insurance under the National Flood Insurance Program;

(vi) two representatives of catastrophic risk insurance programs;

(vii) one insurance claims specialist;

(viii) one representative of a recognized consumer advocacy organization;

(ix) one individual having demonstrated expertise in the challenges in insuring low-income communities;

(x) one representative from an academic institution who has demonstrated expertise in insurance; and

(xi) such other recognized experts in the field of insurance as the Administrator considers necessary.

(2) QUALIFICATIONS.—In appointing members under paragraph (1)(C), the Administrator shall, to the maximum extent practicable, ensure the membership of the Committee has a balance of members reflecting geographic diversity, including representation from areas inland or with coastline identified by the Administrator as at high risk for flooding or as areas having special flood hazards.

(c) DUTIES.—The Committee shall review, and make recommendations to the Administrator, upon request, on matters related to the insurance aspects of the National Flood Insurance Program, including ratemaking, technology to administer insurance, risk assessment, actuarial practices, claims practices, sales and insurance delivery, compensation and allowances, generally and based on the complexities of the program, and best insurance practices.

(d) CHAIRPERSON.—The members of the Committee shall elect one member to serve as the chairperson of the Committee (in this section referred to as the “Chairperson”).

(e) COMPENSATION.—Members of the Committee shall receive no additional compensation by reason of their service on the Committee.

(f) MEETINGS AND ACTIONS.—

(1) IN GENERAL.—The Committee shall meet not less frequently than twice each year at the request of the Chairperson or a majority of its members, and may take action by a vote of the majority of the members in accordance with the Committee’s charter.

(2) INITIAL MEETING.—The Administrator, or a person designated by the Administrator, shall request and coordinate the initial meeting of the Committee.

(g) STAFF OF FEMA.—Upon the request of the Chairperson, the Administrator may detail, on a nonreimbursable basis, personnel of the Federal Emergency Management Agency to assist the Committee in carrying out its duties.

(h) POWERS.—In carrying out this section, the Committee may hold hearings, receive evidence and assistance, provide information, and conduct research, as it considers appropriate.

(i) REPORTS TO CONGRESS.—The Administrator, on an annual basis, shall report to the Committee on Financial Services of the House of Representatives, the Committee on Banking, Housing, and Urban Affairs of the Senate, and the Office of Management and Budget on—

(1) the recommendations made by the Committee;

(2) actions taken by the Federal Emergency Management Agency to address such recommendations to improve the insurance aspects of the national flood insurance program; and

(3) any recommendations made by the Committee that have been deferred or not acted upon, together with an explanatory statement.

SEC. 117. INTERAGENCY GUIDANCE ON COMPLIANCE.

The Federal entities for lending regulation (as such term is defined in section 3(a) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4003(a))), in consultation with the Administrator of the Federal Emergency Management Agency, shall update and reissue the document entitled “Interagency Questions and Answers Regarding Flood Insurance” not later than the expiration of the 12-month period beginning on the date of the enactment of this Act and not less frequently than biennially thereafter.

SEC. 118. GAO STUDY OF CLAIMS ADJUSTMENT PRACTICES.

The Comptroller General of the United States shall conduct a study of the policies and practices for adjustment of claims for losses under flood insurance coverage made available under the National Flood Insurance Act, which shall include—

(1) a comparison of such policies and practices with the policies and practices for adjustment of claims for losses under other insurance coverage;

(2) an assessment of the quality of the adjustments conducted and the effects of such policies and practices on such quality;

(3) identification of any incentives under such policies and practices that affect the speed with which such adjustments are conducted; and

(4) identification of the effects of such policies and practices on insureds submitting such claims for losses.

SEC. 119. GAO STUDY OF FLOOD INSURANCE COVERAGE TREATMENT OF EARTH MOVEMENT.

The Comptroller General of the United States shall conduct a study of the treatment, under flood insurance coverage made available under the National Flood Insurance Act, of earth movement and subsidence, including earth movement and subsidence caused by flooding, which shall include—

(1) identification and analysis of the effects of such treatment on the National Flood Insurance Program and insureds under the program;

(2) an assessment of the availability and affordability of coverage in the private insurance market for earth movement and subsidence caused by flooding;

(3) an assessment of the effects on the National Flood Insurance Program of covering earth movement and subsidence caused by flooding; and

(4) a projection of the increased premiums that would be required to make coverage for earth movement losses actuarially sound and not fiscally detrimental to the continuation of the National Flood Insurance Program.

SEC. 120. DEFINITIONS.

(a) NATIONAL FLOOD INSURANCE ACT OF 1968.—Subsection (a) of section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121(a)) is amended—

(1) in paragraph (14), by striking “and” at the end;

(2) in paragraph (15), by striking the period at the end and inserting a semicolon; and

(3) by adding at the end the following new paragraphs:

“(16) the term ‘Write Your Own Program’ means the program under which the Federal Emergency Management Agency enters into a standard arrangement with private property insurance companies to sell contracts for flood insurance coverage under this title under their own business lines of insurance, and to adjust and pay claims arising under such contracts; and

“(17) the term ‘Write Your Own company’ means a private property insurance company that participates in the Write Your Own Program.”.

(b) BIGGERT-WATERS FLOOD INSURANCE REFORM ACT OF 2012.—Subsection (a) of section 10202 of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4004(a)) is amended by striking paragraph (5) and inserting the following new paragraph:

“(5) WRITE YOUR OWN.—The terms ‘Write Your Own Program’ and ‘Write Your Own company’ have the meanings given such terms in section 1370(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4121(a)).”.

TITLE II—INCREASING CONSUMER CHOICE THROUGH PRIVATE MARKET DEVELOPMENT

SEC. 201. PRIVATE FLOOD INSURANCE.

(a) MANDATORY PURCHASE REQUIREMENT.—

(1) AMOUNT AND TERM OF COVERAGE.—Section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) is amended by striking “Sec. 102. (a)” and all that follows through the end of subsection (a) and inserting the following:

“SEC. 102. (a) AMOUNT AND TERM OF COVERAGE.—After the expiration of sixty days following the date of the enactment of this Act, no Federal officer or agency shall approve any financial assistance for acquisition or construction purposes for use in any

area that has been identified by the Administrator as an area having special flood hazards and in which the sale of flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property to which such financial assistance relates is covered by flood insurance: *Provided*, That the amount of flood insurance (1) in the case of Federal flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (2) in the case of private flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less: *Provided further*, That if the financial assistance provided is in the form of a loan or an insurance or guaranty of a loan, the amount of flood insurance required need not exceed the outstanding principal balance of the loan and need not be required beyond the term of the loan. The requirement of maintaining flood insurance shall apply during the life of the property, regardless of transfer of ownership of such property.”.

(2) REQUIREMENT FOR MORTGAGE LOANS.—Subsection (b) of section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)) is amended—

(A) by striking paragraph (7);

(B) by redesignating paragraph (6) as paragraph (7);

(C) by striking the subsection designation and all that follows through the end of paragraph (5) and inserting the following:

“(b) REQUIREMENT FOR MORTGAGE LOANS.—

“(1) REGULATED LENDING INSTITUTIONS.—Each Federal entity for lending regulation (after consultation and coordination with the Financial Institutions Examination Council established under the Federal Financial Institutions Examination Council Act of 1974) shall by regulation direct regulated lending institutions not to make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance: *Provided*, That the amount of flood insurance (A) in the case of Federal flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (B) in the case of private flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less.

“(2) FEDERAL AGENCY LENDERS AND MORTGAGE INSURANCE AND GUARANTEE AGENCIES.—

“(A) FEDERAL AGENCY LENDERS.—A Federal agency lender may not make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National

Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in accordance with paragraph (1). Each Federal agency lender may issue any regulations necessary to carry out this paragraph. Such regulations shall be consistent with and substantially identical to the regulations issued under paragraph (1).

“(B) OTHER FEDERAL MORTGAGE ENTITIES.—

“(i) COVERAGE REQUIREMENTS.—Each covered Federal mortgage entity shall implement procedures reasonably designed to ensure that, for any loan that—

“(I) is secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

“(II) is made, insured, held, or guaranteed by such entity, or backs or on which is based any trust certificate or other security for which such entity guarantees the timely payment of principal and interest, the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1).

“(ii) DEFINITION.—For purposes of this subparagraph, the term ‘covered Federal mortgage entity’ means—

“(I) the Secretary of Housing and Urban Development, with respect to mortgages insured under the National Housing Act;

“(II) the Secretary of Agriculture, with respect to loans made, insured, or guaranteed under title V of the Housing Act of 1949; and

“(III) the Government National Mortgage Association.

“(C) REQUIREMENT TO ACCEPT FLOOD INSURANCE.—Each Federal agency lender and each covered Federal mortgage entity shall accept flood insurance as satisfaction of the flood insurance coverage requirement under subparagraph (A) or (B), respectively, if the flood insurance coverage meets the requirements for coverage under such subparagraph and the requirements relating to financial strength issued pursuant to paragraph (4).

“(3) GOVERNMENT-SPONSORED ENTERPRISES FOR HOUSING.—The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall implement procedures reasonably designed to ensure that, for any loan that is—

“(A) secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

“(B) purchased or guaranteed by such entity, the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1). The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall accept flood insurance as satisfaction of the flood insurance coverage requirement under paragraph (1) if the flood insurance coverage provided meets the requirements for coverage under that paragraph and the requirements relating to financial strength issued pursuant to paragraph (4).

“(4) REQUIREMENTS REGARDING FINANCIAL STRENGTH.—The Director of the Federal Housing Finance Agency, in consultation with the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Secretary of Housing and

Urban Development, the Government National Mortgage Association, and the Secretary of Agriculture shall develop and implement requirements relating to the financial strength of private insurance companies from which such entities and agencies will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.

“(5) APPLICABILITY.—

“(A) EXISTING COVERAGE.—Except as provided in subparagraph (B), paragraph (1) shall apply on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994.

“(B) NEW COVERAGE.—Paragraphs (2) and (3) shall apply only with respect to any loan made, increased, extended, or renewed after the expiration of the 1-year period beginning on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994. Paragraph (1) shall apply with respect to any loan made, increased, extended, or renewed by any lender supervised by the Farm Credit Administration only after the expiration of the period under this subparagraph.

“(C) CONTINUED EFFECT OF REGULATIONS.—Notwithstanding any other provision of this subsection, the regulations to carry out paragraph (1), as in effect immediately before the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994, shall continue to apply until the regulations issued to carry out paragraph (1) as amended by section 522(a) of such Act take effect.

“(6) RULE OF CONSTRUCTION.—Except as otherwise specified, any reference to flood insurance in this section shall be considered to include Federal flood insurance and private flood insurance. Nothing in this subsection shall be construed to supersede or limit the authority of a Federal entity for lending regulation, the Federal Housing Finance Agency, a Federal agency lender, a covered Federal mortgage entity (as such term is defined in paragraph (2)(B)(ii)), the Federal National Mortgage Association, or the Federal Home Loan Mortgage Corporation to establish requirements relating to the financial strength of private insurance companies from which the entity or agency will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.”; and

(D) by adding at the end the following new paragraphs:

“(8) DEFINITIONS.—In this section:

“(A) FLOOD INSURANCE.—The term ‘flood insurance’ means—

“(i) Federal flood insurance; and

“(ii) private flood insurance.

“(B) FEDERAL FLOOD INSURANCE.—The term ‘Federal flood insurance’ means an insurance policy made available under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.).

“(C) MUTUAL AID SOCIETY.—The term ‘mutual aid society’ means an organization—

“(i) the members of which—

“(II) share a common set of ethical or religious beliefs; and

“(II) in accordance with the beliefs described in subclause (I), agree to cover expenses arising from damage to property of the members of the organization, including damage caused by flooding; and

“(ii) that has a demonstrated history of fulfilling the terms of agreements to cover expenses arising from damage to property of the members of the organization caused by flooding.

“(D) PRIVATE FLOOD INSURANCE.—The term ‘private flood insurance’ means—

“(i) an insurance policy that—

“(I) is issued by an insurance company that is—

“(aa) licensed, admitted, or otherwise approved to engage in the business of insurance in the State in which the insured building is located, by the insurance regulator of that State; or

“(bb) eligible as a nonadmitted insurer to provide insurance in the home State of the insured, in accordance with sections 521 through 527 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (15 U.S.C. 8201 through 8206);

“(II) is issued by an insurance company that is not otherwise disapproved as a surplus lines insurer by the insurance regulator of the State in which the property to be insured is located; and

“(III) provides flood insurance coverage that complies with the laws and regulations of that State; or

“(ii) an agreement with a mutual aid society for such society to cover expenses arising from damage to property of the members of such society caused by flooding, unless the State in which the property to be insured is located has—

“(I) determined that the specific mutual aid society may not provide such coverage or provide such coverage in such manner; or

“(II) specifically provided through law or regulation that mutual aid societies may not provide such coverage or provide such coverage in such manner.

“(E) STATE.—The term ‘State’ means any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Northern Mariana Islands, the Virgin Islands, and American Samoa.”.

(b) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015), as amended by the preceding provisions of this Act, is further amended by adding at the end the following:

“(O) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—For purposes of applying any statutory, regulatory, or administrative continuous coverage requirement, including under section 1307(g)(1), the Administrator shall consider any period during which a property was continuously covered by private flood insurance (as defined in section 102(b)(8) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)(8))) to be a period of continuous coverage.”.

SEC. 202. OPT-OUT OF MANDATORY COVERAGE REQUIREMENT FOR COMMERCIAL PROPERTIES.

(a) AMENDMENTS TO FLOOD DISASTER PROTECTION ACT OF 1973.—Effective on January 1, 2019, the Flood Disaster Protection Act of 1973, as amended by the preceding provisions of this Act, is further amended—

(1) in section 3(a) (42 U.S.C. 4003(a))—

(A) in paragraph (10), by striking “and” at the end;

(B) in paragraph (11), by striking the period at the end and inserting “; and”; and

(C) by adding at the end the following new paragraph:

“(12) ‘residential improved real estate’ means improved real estate that—

“(A) is primarily used for residential purposes, as defined by the Federal entities for lending regulation; and

“(B) secures financing or financial assistance provided through a federally related single family loan program, as defined by the Federal entities for lending regulation.”; and

(2) in section 102 (42 U.S.C. 4012a)—

(A) in subsection (b)—

(i) in paragraph (1)—

(I) by inserting “residential” before “improved real estate”; and

(II) by inserting “residential” before “building or mobile home”;

(ii) in paragraph (2)—

(I) by inserting “residential” before “improved real estate” each place such term appears; and

(II) by inserting “residential” before “building or mobile home” each place such term appears; and

(iii) in paragraph (3)—

(I) in subparagraph (A), by inserting “residential” before “improved real estate”; and

(II) in the matter after and below subparagraph (B), by inserting “residential” before “building or mobile home”;

(B) in subsection (c)(3), by striking “, in the case of any residential property, for any structure that is a part of such property” and inserting “for any structure that is a part of a residential property”;

(C) in subsection (e)—

(i) in paragraph (1)—

(I) by inserting “residential” before “improved real estate”; and

(II) by inserting “residential” before “building or mobile home” each place such term appears; and

(ii) in paragraph (5)—

(I) in subparagraph (A)—

(aa) by inserting “residential” before “improved real estate” each place such term appears; and

(bb) by inserting “residential” before “building or mobile home” each place such term appears;

(II) in subparagraph (B), by inserting “residential” before “building or mobile home” each place such term appears; and

(III) in subparagraph (C), by inserting “residential” before “building or mobile home”; and

(D) in subsection (h)—

(i) by inserting “residential” before “improved real estate” each place such term appears; and

(ii) in the matter preceding paragraph (1), by inserting “residential” before “building or mobile home”.

(b) AMENDMENTS TO NATIONAL FLOOD INSURANCE ACT OF 1968.—Effective on January 1, 2019, the National Flood Insurance Act of 1968, as amended by the preceding provisions of this Act, is further amended—

(1) in section 1364(a) (42 U.S.C. 4104a(a))—

(A) in paragraph (1), by inserting “residential” before “improved real estate”;

(B) in paragraph (2), by inserting “residential” before “improved real estate”; and

(C) in paragraph (3)(A), by inserting “residential” before “building”;

(2) in section 1365 (42 U.S.C. 4104b)—

(A) in subsection (a)—

(i) by inserting “residential” before “improved real estate”; and

(ii) by inserting “residential” before “building”;

(B) in subsection (b)(2)—

(i) by inserting “residential” before “building” each place such term appears; and

(ii) by inserting “residential” before “improved real estate” each place such term appears;

(C) in subsection (d), by inserting “residential” before “improved real estate” each place such term appears; and

(D) in subsection (e)—

(i) by inserting “residential” before “improved real estate”; and

(ii) by inserting “residential” before “building” each place such term appears; and

(3) in section 1370 (42 U.S.C. 4121)—

(A) in paragraph (8), by inserting “residential” before “improved real estate”;

(B) by redesignating paragraphs (14) through (17) as paragraphs (15) through (18), respectively; and

(C) by inserting after paragraph (13) the following new paragraph:

“(14) the term ‘residential improved real estate’ means improved real estate that—

“(A) is primarily used for residential purposes, as defined by the Federal entities for lending regulation; and

“(B) secures financing or financial assistance provided through a federally related single family loan program, as defined by the Federal entities for lending regulation.”

(c) RULE OF CONSTRUCTION.—This section and the amendments made by this section may not be construed to prohibit the Administrator of the Federal Emergency Management Agency from offering flood insurance coverage under the National Flood Insurance Program for eligible non-residential properties, other residential multifamily properties, or structures financed with commercial loans, or to prohibit the purchase of such coverage for such eligible properties.

SEC. 203. ELIMINATION OF NON-COMPETE REQUIREMENT.

Section 1345 of the National Flood Insurance Act of 1968 (42 U.S.C. 4081) is amended by adding at the end the following new subsection:

“(f) AUTHORITY TO PROVIDE OTHER FLOOD COVERAGE.—

“(1) IN GENERAL.—The Administrator may not, as a condition of participating in the Write Your Own Program (as such term is defined in section 1370(a)) or in otherwise participating in the utilization by the Administrator of the facilities and services of insurance companies, insurers, insurance agents and brokers, and insurance adjustment organizations pursuant to the authority in this section, nor as a condition of eligibility to engage in any other activities under the National Flood Insurance Program under this title, restrict any such company, insurer, agent, broker, or organization from offering and selling private flood insurance (as such term is defined in section 102(b)(9) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)(9))).

“(2) FINANCIAL ASSISTANCE/SUBSIDY ARRANGEMENT.—After the date of the enactment of this subsection—

“(A) the Administrator may not include in any agreement entered into with any insurer for participation in the Write Your Own Program any provision establishing a condition prohibited by paragraph (1), including the provisions of Article XIII of the Federal Emergency Management Agency, Federal Insurance Administration, Financial Assistance/Subsidy Arrangement, as adopted pursuant to section 62.23(a) of title 44 of the Code of Federal Regulations; and

“(B) any such provision in any such agreement entered into before such date of enactment shall not have any force or effect, and the Administrator may not take any action to enforce such provision.”

SEC. 204. PUBLIC AVAILABILITY OF PROGRAM INFORMATION.

Part C of chapter II of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.) is amended by adding at the end the following new section:

“SEC. 1349. PUBLIC AVAILABILITY OF PROGRAM INFORMATION.

“(a) FLOOD RISK INFORMATION.—

“(1) IN GENERAL.—Except as provided in paragraph (2), to facilitate the National Flood Insurance Program becoming a source of information and data for research and development of technology that better understands flooding, the risk of flooding, and the predictability of perils of flooding, the Administrator shall make publicly available all

data, models, assessments, analytical tools, and other information in the possession of the Administrator relating to the National Flood Insurance Program under this title that is used in assessing flood risk or identifying and establishing flood elevations and premiums, including—

“(A) data relating to risk on individual properties and loss ratio information and other information identifying losses under the program;

“(B) current and historical policy information, limited to the amount and term only, for properties currently covered by flood insurance and for properties that are no longer covered by flood insurance;

“(C) current and historical claims information, limited to the date and amount paid only, for properties currently covered by flood insurance and for properties that are no longer covered by flood insurance;

“(D) identification of whether a property was constructed before or after the effective date of the first flood insurance rate map for a community;

“(E) identification of properties that have been mitigated through elevation, a buyout, or any other mitigation action; and

“(F) identification of unmitigated multiple-loss properties.

“(2) OPEN SOURCE DATA SYSTEM.—In carrying out paragraph (1), the Administrator shall establish an open source data system by which all information required to be made publicly available by such subsection may be accessed by the public on an immediate basis by electronic means.

“(b) COMMUNITY INFORMATION.—Not later than the expiration of the 12-month period beginning upon the date of the enactment of this section, the Administrator shall establish and maintain a publicly searchable database that provides information about each community participating in the National Flood Insurance Program, which shall include the following information:

“(1) The status of the community’s compliance with the National Flood Insurance Program, including any findings of noncompliance, the status of any enforcement actions initiated by a State or by the Administrator, and the number of days of any such continuing noncompliance.

“(2) The number of properties located in the community’s special flood hazard areas that were built before the effective date of the first flood insurance rate map for the community.

“(3) The number of properties located in the community’s special flood hazard areas that were built after the effective date of the first flood insurance rate map for the community.

“(4) The total number of current and historical claims located outside the community’s special flood hazard areas.

“(5) The total number of multiple-loss properties in the community.

“(6) The portion of the community, stated as a percentage and in terms of square miles, that is located within special flood hazard areas.

“(c) IDENTIFICATION OF PROPERTIES.—The information provided pursuant to subsections (a) and (b) shall be based on data that identifies properties at the zip code or census block level, and shall include the name of the community and State in which a property is located.

“(d) PROTECTION OF PERSONALLY IDENTIFIABLE INFORMATION.—The information provided pursuant to subsections (a) and (b) shall be disclosed in a format that does not reveal individually identifiable information about property owners in accordance with the section 552a of title 5, United States Code.

“(e) DEFINITION OF LOSS RATIO.—For purposes of this section, the term ‘loss ratio’ means, with respect to the National Flood Insurance Program, the ratio of the amount of claims paid under the Program to the amount of premiums paid under the Program.”

SEC. 205. REFUND OF PREMIUMS UPON CANCELLATION OF POLICY BECAUSE OF REPLACEMENT WITH PRIVATE FLOOD INSURANCE.

Section 1306 of the National Flood Insurance Act of 1968 (42 U.S.C. 4013) is amended by adding at the end the following new subsection:

“(e) REFUND OF UNEARNED PREMIUMS FOR POLICIES CANCELED BECAUSE OF REPLACEMENT WITH PRIVATE FLOOD INSURANCE.—

“(1) REQUIRED REFUND.—Subject to subsection (c), if at any time an insured under a policy for flood insurance coverage for a property that is made available under this title cancels such policy because other duplicate flood insurance coverage for the same property has been obtained from a source other than the National Flood Insurance Program under this title, the Administrator shall refund to the former insured a portion of the premiums paid for the coverage made available under this title, as determined consistent with industry practice according to the portion of the term of the policy that such coverage was in effect, but only if a copy of declarations page of the new policy obtained from a source other than the program under this title is provided to the Administrator.

“(2) EFFECTIVE DATE OF CANCELLATION.—For purposes of this subsection, a cancellation of a policy for coverage made available under the national flood insurance program under this title, for the reason specified in paragraph (1), shall be effective—

“(A) on the effective date of the new policy obtained from a source other than the program under this title, if the request for such cancellation was received by the Administrator before the expiration of the 6-month period beginning on the effective date of the new policy; or

“(B) on the date of the receipt by the Administrator of the request for cancellation, if the request for such cancellation was received by the Administrator after the expiration of the 6-month period beginning on the effective date of the new policy.

“(3) PROHIBITION OF REFUNDS FOR PROPERTIES RECEIVING INCREASED COST OF COMPLIANCE CLAIMS.—No premium amounts paid for coverage made available under this title may be refunded pursuant to this subsection—

“(A) with respect to coverage for any property for which measures have been implemented using amounts received pursuant to a claim under increased cost of compliance coverage made available pursuant to section 1304(b); or

“(B) if a claim has been paid or is pending under the policy term for which the refund is sought.”

SEC. 206. GAO STUDY OF FLOOD DAMAGE SAVINGS ACCOUNTS.

(a) IN GENERAL.—The Comptroller General of the United States shall conduct a study to analyze the feasibility and effectiveness, and problems involved, in reducing flood insurance premiums and eliminating the need for purchase of flood insurance coverage by authorizing owners of residential properties to establish flood damage savings accounts described in subsection (b) in lieu of complying with the mandatory requirements under section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) to purchase flood insurance for such properties.

(b) FLOOD DAMAGE SAVINGS ACCOUNT.—A flood damage savings account described in this subsection is a savings account—

(1) that would be established by an owner of residential property with respect to such property in accordance with requirements established by the Administrator of the Federal Emergency Management Agency; and

(2) the proceeds of which would be available for use only to cover losses to such properties resulting from flooding, pursuant to adjustment of a claim for such losses in the same manner and according to the same procedures as apply to claims for losses under flood insurance coverage made available under the National Flood Insurance Act of 1968.

(c) ISSUES.—Such study shall include an analysis of, and recommendation regarding, each of the following issues:

(1) Whether authorizing the establishment of such flood damage savings accounts would be effective and efficient in reducing flood insurance premiums, eliminating the need for purchase of flood insurance coverage made available under the National Flood Insurance Program, and reducing risks to the financial safety and soundness of the National Flood Insurance Fund.

(2) Possible options for structuring such flood damage savings accounts, including—

(A) what types of institutions could hold such accounts and the benefits and problems with each such type of institution;

(B) considerations affecting the amounts required to be held in such accounts; and

(C) options regarding considerations the conditions under which such an account may be terminated.

(3) The feasibility and effectiveness, and problems involved in, authorizing the Administrator of the Federal Emergency Management Agency to make secondary flood insurance coverage available under the National Flood Insurance Program to cover the portion of flood losses or damages to properties for which such flood damage savings accounts have been established that exceed the amounts held in such accounts.

(4) The benefits and problems involved in authorizing the establishment of such accounts for non-residential properties.

(d) REPORT.—Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Committee on Financial Services of the House of Representatives, the Committee on Banking, Housing, and Urban Affairs of the Senate, and the Administrator that sets forth the analysis, conclusions, and recommendations resulting from the study under this section. Such report shall identify elements that should be taken into consideration by the Administrator in designing and carrying out the demonstration program under section 207.

SEC. 207. DEMONSTRATION PROGRAM FOR FLOOD DAMAGE SAVINGS ACCOUNTS.

(a) PLAN.—If the Comptroller General of the United States concludes in the report required under section 206 that a demonstration program under this section is feasible and should be considered, then the Administrator of the Federal Emergency Management Agency shall, not later than the expiration of the 12-month period beginning upon the submission of the report under section 206(d), submit to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate a plan and guidelines for a demonstration program, to be carried out by the Administrator, to demonstrate the feasibility and effectiveness of authorizing the establishment of flood damage savings accounts, taking into consideration the analysis, conclusions, and recommendations included in such report.

(b) AUTHORITY.—The Administrator of the Federal Emergency Management Agency

shall carry out a program to demonstrate the feasibility and effectiveness of authorizing the establishment of flood damage savings accounts in the manner provided in plan and guidelines for the demonstration program submitted pursuant to subsection (a).

(c) SCOPE.—The demonstration program under this section shall provide for the establishment of flood damage savings accounts with respect to not more than 5 percent of the residential properties that have 4 or fewer residences and that are covered by flood insurance coverage made available under the National Flood Insurance Program.

(d) TIMING.—The Administrator shall commence the demonstration program under this section not later than the expiration of the 12-month period beginning upon the submission of the plan and guidelines for the demonstration pursuant to subsection (a).

(e) GEOGRAPHICAL DIVERSITY.—The Administrator shall ensure that properties for which flood damage savings accounts are established under the demonstration are located in diverse geographical areas throughout the United States.

(f) REPORT.—Upon the expiration of the 2-year period beginning upon the date of the commencement of the demonstration program under this section, the Administrator shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate describing and assessing the demonstration, and setting forth conclusions and recommendations regarding continuing and expanding the demonstration.

(g) FEASIBILITY.—The Administrator shall implement this section only after determining that implementation is supported by the Comptroller’s conclusions and recommendations contained in the report required under section 206.

TITLE III—MAPPING FAIRNESS

SEC. 301. USE OF OTHER RISK ASSESSMENT TOOLS IN DETERMINING PREMIUM RATES.

(a) ESTIMATES OF PREMIUM RATES.—Subparagraph (A) of section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)(A)), as amended by the preceding provisions of this Act, is further amended—

(1) in clause (ii), by striking “and” at the end; and

(2) by adding at the end the following new clause:

“(iv) both the risk identified by the applicable flood insurance rate maps and by other risk assessment data and tools, including risk assessment models and scores from appropriate sources; and”.

(b) ESTABLISHMENT OF CHARGEABLE PREMIUM RATES.—Paragraph (1) of section 1308(b) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(b)(1)) is amended by inserting before the semicolon at the end the following: “, taking into account both the risk identified by the applicable flood insurance rate maps and by other risk assessment data and tools, including risk assessment models and scores from appropriate sources”.

(c) EFFECTIVE DATE AND REGULATIONS.—

(1) EFFECTIVE DATE.—The amendments made by subsections (a) and (b) shall be made, and shall take effect, upon the expiration of the 36-month period beginning on the date of the enactment of this Act.

(2) REGULATIONS.—The Administrator of the Federal Emergency Management Agency shall issue regulations necessary to implement the amendments made by subsections (a) and (b), which shall identify risk assessment data and tools to be used in identifying flood risk and appropriate sources for risk assessment models and scores to be so used.

Such regulations shall be issued not later than the expiration of the 36-month period beginning on the date of the enactment of this Act and shall take effect upon the expiration of such period.

SEC. 302. APPEALS REGARDING EXISTING FLOOD MAPS.

(a) IN GENERAL.—Section 1360 of the National Flood Insurance Act of 1968 (42 U.S.C. 4101) is amended by adding at the end the following new subsection:

“(k) APPEALS OF EXISTING MAPS.—

“(1) RIGHT TO APPEAL.—Subject to paragraph (6), a State or local government, or the owner or lessee of real property, who has made a formal request to the Administrator to update a flood map that the Administrator has denied may at any time appeal such a denial as provided in this subsection.

“(2) BASIS FOR APPEAL.—The basis for appeal under this subsection shall be the possession of knowledge or information that—

“(A) the base flood elevation level or designation of any aspect of a flood map is scientifically or technically inaccurate; or

“(B) factors exist that mitigate the risk of flooding, including ditches, banks, walls, vegetation, levees, lakes, dams, reservoirs, basin, retention ponds, and other natural or manmade topographical features.

“(3) APPEALS PROCESS.—

“(A) ADMINISTRATIVE ADJUDICATION.—An appeal under this subsection shall be determined by a final adjudication on the record, and after opportunity for an administrative hearing.

“(B) RIGHTS UPON ADVERSE DECISION.—If an appeal pursuant to subparagraph (A) does not result in a decision in favor of the State, local government, owner, or lessee, such party may appeal the adverse decision to the Scientific Resolution Panel provided for in section 1363A, which shall recommend a non-binding decision to the Administrator.

“(4) RELIEF.—

“(A) WHOLLY SUCCESSFUL APPEALS.—In the case of a successful appeal resulting in a policyholder's property being removed from a special flood hazard area, such policyholder may cancel the policy at any time within the current policy year, and the Administrator shall provide such policyholder a refund in the amount of any premiums paid for such policy year, plus any premiums paid for flood insurance coverage that the policyholder was required to purchase or maintain during the 2-year period preceding such policy year.

“(B) PARTIALLY SUCCESSFUL APPEALS.—In the case of any appeal in which mitigating factors were determined to have reduced, but not eliminated, the risk of flooding, the Administrator shall reduce the amount of flood insurance coverage required to be maintained for the property concerned by the ratio of the successful portion of the appeal as compared to the entire appeal. The Administrator shall refund to the policyholder any payments made in excess of the amount necessary for such new coverage amount, effective from the time when the mitigating factor was created or the beginning of the second policy year preceding the determination of the appeal, whichever occurred later.

“(C) ADDITIONAL RELIEF.—The Administrator may provide additional refunds in excess of the amounts specified in subparagraphs (A) and (B) if the Administrator determines that such additional amounts are warranted.

“(5) RECOVERY OF COSTS.—When, incident to any appeal which is successful in whole or part regarding the designation of the base flood elevation or any aspect of the flood map, including elevation or designation of a special flood hazard area, the community, or the owner or lessee of real property, as the case may be, incurs expense in connection with the appeal, including services provided

by surveyors, engineers, and scientific experts, the Administrator shall reimburse such individual or community for reasonable expenses to an extent measured by the ratio of the successful portion of the appeal as compared to the entire appeal, but not including legal services, in the effecting of an appeal based on a scientific or technical error on the part of the Federal Emergency Management Agency. No reimbursement shall be made by the Administrator in respect to any fee or expense payment, the payment of which was agreed to be contingent upon the result of the appeal. The Administrator may use such amounts from the National Flood Insurance Fund established under section 1310 as may be necessary to carry out this paragraph.

“(6) INAPPLICABILITY TO COMMUNITY FLOOD MAPS.—This subsection shall not apply with respect to any flood map that is in effect pursuant to certification under the standards, guidelines, and procedures established pursuant to section 100215(m)(1)(B) of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101a(m)(1)(B)).

“(7) GUIDANCE.—The Administrator shall issue guidance to implement this subsection, which shall not be subject to the notice and comment requirements under section 553 of title 5, United States Code.”.

(b) DEADLINE.—The Administrator of the Federal Emergency Management Agency shall issue the guidance referred to section 1360(k)(7) of the National Flood Insurance Act of 1968 (42 U.S.C. 4101(k)(7)), as added by the amendment made by subsection (a) of this section, not later than the expiration of the 6-month period beginning on the date of the enactment of this Act.

SEC. 303. APPEALS AND PUBLICATION OF PROJECTED SPECIAL FLOOD HAZARD AREAS.

(a) APPEALS.—Section 1363 of the National Flood Insurance Act of 1968 (42 U.S.C. 4104) is amended—

(1) in subsection (b), by striking the second sentence and inserting the following: “Any owner or lessee of real property within the community who believes the owner's or lessee's rights to be adversely affected by the Administrator's proposed determination may appeal such determination to the local government no later than 90 days after the date of the second publication.”;

(2) in subsection (d), by striking “subsection (e)” and inserting “subsection (f)”;

(3) by redesignating subsections (e), (f), and (g) as subsections (f), (g), and (h), respectively; and

(4) by inserting after subsection (d) the following new subsection:

“(e) DETERMINATION BY ADMINISTRATOR IN THE ABSENCE OF APPEALS.—If the Administrator has not received any appeals, upon expiration of the 90-day appeal period established under subsection (b) of this section the Administrator's proposed determination shall become final. The community shall be given a reasonable time after the Administrator's final determination in which to adopt local land use and control measures consistent with the Administrator's determination.”.

(b) PUBLICATION.—Subsection (a) of section 1363 of the National Flood Insurance Act of 1968 (42 U.S.C. 4104(a)) is amended by striking “in the Federal Register”.

(c) INAPPLICABILITY TO PRIVATE AND COMMUNITY FLOOD MAPS.—Section 1363 of the National Flood Insurance Act of 1968 (42 U.S.C. 4104), as amended by the preceding provisions of this section, is further amended by adding at the end the following new subsection:

“(i) INAPPLICABILITY TO COMMUNITY FLOOD MAPS.—This section shall not apply with respect to any flood map that is in effect pursuant to certification under the standards,

guidelines, and procedures established pursuant to section 100215(m)(1) of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101a(m)(1)), which shall include procedures for providing notification and appeal rights to individuals within the communities of the proposed flood elevation determinations.”.

SEC. 304. COMMUNICATION AND OUTREACH REGARDING MAP CHANGES.

Paragraph (1) of section 100216(d) of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101b(d)(1)) is amended—

- (1) in subparagraph (B), by inserting “maximum” before “30-day period”; and
- (2) in subparagraph (C), by inserting “maximum” before “30-day period”.

SEC. 305. SHARING AND USE OF MAPS AND DATA.

Subsection (b) of section 100216 of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101b(b)) is amended—

- (1) in paragraph (1)—
 - (A) in subparagraph (B), by striking “and” at the end;
 - (B) in subparagraph (C), by striking the period at the end and inserting “; and”;
 - (C) by adding at the end the following new subparagraph:

“(D) consult and coordinate with the Department of Defense, the United States Geological Survey, and the National Oceanic and Atmospheric Administration for the purpose of obtaining the most-up-to-date maps and other information of such agencies, including information on topography, water flow, and any other issues, relevant to mapping for flood insurance purposes.”;

- (2) in paragraph (3)—
 - (A) in subparagraph (D), by striking “and” at the end;
 - (B) by redesignating subparagraph (E) as subparagraph (F); and
 - (C) by inserting after subparagraph (D) the following new subparagraph:

“(E) any other information relevant to mapping for flood insurance purposes obtained pursuant to paragraph (1)(D); and”.

SEC. 306. COMMUNITY FLOOD MAPS.

(a) TECHNICAL MAPPING ADVISORY COUNCIL.—Section 100215 of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101a) is amended—

- (1) in subsection (c)—
 - (A) in paragraph (5)(B), by striking “and” at the end;
 - (B) by redesignating paragraph (6) as paragraph (9); and
 - (C) by inserting after paragraph (5) the following new paragraphs:

“(6) recommend to the Administrator methods or actions to make the flood mapping processes more efficient;

“(7) recommend to the Administrator methods or actions to minimize any cost, data, and paperwork requirements of the flood mapping processes;

“(8) assist communities, and in particular smaller communities, in locating the resources required to participate in the development of flood elevations and flood hazard area designations; and”;

- (2) by adding at the end the following new subsection:

“(m) COMMUNITY FLOOD MAPS.—

“(1) STANDARDS AND PROCEDURES.—In addition to the other duties of the Council under this section, not later than the expiration of the 12-month period beginning on the date of the enactment of this subsection, the Council shall recommend to the Administrator standards and requirements for chief executive officers, or entities designated by chief executive officers, of States and communities participating in the National Flood Insurance Program to use in mapping flood hazards located in States and communities that choose to develop alternative maps to

the flood insurance rate maps developed by the Agency. The recommended standards and requirements shall include procedures for providing notification and appeal rights to individuals within the communities of the proposed flood elevation determinations.

“(2) EXEMPTION FROM RULEMAKING.—Until such time as the Administrator promulgates regulations implementing paragraph (1) of this subsection, the Administrator may, notwithstanding any other provision of law, adopt policies and procedures necessary to implement such paragraphs without undergoing notice and comment rulemaking and without conducting regulatory analyses otherwise required by statute, regulation, or executive order.”.

(b) FEMA IDENTIFICATION OF FLOOD-PRONE AREAS.—Subsection (a) of section 1360 of the National Flood Insurance Act of 1968 (42 U.S.C. 4101(a)) is amended—

(1) in paragraph (2), by striking the period at the end and inserting “; and”;

(2) by redesignating paragraphs (1) and (2) as subparagraphs (A), and (B), respectively, and realigning such subparagraphs so as to be indented 4 ems from the left margin;

(3) by striking “is authorized to consult” and inserting the following: “is authorized—

“(1) to consult”;

(4) by adding at the end the following new paragraph:

“(2) to receive proposed alternative maps from communities developed pursuant to standards and requirements recommended by the Technical Mapping Advisory Council, as required by section 100215(m) of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101a(m)) and adopted by the Administrator as required by section 100216(c)(3) of such Act (42 U.S.C. 4101b(c)(3)), so that the Administrator may—

“(A) publish information with respect to all flood plain areas, including coastal areas located in the United States, which have special flood hazards, and

“(B) establish or update flood-risk zone data in all such areas, and make estimates with respect to the rates of probable flood caused loss for the various flood risk zones for each of these areas until the date specified in section 1319.”.

(c) NATIONAL FLOOD MAPPING PROGRAM.—Section 100216 of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4101b) is amended—

(1) in subsection (a), by inserting “prepared by the Administrator, or by a community pursuant to section 1360(a)(2) of the National Flood Insurance Act of 1968,” after “Program rate maps”; and

(2) in subsection (c)—

(A) in paragraph (1)(B), by striking “and” at the end;

(B) in paragraph (2)(C), by striking the period at the end and inserting a semicolon; and

(C) by adding at the end the following new paragraphs:

“(3) establish and adopt standards and requirements for development by States and communities of alternative flood insurance rate maps to be submitted to the Administrator pursuant to section 1360(a)(2) of the National Flood Insurance Act of 1968, taking into consideration the recommendations of the Technical Mapping Advisory Council made pursuant to section 100215(m) of this Act (42 U.S.C. 4101a(m)); and

“(4) in the case of proposed alternative maps received by the Administrator pursuant to such section 1360(a)(2), not later than the expiration of the 6-month period beginning upon receipt of such proposed alternative maps—

“(A) determine whether such maps were developed in accordance with the standards

and requirements adopted pursuant to paragraph (3) of this subsection; and

“(B) approve or disapprove such proposed maps for use under National Flood Insurance Program.”.

TITLE IV—PROTECTING CONSUMERS AND INDIVIDUALS THROUGH IMPROVED MITIGATION

SEC. 401. PROVISION OF COMMUNITY RATING SYSTEM PREMIUM CREDITS TO MAXIMUM NUMBER OF COMMUNITIES PRACTICABLE.

Subsection (b) of section 1315 of the National Flood Insurance Act of 1968 (42 U.S.C. 4022(b)) is amended—

(1) in paragraph (2), by striking “may” and inserting “shall”; and

(2) in paragraph (3), by inserting “, and the Administrator shall provide credits to the maximum number of communities practicable” after “under this program”.

SEC. 402. COMMUNITY ACCOUNTABILITY FOR REPETITIVELY FLOODED AREAS.

(a) IN GENERAL.—Section 1361 of the National Flood Insurance Act of 1968 (42 U.S.C. 4102) is amended by adding at the end the following new subsection:

“(e) COMMUNITY ACCOUNTABILITY FOR REPETITIVELY DAMAGED AREAS.—

“(1) IN GENERAL.—The Administrator shall, by regulation, require any covered community (as such term is defined in paragraph (5)—

“(A) to identify the areas within the community where properties described in paragraph (5)(B) or flood-damaged facilities are located to determine areas repeatedly damaged by floods and to assess, with assistance from the Administrator, the continuing risks to such areas;

“(B) to develop a community-specific plan for mitigating continuing flood risks to such repetitively flooded areas and to submit such plan and plan updates to the Administrator at appropriate intervals;

“(C) to implement such plans;

“(D) to make such plan, plan updates, and reports on progress in reducing flood risk available to the public, subject to section 552a of title 5, United States Code.

“(2) INCORPORATION INTO EXISTING PLANS.—Plans developed pursuant to paragraph (1) may be incorporated into mitigation plans developed under section 1366 of this Act (42 U.S.C. 4104c) and hazard mitigation plans developed under section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5165).

“(3) ASSISTANCE TO COMMUNITIES.—

“(A) DATA.—To assist communities in preparation of plans required under paragraph (1), the Administrator shall, upon request, provide covered communities with appropriate data regarding the property addresses and dates of claims associated with insured properties within the community.

“(B) MITIGATION GRANTS.—In making determinations regarding financial assistance under the authorities of this Act, the Administrator may consider the extent to which a community has complied with this subsection and is working to remedy problems with addressing repeatedly flooded areas.

“(4) SANCTIONS.—

“(A) IN GENERAL.—The Administrator shall, by regulations issued in accordance with the procedures established under section 553 of title 5, United States Code, regarding substantive rules, provide appropriate sanctions for covered communities that fail to comply with the requirements under this subsection or to make sufficient progress in reducing the flood risks to areas in the community that are repeatedly damaged by floods.

“(B) NOTICE.—Before imposing any sanction pursuant to this paragraph, the Adminis-

trator shall provide the covered community involved with notice of the non-compliance that could result in the imposition of sanctions, which shall include recommendations for actions to bring the covered community into compliance.

“(C) CONSIDERATIONS.—In determining appropriate sanctions to impose under this paragraph, the Administrator shall consider the resources available to the covered community involved, including Federal funding, the portion of the covered community that lies within an area having special flood hazards, and other factors that make it difficult for the covered community to conduct mitigation activities for existing flood-prone structures.

“(5) COVERED COMMUNITY.—For purposes of this subsection, the term ‘covered community’ means a community—

“(A) that is participating, pursuant to section 1315, in the national flood insurance program; and

“(B) within which are located—

“(i) 50 or more repetitive loss structures for each of which, during any 10-year period, two or more claims for payments under flood insurance coverage have been made with a cumulative amount exceeding \$1,000;

“(ii) 5 or more severe repetitive loss structures (as such term is defined in section 1366(h)) for which mitigation activities meeting the standards for approval under section 1366(c)(2)(A) have not been conducted; or

“(iii) a public facility or a private non-profit facility (as such terms are as defined in section 102 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122)), that has received assistance for repair, restoration, reconstruction, or replacement under section 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5172) in connection with more than one flooding event in the most recent 10-year period.

“(6) REPETITIVE-LOSS STRUCTURE.—For purposes of this subsection, the term ‘repetitive loss structure’ has the meaning given such term in section 1370 (42 U.S.C. 4121).

“(7) REPORTS TO CONGRESS.—Not later than the expiration of the 6-year period beginning upon the date of the enactment of this subsection, and not less than every 2 years thereafter, the Administrator shall submit a report to the Congress regarding the progress in implementing plans developed pursuant to paragraph (1)(B).”.

(b) REGULATIONS.—The Administrator of the Federal Emergency Management Agency shall issue regulations necessary to carry out subsection (e) of section 1361 of the National Flood Insurance Act of 1968, as added by the amendment made by subsection (a) of this section, not later than the expiration of the 12-month period that begins on the date of the enactment of this Act.

SEC. 403. INCREASED COST OF COMPLIANCE COVERAGE.

(a) COVERAGE OF PROPERTIES AT HIGH RISK OF FUTURE FLOOD DAMAGE.—Subsection (b) of section 1304 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)) is amended—

(1) in paragraph (4), by redesignating subparagraphs (A) through (D) as clauses (i) through (iv), respectively, and realigning such clauses, as so redesignated, so as to be indented 6 ems from the left margin;

(2) by redesignating paragraphs (1) through (4) as subparagraphs (A) through (D), respectively, and realigning such subparagraphs, as so redesignated, so as to be indented 4 ems from the left margin;

(3) by striking the subsection designation and all that follows through “The national” and inserting the following:

“(b) ADDITIONAL COVERAGE FOR COMPLIANCE WITH LAND USE AND CONTROL MEASURES.—

“(1) AUTHORITY; ELIGIBLE PROPERTIES.—The national’’;

(4) in subparagraph (C) (as so redesignated by paragraph (2) of this subsection), by striking “Fund” and all that follows and inserting “Fund to require the implementation of such measures;’’;

(5) in subparagraph (D)(iv) (as so redesignated by paragraphs (1) and (2) of this subsection), by striking the period at the end and inserting a semicolon; and

(6) by adding at the end the following new subparagraphs:

“(E) properties that have been identified by the Administrator, or by a community in accordance with such requirements as the Administrator shall establish, as at a high risk of future flood damage; and

“(F) properties that are located within an area identified pursuant to section 1361(e)(1)(A) (42 U.S.C. 4102(e)(1)(A)) by a covered community (as such term is defined in paragraph (3) of such section 1361(e)).’’

(b) COVERAGE AMOUNT.—Section 1304(b) of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)) is amended—

(1) in paragraph (1) (as so designated by subsection (a)(3) of this section), by striking the last sentence (relating to a surcharge); and

(2) by adding at the end the following new paragraph:

“(2) COVERAGE AMOUNT.—

“(A) PRIMARY COVERAGE.—Each policy for flood insurance coverage made available under this title shall provide coverage under this subsection having an aggregate liability for any single property of \$30,000.

“(B) ENHANCED COVERAGE.—The Administrator shall make additional coverage available under this subsection, in excess of the limit specified in subparagraph (A), having an aggregate liability for any single property of up to \$60,000.’’

(c) AMOUNT OF SURCHARGE.—Subsection (b) of section 1304 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)), as amended by the preceding provisions of this section, is further amended by adding at the end the following new paragraph:

“(3) SURCHARGE FOR COVERAGE.—

“(A) PRIMARY COVERAGE.—The Administrator shall impose a surcharge on each insured of such amount per policy as the Administrator determines is appropriate to provide cost of compliance coverage in accordance with paragraph (2)(A).

“(B) ENHANCED COVERAGE.—For each flood policy for flood insurance coverage under this title under which additional cost of compliance coverage is provided pursuant to paragraph (2)(B), the Administrator shall impose a surcharge, in addition to the surcharge under subparagraph (A) of this paragraph, in such amount as the Administrator determines is appropriate for the amount of such coverage provided.’’

(d) USE OF CERTAIN MATERIALS.—Subsection (b) of section 1304 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)), as amended by the preceding provisions of this section, is further amended by adding at the end the following new paragraph:

“(4) USE OF CERTAIN MATERIALS.—The Administrator shall require that any measures implemented using amounts made available from coverage provided pursuant to this subsection be carried out using materials, identified by the Administrator, that minimize the impact of flooding on the usability of the covered property and reduce the duration that flooding renders the property unusable or uninhabitable.’’

(e) CONTINUED FLOOD INSURANCE REQUIREMENT.—Subsection (b) of section 1304 of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)), as amended by the preceding

provisions of this section, is further amended by adding at the end the following new paragraph:

“(5) CONTINUED FLOOD INSURANCE REQUIREMENT.—The Administrator may require, as a condition of providing cost of compliance coverage under this subsection for a property, that the owner of the property enter into such binding agreements as the Administrator considers necessary to ensure that the owner of the property (and any subsequent owners) will maintain flood insurance coverage under this title for the property in such amount, and at all times during a period having such duration, as the Administrator considers appropriate to carry out the purposes of this subsection.’’

TITLE V—PROGRAM INTEGRITY

SEC. 501. INDEPENDENT ACTUARIAL REVIEW.

Section 1309 of the National Flood Insurance Act of 1968 (42 U.S.C. 4016) is amended by adding at the end the following new subsection:

“(e) INDEPENDENT ACTUARIAL REVIEW.—

“(1) FIDUCIARY RESPONSIBILITY.—The Administrator has a responsibility to ensure that the National Flood Insurance Program remains financially sound. Pursuant to this responsibility, the Administrator shall from time to time review and eliminate non-essential costs and positions within the Program, unless otherwise authorized or required by law, as the Administrator determines to be necessary.

“(2) ANNUAL INDEPENDENT ACTUARIAL STUDY.—The Administrator shall provide for an independent actuarial study of the National Flood Insurance Program to be conducted annually, which shall analyze the financial position of the program based on the long-term estimated losses of the program. The Administrator shall submit a report (together with the independent actuarial study) annually to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate describing the results of such study, including a determination of whether the Program has collected revenue sufficient to cover the administrative expenses of carrying out the flood insurance program, which are reflected in the risk premium rates, cost of capital, all other costs associated with the transfer of risks, and expected claims payments during the reporting period, and an overall assessment of the financial status of the Program.

“(3) DETERMINATION OF ACTUARIAL BUDGET DEFICIT.—

“(A) REQUIREMENT.—Within the report submitted under paragraph (2), the Administrator shall issue a determination of whether there exists an actuarial budget deficit for the Program for the year covered in the report. The report shall recommend any changes to the Program, if necessary, to ensure that the program remains financially sound.

“(B) BASIS OF DETERMINATION.—The determination required by subparagraph (A) shall be based solely upon whether the portion of premiums estimated and collected by the Program during the reporting period is sufficient to cover the administrative expenses of carrying out the flood insurance program, which are reflected in the risk premium rates, cost of capital, all other costs associated with the transfer of risk, and expected claims payments for the reporting period.

“(4) QUARTERLY REPORTS.—During each fiscal year, on a calendar quarterly basis, the Secretary shall cause to be published in the Federal Register or comparable method, with notice to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate, information which shall specify—

“(A) the cumulative volume of policies that have been underwritten under the National Flood Insurance Program during such fiscal year through the end of the quarter for which the report is submitted;

“(B) the types of policies insured, categorized by risk;

“(C) any significant changes between actual and projected claim activity;

“(D) projected versus actual loss rates;

“(E) the cumulative number of currently insured repetitive-loss properties, severe repetitive-loss properties, and extreme repetitive-loss properties that have been identified during such fiscal year through the end of the quarter for which the report is submitted;

“(F) the cumulative number of properties that have undergone mitigation assistance, through the National Flood Insurance Program, during such fiscal year through the end of the quarter for which the report is submitted; and

“(G) the number and location, by State or territory, of each policyholder that has been identified for such fiscal year as an eligible household for purposes of the flood insurance affordability program under section 1326.

The first quarterly report under this paragraph shall be submitted on the last day of the first quarter of fiscal year 2018, or on the last day of the first full calendar quarter following the enactment of the 21st Century Flood Reform Act, whichever occurs later.’’

SEC. 502. ADJUSTMENTS TO HOMEOWNER FLOOD INSURANCE AFFORDABILITY SURCHARGE.

(a) IN GENERAL.—Section 1308A of the National Flood Insurance Act of 1968 (42 U.S.C. 4015a) is amended—

(1) in subsection (a), by striking the first sentence and inserting the following: “The Administrator shall impose and collect a non-refundable annual surcharge, in the amount provided in subsection (b), on all policies for flood insurance coverage under the National Flood Insurance Program that are newly issued or renewed after the date of the enactment of this section.’’; and

(2) by striking subsection (b) and inserting the following new subsection:

“(b) AMOUNT.—The amount of the surcharge under subsection (a) shall be \$40, except as follows:

“(1) NON-PRIMARY RESIDENCES ELIGIBLE FOR PRP.—The amount of the surcharge under subsection (a) shall be \$125 in the case of in the case of a policy for any property that is—

“(A) a residential property that is not the primary residence of an individual, and

“(B) eligible for preferred risk rate method premiums.

“(2) NON-RESIDENTIAL PROPERTIES AND NON-PRIMARY RESIDENCES NOT ELIGIBLE FOR PRP.—The amount of the surcharge under subsection (a) shall be \$275 in case of in the case of a policy for any property that is—

“(A) a non-residential property; or

“(B) a residential property that is—

“(i) not the primary residence of an individual; and

“(ii) not eligible for preferred risk rate method premiums.”.

(b) APPLICABILITY.—The amendment made by subsection (a) shall apply with respect to policies for flood insurance coverage under the National Flood Insurance Act of 1968 that are newly issued or renewed after the expiration of the 12-month period beginning on the date of the enactment of this Act.

SEC. 503. NATIONAL FLOOD INSURANCE RESERVE FUND COMPLIANCE.

Section 1310A of the National Flood Insurance Act of 1968 (42 U.S.C. 4017A) is amended—

(1) in subsection (c)(2)(D), by inserting before the period at the end the following: “,

including any provisions relating to chargeable premium rates or annual increases of such rates’’;

(2) in subsection (c)(3), by striking subparagraph (A) and inserting the following new subparagraph:

“(A) PARITY.—In exercising the authority granted under paragraph (1) to increase premiums, the Administrator shall institute a single annual, uniform rate of assessment for all individual policyholders.”; and

(3) in subsection (d)—

(A) by striking paragraph (1) and inserting the following new paragraph:

“(1) IN GENERAL.—Beginning in fiscal year 2018 and not ending until the fiscal year in which the ratio required under subsection (b) is achieved—

“(A) in each fiscal year the Administrator shall place in the Reserve Fund an amount equal to not less than 7.5 percent of the reserve ratio required under subsection (b); and

“(B) if in any given fiscal year the Administrator fails to comply with subparagraph (A), for the following fiscal year the Administrator shall increase the rate of the annual assessment pursuant to subsection (c)(3)(A) by at least one percentage point over the rate of the annual assessment pursuant to subsection (c)(3)(A) in effect on the first day of such given fiscal year.”;

(B) in paragraph (2), by inserting before the period at the end the following: “nor to increase assessments pursuant to paragraph (1)(B)”;

(C) in paragraph (3), by inserting before the period at the end the following: “and paragraph (1)(B) shall apply until the fiscal year in which the ratio required under subsection (b) is achieved”.

SEC. 504. DESIGNATION AND TREATMENT OF MULTIPLE-LOSS PROPERTIES.

(a) DEFINITION.—Section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121), as amended by the preceding provisions of this Act, is further amended—

(1) in subsection (a)—

(A) by striking paragraph (7); and

(B) by redesignating paragraphs (8) through (18) as paragraphs (7) through (17), respectively; and

(2) by adding at the end the following new subsection:

“(D) MULTIPLE-LOSS PROPERTIES.—

“(1) DEFINITIONS.—As used in this title:

“(A) MULTIPLE-LOSS PROPERTY.—The term ‘multiple-loss property’ means any property that is a repetitive-loss property, a severe repetitive-loss property, or an extreme repetitive-loss property.

“(B) QUALIFIED CLAIMS PAYMENT.—The term ‘qualified claims payment’ means a claims payment of any amount made under flood insurance coverage under this title in connection with loss resulting from a flood event that occurred after the date of the enactment of the 21st Century Flood Reform Act, but not including any claim that occurred before a structure was made compliant with State and local floodplain management requirements.

“(C) REPETITIVE-LOSS PROPERTY.—The term ‘repetitive-loss property’ means a structure that has incurred flood damage for which two or more separate claims payments of any amount have been made under flood insurance coverage under this title.

“(D) SEVERE REPETITIVE-LOSS PROPERTY.—The term ‘severe repetitive-loss property’ means a structure that has incurred flood damage for which—

“(i) 4 or more separate claims payments have been made under flood insurance coverage under this title, with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or

“(ii) at least 2 separate claims payments have been made under flood insurance coverage under this title, with the cumulative amount of such claims payments exceeding the value of the structure.

“(E) EXTREME REPETITIVE-LOSS PROPERTY.—The term ‘extreme repetitive-loss property’ means a structure that has incurred flood damage for which at least 2 separate claims have been made under flood insurance coverage under this title, with the cumulative amount of such claims payments exceeding 150 percent of the maximum coverage amount available for the structure.

“(2) ANNUAL LIMITATION ON PREMIUM INCREASES.—Subsection (e) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)) is amended—

(A) in paragraph (3), by striking “and” at the end;

(B) in paragraph (4)—

(i) by striking “the chargeable risk” and inserting “notwithstanding paragraph (5), the chargeable risk”; and

(ii) by striking “described under paragraph (3).” and inserting “estimated under section 1307(a)(1); and”; and

(C) by adding at the end the following new paragraph:

“(5) the chargeable risk premium rates for flood insurance under this title for any properties described in subparagraph (F) of section 1307(a)(2) shall be increased—

“(A) for any property for which two qualified claims payments have been made, by 10 percent each year, until the average risk premium rate for such property is equal to the average of the risk premium rates for properties estimated under section 1307(a)(1); and

“(B) for any property for which three or more qualified claims payments have been made, by 15 percent each year, until the average risk premium rate for such property is equal to the average of the risk premium rates for properties estimated under section 1307(a)(1).”

(D) MINIMUM DEDUCTIBLES FOR CERTAIN MULTIPLE-LOSS PROPERTIES.—

(1) CLERICAL AMENDMENT.—The National Flood Insurance Act of 1968, as amended by the preceding provisions of this Act, is further amended—

(A) by transferring subsection (b) of section 1312 (42 U.S.C. 4019(b)) to section 1306 (42 U.S.C. 4013), inserting such subsection at the end of such section, and redesignating such subsection as subsection (f); and

(B) in section 1312 (42 U.S.C. 4019), by redesignating subsection (c) as subsection (b).

(2) CERTAIN MULTIPLE-LOSS PROPERTIES.—Subsection (f) of section 1306 of the National Flood Insurance Act of 1968 (42 U.S.C. 4013(e)), as so transferred and redesignated by paragraph (1) of this subsection, is amended adding at the end the following new paragraph:

“(3) CERTAIN MULTIPLE-LOSS PROPERTIES.—Notwithstanding paragraph (1) or (2), the minimum annual deductible for damage to any severe repetitive-loss property or extreme repetitive-loss property shall be not less than \$5,000.”

(e) CLAIM HISTORY VALIDATION.—Beginning not later than the expiration of the 180-day period beginning on the date of the enactment of this Act, the Administrator of the Federal Emergency Management Agency shall undertake efforts to validate the reasonable accuracy of claim history data maintained pursuant to the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.).

(f) INCREASED COST OF COMPLIANCE COVERAGE.—Subparagraph (A) of section 1304(b)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4011(b)(1)(A)), as amended by the preceding provisions of this Act, is further amended by striking “repetitive loss structures” and inserting “multiple-loss properties”.

(g) AVAILABILITY OF INSURANCE FOR MULTIPLE-LOSS PROPERTIES.—

(1) IN GENERAL.—The National Flood Insurance Act of 1968 is amended by inserting after section 1304 (42 U.S.C. 4011) the following new section:

SEC. 1304A. AVAILABILITY OF INSURANCE FOR MULTIPLE-LOSS PROPERTIES.

“(a) DATE AND INFORMATION IDENTIFYING CURRENT FLOOD RISK.—The Administrator may provide flood insurance coverage under this title for a multiple-loss property only if

(iv) by adding at the end the following new subparagraph:

“(F) any property for which two or more qualified claims payments have been made; and”; and

(B) by striking subsection (h).

the owner of the property submits to the Administrator such data and information necessary to determine such property's current risk of flood, as determined by the Administrator, at the time of application for or renewal of such coverage.

“(b) REFUSAL TO MITIGATE.—

“(1) IN GENERAL.—Except as provided pursuant to paragraph (2), the Administrator may not make flood insurance coverage available under this title for any extreme repetitive-loss property for which a claim payment for flood loss was made under coverage made available under this title that occurred after the date of enactment of the 21st Century Flood Reform Act if the property owner refuses an offer of mitigation for the property under section 1366(a)(2) (42 U.S.C. 4104c(a)(2)).

“(2) EXCEPTIONS: APPEALS.—The Director shall develop guidance to provide appropriate exceptions to the prohibition under paragraph (1) and to allow for appeals to such prohibition.”.

“(2) EFFECTIVE DATE.—Section 1304A of the National Flood Insurance Act of 1968, as added by paragraph (1) of this subsection, shall apply beginning upon the expiration of the 12-month period beginning on the date of the enactment of this Act.

(h) RATES FOR PROPERTIES NEWLY MAPPED INTO AREAS WITH SPECIAL FLOOD HAZARDS.—Subsection (i) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(i)) is amended—

(1) by striking the subsection designation and all that follows through “Notwithstanding” and inserting the following:

“(i) RATES FOR PROPERTIES NEWLY MAPPED INTO AREAS WITH SPECIAL FLOOD HAZARDS.—

“(1) IN GENERAL.—Except as provided in paragraph (2) and notwithstanding”;

(2) by redesignating paragraphs (1) and (2) as subparagraphs (A) and (B), respectively, and moving the left margins of such subparagraphs, as so redesignated, and the matter following subparagraph (B), 2 ems to the right; and

(3) by adding at the end the following new paragraph:

“(2) INAPPLICABILITY TO MULTIPLE-LOSS PROPERTIES.—Paragraph (1) shall not apply to multiple-loss properties.”.

(i) CLEAR COMMUNICATION OF MULTIPLE-LOSS PROPERTY STATUS.—

(1) IN GENERAL.—Subsection (l) of section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(l)), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new paragraph:

“(2) MULTIPLE-LOSS PROPERTIES.—Pursuant to paragraph (1), the Administrator shall clearly communicate to all policyholders for multiple-loss properties before the effectiveness of any such new or renewed coverage and after each qualified claims payment for the property—

“(A) the availability of flood mitigation assistance under section 1366; and

“(B) the effect on the premium rates charged for such a property of filing any further claims under a flood insurance policy with respect to that property.”.

(j) MITIGATION ASSISTANCE PROGRAM.—Section 1366 of the National Flood Insurance Act of 1968 (42 U.S.C. 4104c) is amended—

(1) in subsection (a)—

(A) in the matter preceding paragraph (1), by inserting after the period at the end of the first sentence the following: “Priority under the program shall be given to providing assistance with respect to multiple-loss properties.”;

(B) in paragraph (1), by inserting “and” after the semicolon at the end; and

(C) by striking paragraphs (2) and (3) and inserting the following:

“(2) to property owners, in coordination with the State and community, in the form of direct grants under this section for carrying out mitigation activities that reduce flood damage to extreme repetitive-loss properties.

The Administrator shall take such actions as may be necessary to ensure that grants under this subsection are provided in a manner that is consistent with the delivery of coverage for increased cost of compliance provided under section 1304(b).”;

(2) in subsection (c)(2)(A)(ii), by striking “severe repetitive loss structures” and inserting “multiple-loss properties”;

(3) in subsection (d)—

(A) in paragraph (1)—

(i) by striking “SEVERE REPETITIVE LOSS STRUCTURES” and inserting “EXTREME REPETITIVE-LOSS PROPERTIES”; and

(ii) by striking “severe repetitive loss structures” and inserting “extreme repetitive-loss properties”;

(B) in paragraph (2)—

(i) by striking “REPETITIVE LOSS STRUCTURES” and inserting “SEVERE REPETITIVE-LOSS PROPERTIES”;

(ii) by striking “repetitive loss structures” and inserting “severe repetitive-loss properties”; and

(iii) by striking “90 percent” and inserting “100 percent”;

(C) by redesignating paragraph (3) as paragraph (4); and

(D) by inserting after paragraph (2) the following new paragraph:

“(3) REPETITIVE-LOSS PROPERTY.—In the case of mitigation activities to repetitive-loss properties, in an amount up to 100 percent of all eligible costs.”;

(4) in subsection (h)—

(A) by striking paragraphs (2) and (3);

(B) by striking the subsection designation and all that follows through “shall apply”; and

(C) in paragraph (1)—

(i) by striking “COMMUNITY” and inserting “DEFINITION OF COMMUNITY”;

(ii) by striking “The” and inserting “For purposes of this section, the”;

(iii) by redesignating such paragraph as subsection (j);

(iv) in subparagraph (B), by striking “subparagraph (A)” and inserting “paragraph (1)”;

(v) by redesignating subparagraphs (A) and (B) as paragraphs (1) and (2), respectively;

(vi) in paragraph (1), as so redesignated by clause (v) of this subparagraph, by redesignating clauses (i) and (ii) as subparagraphs (A) and (B), respectively (and moving the margins two ems to the left); and

(vii) by moving the left margins of subsection (j) (as so redesignated) and paragraphs (1) and (2), all as so redesignated, two ems to the left; and

(5) by inserting after subsection (g) the following new subsections:

“(h) ALIGNMENT WITH INCREASED COST OF COMPLIANCE.—Notwithstanding any provision of law, any funds appropriated for assistance under this title may be transferred to the National Flood Insurance Fund established under section 1310 (42 U.S.C. 4017) for the payment of claims to enable the Administrator to deliver grants under subsection (a)(2) of this section to align with the delivery of coverage for increased cost of compliance for extreme repetitive-loss properties.

“(i) FUNDING.—

“(1) AUTHORIZATION OF APPROPRIATIONS.—Notwithstanding any other provision of law, assistance provided under this section shall be funded by—

“(A) \$225,000,000 in each fiscal year, subject to offsetting collections, through risk premium rates for flood insurance coverage

under this title, and shall be available subject to section 1310(f);

“(B) any penalties collected under section 102(f) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(f)); and

“(C) any amounts recaptured under subsection (e) of this section.

The Administrator may not use more than 5 percent of amounts made available under this subsection to cover salaries, expenses, and other administrative costs incurred by the Administrator to make grants and provide assistance under this section.

“(2) AVAILABILITY.—Amounts appropriated pursuant to this subsection for any fiscal year may remain available for obligation until expended.”.

(k) REPEAL.—Section 1367 of the National Flood Insurance Act of 1968 (42 U.S.C. 4104d) is repealed.

SEC. 505. ELIMINATION OF COVERAGE FOR PROPERTIES WITH EXCESSIVE LIFETIME CLAIMS.

Section 1305 of the National Flood Insurance Act of 1968 (42 U.S.C. 4012) is amended by adding at the end the following new subsection:

“(e) PROHIBITION OF COVERAGE FOR PROPERTIES WITH EXCESSIVE LIFETIME CLAIMS.—The Administrator may not make available any new or renewed coverage for flood insurance under this title for any multiple-loss property for which the aggregate amount in claims payments that have been made after the expiration of the 18-month period beginning on the date of the enactment of this subsection under flood insurance coverage under this title exceeds three times the amount of the replacement value of the structure.”.

SEC. 507. PAY FOR PERFORMANCE AND STREAM-LINING COSTS AND REIMBURSEMENT.

Section 1345 of the National Flood Insurance Act of 1968 (42 U.S.C. 4081), as amended by the preceding provisions of this Act, is further amended by adding at the end the following subsection:

“(g) WRITE YOUR OWN ALLOWANCE AND PROGRAM SAVINGS.—

“(1) ALLOWANCE RATE.—

“(A) LIMITATION.—The allowance paid to companies participating in the Write Your Own Program (as such term is defined in section 1370 (42 U.S.C. 4004)) with respect to a policy for flood insurance coverage made available under this title shall not be greater than 27.9 percent of the chargeable premium for such coverage.

“(B) INAPPLICABILITY.—Subparagraph (A) shall not apply to actual and necessary costs related to section 1312(a) (42 U.S.C. 4019(a)), or to payments deemed necessary by the Administrator.

“(C) IMPLEMENTATION.—The limitation in subparagraph (A) shall be imposed by equal reductions over the 3-year period beginning on the date of the enactment of this subsection.

“(2) PROGRAM SAVINGS.—

“(A) IMPLEMENTATION.—The Administrator, within three years of the date of the enactment of this Act, shall reduce the costs and unnecessary burdens for the companies participating in the Write Your Own program by at least half of the amount by which the limitation under paragraph (1)(A) reduced costs compared to the costs as of the date of the enactment of this subsection.

“(B) CONSIDERATION OF SAVINGS.—In meeting the requirement of subparagraph (A), the Administrator shall consider savings including—

“(i) indirect payments by the Administrator of premium;

“(ii) eliminating unnecessary communications requirements;

“(iii) reducing the frequency of National Flood Insurance Program changes;

“(iv) simplifying the flood rating system; and

“(v) other ways of streamlining the Program to reduce costs while maintaining customer service and distribution.”.

SEC. 508. ENFORCEMENT OF MANDATORY PURCHASE REQUIREMENTS.

(a) **PENALTIES.**—Paragraph (5) of section 102(f) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(f)(5)) is amended by striking “\$2,000” and inserting “\$5,000”.

(b) **INSURED DEPOSITORY INSTITUTIONS.**—Subparagraph (A) of section 10(i)(2) of the Federal Deposit Insurance Act (12 U.S.C. 1820(i)(2)(A)) is amended by striking “date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994 and biennially thereafter for the next 4 years” and inserting “date of enactment of the 21st Century Flood Reform Act and biennially thereafter”.

(c) **CREDIT UNIONS.**—Subparagraph (A) of section 204(e)(2) of the Federal Credit Union Act (12 U.S.C. 1784(e)(2)(A)) is amended by striking “date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994 and biennially thereafter for the next 4 years” and inserting “date of enactment of the 21st Century Flood Reform Act and annually thereafter”.

(d) **GOVERNMENT-SPONSORED ENTERPRISES.**—Paragraph (4) of section 1319B(a) of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (12 U.S.C. 4521(a)(4)) is amended, in the matter after and below subparagraph (B), by striking “first, third, and fifth annual reports under this subsection required to be submitted after the expiration of the 1-year period beginning on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994” and inserting “first annual report under this subsection required to be submitted after the expiration of the 1-year period beginning on the date of enactment of the 21st Century Flood Reform Act and every such second annual report thereafter”.

(e) **GUIDELINES.**—The Federal entities for lending regulation (as such term is defined in section 3(a) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4003(a))), in consultation with the Administrator of the Federal Emergency Management Agency, shall jointly update and reissue the rescinded document of the Administrator entitled “Mandatory Purchase of Flood Insurance Guidelines” (lasted updated on October 29, 2014). The updated document shall incorporate recommendations made by the Comptroller General pursuant to the study conducted under section 514 of this Act.

SEC. 509. SATISFACTION OF MANDATORY PURCHASE REQUIREMENT IN STATES ALLOWING ALL-PERILS POLICIES.

Section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a), as amended by the preceding provisions of this Act, is further amended—

(1) in subsection (a), by striking “After” and inserting “Subject to subsection (i) of this section, after”;

(2) in subsection (b)—

(A) in paragraph (1), by striking “Each” and inserting “Subject to subsection (i) of this section, each”;

(B) in paragraph (2)—

(i) in subparagraph (A), by striking “A” the first place such term appears and inserting “Subject to subsection (i) of this section, a”; and

(ii) in subparagraph (B), by striking “Each” and inserting “Subject to subsection (i) of this section, each”; and

(C) in paragraph (3), by striking “The” the first place such term appears and inserting “Subject to subsection (i) of this section, the”;

(3) in subsection (e)(1), by striking “If” and inserting “Subject to subsection (i) of this section, if”; and

(4) by adding at the end the following new subsection:

“(i) **SATISFACTION OF MANDATORY PURCHASE REQUIREMENT IN STATES ALLOWING ALL-PERILS POLICIES.**—

“(1) **WAIVERS.**—Subsections (a) and (b) of this section shall not apply with respect to residential properties in any State that allows any property insurance coverage that covers ‘all-perils’ except specifically excluded perils and that includes coverage for flood perils in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of flood insurance coverage made available under this title with respect to such type of residential property, whichever is less.

“(2) **DEFINITIONS, PROCEDURES, STANDARDS.**—The Administrator may establish such definitions, procedures, and standards as the Administrator considers necessary for making determinations under paragraph (1).”

SEC. 510. FLOOD INSURANCE PURCHASE REQUIREMENTS.

Section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a), as amended by the preceding provisions of this Act, is further amended—

(1) in subsection (c)(2)(A), by striking “\$5,000 or less” and inserting the following: “\$25,000 or less, except that such amount (as it may have been previously adjusted) shall be adjusted for inflation by the Administrator upon the expiration of the 5-year period beginning upon the enactment of the 21st Century Flood Reform Act and upon the expiration of each successive 5-year period thereafter, in accordance with an inflationary index selected by the Administrator”; and

(2) by adding at the end the following new subsection:

“(j) **FLOOD INSURANCE PURCHASE REQUIREMENTS.**—Notwithstanding any other provision of law, a State or local government or private lender may require the purchase of flood insurance coverage for a structure that is located outside of an area having special flood hazards.”.

SEC. 511. CLARIFICATIONS; DEADLINE FOR APPROVAL OF CLAIMS.

(a) **RULE OF CONSTRUCTION.**—Part C of chapter II of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

SEC. 1350. RULE OF CONSTRUCTION.

“A policyholder of a policy for flood insurance coverage made available under this title must exhaust all administrative remedies, including submission of disputed claims to appeal under any appeal process made available by the Administrator, prior to commencing legal action on any disputed claim under such a policy.”.

(b) **DEADLINE FOR APPROVAL OF CLAIMS.**—

(1) **IN GENERAL.**—Section 1312 of the National Flood Insurance Act of 1968 (42 U.S.C. 4019), as amended by the preceding provisions of this Act, is further amended—

(A) in subsection (a), by striking “The Administrator” and inserting “Subject to the other provisions of this section, the Administrator”; and

(B) by adding at the end the following new subsection:

“(c) **DEADLINE FOR APPROVAL OF CLAIMS.**—

“(1) **IN GENERAL.**—The Administrator shall provide that, in the case of any claim for damage to or loss of property under flood insurance coverage made available under this title, an initial determination regarding ap-

roval of a claim for payment or disapproval of the claim be made, and notification of such determination be provided to the insured making such claim, not later than the expiration of the 120-day period (as such period may be extended pursuant to paragraph (2)) beginning upon the day on which the policyholder submits a signed proof of loss detailing the damage and amount of the loss. Payment of approved claims shall be made as soon as possible after such approval.

“(2) **EXTENSION OF DEADLINE.**—The Administrator shall provide that the period referred to in paragraph (1) may be extended by a single additional period of 15 days in cases where extraordinary circumstances are demonstrated. The Administrator shall, by regulation, establish criteria for demonstrating such extraordinary circumstances and for determining to which claims such extraordinary circumstances apply.”.

(2) **APPLICABILITY.**—The amendments made by paragraph (1) shall apply to any claim under flood insurance coverage made available under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.) pending on the date of the enactment of this Act and any claims made after such date of enactment.

SEC. 512. RISK TRANSFER REQUIREMENT.

Subsection (e) of section 1345 of the National Flood Insurance Act of 1968 (42 U.S.C. 4081(e)) is amended—

(1) by striking “(e) RISK TRANSFER.” and inserting the following:

“(e) RISK TRANSFER.—

“(1) **AUTHORITY.**—The Administrator”; and

(2) by adding at the end the following new paragraph:

“(2) **REQUIRED RISK TRANSFER COVERAGE.**—

“(A) **REQUIREMENT.**—Not later than the expiration of the 18-month period beginning upon the date of the enactment of this paragraph and at all times thereafter, the Administrator shall annually cede a portion of the risk of the flood insurance program under this title to the private reinsurance or capital markets, or any combination thereof, and at rates and terms that the Administrator determines to be reasonable and appropriate, in an amount that—

“(i) is sufficient to maintain the ability of the program to pay claims; and

“(ii) manages and limits the annual exposure of the flood insurance program to flood losses in accordance with the probable maximum loss target established for such year under subparagraph (B).

“(B) **PROBABLE MAXIMUM LOSS TARGET.**—The Administrator shall for each fiscal year, establish a probable maximum loss target for the national flood insurance program that shall be the maximum probable loss under the national flood insurance program that is expected to occur in such fiscal year.

“(C) **CONSIDERATIONS.**—In establishing the probable maximum loss target under subparagraph (B) for each fiscal year and carrying out subparagraph (A), the Administrator shall consider—

“(i) the probable maximum loss targets for other United States public natural catastrophe insurance programs, including as State wind pools and earthquake programs;

“(ii) the probable maximum loss targets of other risk management organizations, including the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation;

“(iii) catastrophic, actuarial, and other appropriate data modeling results of the national flood insurance program portfolio;

“(iv) the availability of funds in the National Flood Insurance Fund established under section 1310 (42 U.S.C. 4017);

“(v) the availability of funds in the National Flood Insurance Reserve Fund established under section 1310A (42 U.S.C. 4017a);

“(vi) the availability of borrowing authority under section 1309 (42 U.S.C. 4016);

“(vii) the ability of the Administrator to repay outstanding debt;

“(viii) amounts appropriated to the Administrator to carry out the national flood insurance program;

“(ix) reinsurance, capital markets, catastrophe bonds, collateralized reinsurance, resilience bonds, and other insurance-linked securities, and other risk transfer opportunities; and

“(x) any other factor the Administrator determines appropriate.

“(D) MULTI-YEAR CONTRACTS.—Nothing in this paragraph may be construed to prevent or prohibit the Administrator from complying with the requirement under subparagraph (A) regarding ceding risk through contracts having a duration longer than one year.”.

SEC. 513. GAO STUDY OF SIMPLIFICATION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) STUDY.—The Comptroller General of the United States shall conduct a study of options for simplifying flood insurance coverage made available under the National Flood Insurance Act, which shall include the following:

(1) An analysis of how the administration of the National Flood Insurance Program can be simplified—statutorily, regulatorily, and administratively—for private flood insurance policyholders, companies, agents, mortgage lenders, and flood insurance vendors.

(2) An assessment of ways in which flood insurance coverage made available under the National Flood Insurance Act and the program for providing and administrating such coverage may be harmonized with private insurance industry standards.

(3) Identification and analysis of ways in which the structure of the National Flood Insurance Program may be simplified, including analysis of the efficacy and effects each of the following actions:

(A) Eliminating the use of two deductibles under the Program.

(B) Including in claims for flood-damages full replacement cost for property not damaged, but rendered unusable, by the flooding.

(C) Using umbrella policies that allow multiple structures on a property to be insured under the same policy.

(b) REPORT.—Not later than the expiration of the 18-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate regarding the findings and conclusions of the study conducted pursuant to this section.

SEC. 514. GAO STUDY ON ENFORCEMENT OF MANDATORY PURCHASE REQUIREMENTS.

(a) IN GENERAL.—The Comptroller General of the United States shall conduct a study of the implementation and efficacy of the requirements of section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a). Such study shall at minimum consider the following questions:

(1) How effectively do Federal agencies, regulated lending institutions, and Federal entities for lending regulation implement the requirements of section 102 of the Flood Disaster Protection Act of 1973?

(2) Does the current implementation of Flood Disaster Protection Act of 1973 align with the congressional findings and purposes described in section 2(b) of such Act (42 U.S.C. 4002)?

(3) What is the current level of compliance with section 102?

(4) What are the estimated historical impacts on revenue to the National Flood Insurance Program based on the current level of compliance of section 102?

(5) Is the current monitoring and tracking framework in place sufficient to ensure compliance with section 102?

(6) What is the best way to establish a consolidated, comprehensive, and accurate repository of data on compliance with section 102?

(7) What, if any, unintended consequences have resulted from the requirements and implementation of section 102?

(8) How can Federal agencies and regulated lending institutions improve compliance with section 102?

(b) REPORT.—Not later than the expiration of the 18-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate regarding the findings and conclusions of the study conducted pursuant to this section.

TITLE VI—ADMINISTRATIVE REFORMS

SEC. 601. PENALTIES FOR FRAUD AND FALSE STATEMENTS IN THE NATIONAL FLOOD INSURANCE PROGRAM.

Part C of chapter 2 of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

“SEC. 1351. PENALTIES FOR FRAUD AND FALSE STATEMENTS IN THE NATIONAL FLOOD INSURANCE PROGRAM.

“(a) PROHIBITED ACTS.—A person shall not knowingly make a false or misleading statement, production, or submission in connection with the proving or adjusting of a claim for flood insurance coverage made available under this Act. Such prohibited acts include—

“(1) knowingly forging an engineering report, claims adjustment report or technical assistance report used to support a claim determination;

“(2) knowingly making any materially false, fictitious, or fraudulent statement or representation in an engineering report, claims adjustment report, or technical assistance report to support a claim determination;

“(3) knowingly submitting a materially false, fictitious, or fraudulent claim.

“(b) CIVIL ENFORCEMENT.—The Attorney General may bring a civil action for such relief as may be appropriate whenever it appears that any person has violated or is about to violate any provision of this section. Such action may be brought in an appropriate United States district court.

“(c) REFERRAL TO ATTORNEY GENERAL.—The Administrator shall expeditiously refer to the Attorney General for appropriate action any evidence developed in the performance of functions under this Act that may warrant consideration for criminal or civil prosecution.

“(d) PENALTIES.—

“(1) CIVIL MONETARY PENALTY.—Any person who violates subsection (a) shall be subject to a civil penalty of not more than \$10,000 for each violation, which shall be deposited into the National Flood Insurance Fund established under section 1310 (42 U.S.C. 4017).

“(2) SUSPENSION AND DEBARMENT.—Any person who violates subsection (a) shall not be eligible, for a period of not less than 2 years and not to exceed 5 years, to—

“(A) receive flood insurance coverage pursuant to this title; or

“(B) provide services in connection with the selling, servicing, or handling of claims

for flood insurance policies provided pursuant to this title.

“(3) OTHER PENALTIES.—The penalties provided for in this subsection shall be in addition to any other civil or criminal penalty available under law.”.

SEC. 602. ENHANCED POLICYHOLDER APPEALS PROCESS RIGHTS.

(a) ESTABLISHMENT.—Part C of chapter II of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

“SEC. 1352. APPROVAL OF DECISIONS RELATING TO FLOOD INSURANCE COVERAGE.

“(a) IN GENERAL.—The Administrator shall establish an appeals process to enable holders of a flood insurance policy provided under this title to appeal the decisions of their insurer, with respect to the disallowance, in whole or in part, of any claims for proved and approved losses covered by flood insurance. Such appeals shall be limited to the claim or portion of the claim disallowed by the insurer.

“(b) APPEAL DECISION.—Upon a decision in an appeal under subsection (a), the Administrator shall provide the policyholder with a written appeal decision. The appeal decision shall explain the Administrator's determination to uphold or overturn the decision of the flood insurer. The Administrator may direct the flood insurer to take action necessary to resolve the appeal, to include re-inspection, re-adjustment, or payment, as appropriate.

“(c) RULES OF CONSTRUCTION.—This section shall not be construed as—

“(1) making the Federal Emergency Management Agency or the Administrator a party to the flood insurance contract; or

“(2) creating any action or remedy not otherwise provided by this title.”.

(b) REPEAL.—Section 205 of the Bunning-Blumenauer-Bereuter Flood Insurance Reform Act of 2004 (42 U.S.C. 4011 note) is hereby repealed.

SEC. 603. DEADLINE FOR APPROVAL OF CLAIMS.

(a) IN GENERAL.—Section 1312 of the National Flood Insurance Act of 1968 (42 U.S.C. 4019), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

“(d) DEADLINE FOR APPROVAL OF CLAIMS.—

“(1) IN GENERAL.—The Administrator shall provide that, in the case of any claim for damage to or loss of property under flood insurance coverage made available under this title, a final determination regarding approval of a claim for payment or disapproval of the claim be made, and notification of such determination be provided to the insured making such claim, not later than the expiration of the 90-day period (as such period may be extended pursuant to paragraph (2)) beginning upon the day on which such claim was made. Payment of approved claims shall be made as soon as possible after such approval.

“(2) EXTENSION OF DEADLINE.—The Administrator shall provide that the period referred to in paragraph (1) may be extended by a single additional period of 15 days in cases where extraordinary circumstances are demonstrated. The Administrator shall, by regulation, establish criteria for demonstrating such extraordinary circumstances and for determining to which claims such extraordinary circumstances apply.”.

(b) APPLICABILITY.—The amendments made by subsection (a) shall apply to any claim under flood insurance coverage made available under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.) pending on the date of the enactment of this Act and any claims made after such date of enactment.

SEC. 604. LITIGATION PROCESS OVERSIGHT AND REFORM.

Part C of chapter II of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

“SEC. 1353. OVERSIGHT OF LITIGATION.

“(a) OVERSIGHT.—The Administrator shall monitor and oversee litigation conducted by Write Your Own companies arising under contracts for flood insurance sold pursuant to this title, to ensure that—

“(1) litigation expenses are reasonable, appropriate, and cost-effective; and

“(2) Write Your Own companies comply with guidance and procedures established by the Administrator regarding the conduct of litigation.

“(b) DENIAL OF REIMBURSEMENT FOR EXPENSES.—The Administrator may deny reimbursement for litigation expenses that are determined to be unreasonable, excessive, contrary to guidance issued by the Administrator, or outside the scope of any arrangement entered into with a Write Your Own company.

“(c) LITIGATION STRATEGY.—The Administrator may direct litigation strategy for claims arising under a contract for flood insurance sold by a Write Your Own company.”

SEC. 605. PROHIBITION ON HIRING DISBARRED ATTORNEYS.

Part C of chapter II of the National Flood Insurance Act of 1968 (42 U.S.C. 4081 et seq.), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new section:

“SEC. 1354. PROHIBITION ON HIRING DISBARRED ATTORNEYS.

“The Administrator may not at any time newly employ in connection with the flood insurance program under this title any attorney who has been suspended or disbarred by any court, bar, or Federal or State agency to which the individual was previously admitted to practice.”

SEC. 606. TECHNICAL ASSISTANCE REPORTS.

(a) USE.—Section 1312 of the National Flood Insurance Act of 1968 (42 U.S.C. 4019), as amended by the preceding provisions of this Act, is further amended by adding at the end the following new subsection:

“(e) USE OF TECHNICAL ASSISTANCE REPORTS.—When adjusting claims for any damage to or loss of property which is covered by flood insurance made available under this title, the Administrator may rely upon technical assistance reports, as such term is defined in section 1312A, only if such reports are final and are prepared in compliance with applicable State and Federal laws regarding professional licensure and conduct.”

(b) DISCLOSURE.—The National Flood Insurance Act of 1968 is amended by inserting after section 1312 (42 U.S.C. 4019) the following new section:

“SEC. 1312A. DISCLOSURE OF TECHNICAL ASSISTANCE REPORTS.

“(a) IN GENERAL.—Notwithstanding section 552a of title 5, United States Code, upon request by a policyholder, the Administrator shall provide a true, complete, and unredacted copy of any technical assistance report that the Administrator relied upon in adjusting and paying for any damage to or loss of property insured by the policyholder and covered by flood insurance made available under this title. Such disclosures shall be in addition to any other right of disclosure otherwise made available pursuant such section 552a or any other provision of law.

“(b) DIRECT DISCLOSURE BY WRITE YOUR OWN COMPANIES AND DIRECT SERVICING AGENTS.—A Write Your Own company or direct servicing agent in possession of a tech-

nical assistance report subject to disclosure under subsection (a) may disclose such technical assistance report without further review or approval by the Administrator.

“(c) DEFINITIONS.—For purposes of this section, the following definitions shall apply:

“(1) POLICYHOLDER.—The term ‘policyholder’ means a person or persons shown as an insured on the declarations page of a policy for flood insurance coverage sold pursuant to this title.

“(2) TECHNICAL ASSISTANCE REPORT.—The term ‘technical assistance report’ means a report created for the purpose of furnishing technical assistance to an insurance claims adjuster assigned by the National Flood Insurance Program, including by engineers, surveyors, salvors, architects, and certified public accounts.”

SEC. 607. IMPROVED DISCLOSURE REQUIREMENT FOR STANDARD FLOOD INSURANCE POLICIES.

Section 100234 of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4013a) is amended by adding at the end the following new subsection:

“(c) DISCLOSURE OF COVERAGE.

“(1) DISCLOSURE SHEET.—Each policy under the National Flood Insurance Program shall include a disclosure sheet that sets forth, in plain language—

“(A) the definition of the term ‘flood’ for purposes of coverage under the policy;

“(B) a description of what type of flood forces are necessary so that losses from an event are covered under the policy, including overflow of inland or tidal waves, unusual and rapid accumulation or runoff of a surface any source, and mudflow;

“(C) a statement of the types and characteristics of losses that are not covered under the policy;

“(D) a summary of total cost and amount of insurance coverage, and any other information relating to such coverage required to be disclosed under section 1308(l) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(l));

“(E) a statement that the disclosure sheet provides general information about the policyholder’s standard flood insurance policy;

“(F) a statement that the standard flood insurance policy, together with the endorsements and declarations page, make up the official contract and are controlling in the event that there is any difference between the information on the disclosure sheet and the information in the policy; and

“(G) a statement that if the policyholder has any questions regarding information in the disclosure sheet or policy he or she should contact the entity selling the policy on behalf of the Program, together with contact information sufficient to allow the policyholder to contact such entity.

“(2) ACKNOWLEDGMENT SHEET.—Each policy under the National Flood Insurance Program shall include an acknowledgment sheet that sets forth, in plain language—

“(A) a statement of whether or not there is a basement in the property to be covered by the policy;

“(B) a statement of whether or not the policy provides coverage for the contents of the property covered by the policy;

“(C) a statement that the standard flood insurance policy, together with the endorsements and declarations page, make up the official contract and are controlling in the event that there is any difference between the information on the acknowledgment sheet and the information in the policy; and

“(D) a statement that if the policyholder has any questions regarding information in the acknowledgment sheet or policy he or she should contact the entity selling the policy on behalf of the Program, together with

contact information sufficient to allow the policyholder to contact such entity.

“(3) REQUIRED SIGNATURES.—Notwithstanding section 1306(c) of the National Flood Insurance Act of 1968 (42 U.S.C. 4013(c)), a policy for flood insurance coverage under the National Flood Insurance Program may not take effect unless the disclosure sheet required under paragraph (1) and the acknowledgment sheet required under paragraph (2), with respect to the policy, are signed and dated by the policyholder and the seller of the policy who is acting on behalf of the Program.”

SEC. 608. RESERVE FUND AMOUNTS.

Section 1310 of the National Flood Insurance Act of 1968 (42 U.S.C. 4017) is amended by adding at the end the following new subsection:

“(g) CREDITING OF RESERVE FUND AMOUNTS.—Funds collected pursuant to section 1310A may be credited to the Fund under this section to be available for the purpose described in subsection (d)(1).”

SEC. 609. SUFFICIENT STAFFING FOR OFFICE OF FLOOD INSURANCE ADVOCATE.

(a) IN GENERAL.—Section 24 of the Homeowner Flood Insurance Affordability Act of 2014 (42 U.S.C. 4033) is amended by adding at the end the following new subsection:

“(c) STAFF.—The Administrator shall ensure that the Flood Insurance Advocate has sufficient staff to carry out all of the duties and responsibilities of the Advocate under this section.”

(b) TIMING.—The Administrator of the Federal Emergency Management Agency shall take such actions as may be necessary to provide for full compliance with section 24(c) of the Homeowner Flood Insurance Affordability Act of 2014, as added by the amendment made by subsection (a) of this section, not later than the expiration of the 180-day period beginning on the date of the enactment of this Act.

SEC. 610. LIMITED EXEMPTION FOR DISASTER OR CATASTROPHE CLAIMS ADJUSTERS.

Section 7 of the Fair Labor Standards Act of 1938 (29 U.S.C. 207) is amended by adding at the end the following:

“(s)(1) The provisions of this section shall not apply for a period of 2 years after the occurrence of a major disaster to any employee—

“(A) employed to adjust or evaluate claims resulting from or relating to such major disaster, by an employer not engaged, directly or through an affiliate, in underwriting, selling, or marketing property, casualty, or liability insurance policies or contracts;

“(B) who receives from such employer on average weekly compensation of not less than \$591.00 per week or any minimum weekly amount established by the Secretary, whichever is greater, for the number of weeks such employee is engaged in any of the activities described in subparagraph (C); and

“(C) whose duties include any of the following:

“(i) interviewing insured individuals, individuals who suffered injuries or other damages or losses arising from or relating to a disaster, witnesses, or physicians;

“(ii) inspecting property damage or reviewing factual information to prepare damage estimates;

“(iii) evaluating and making recommendations regarding coverage or compensability of claims or determining liability or value aspects of claims;

“(iv) negotiating settlements; or

“(v) making recommendations regarding litigation.

“(2) Notwithstanding any other provision of section 18, in the event of a major disaster, this Act exclusively shall govern all

such employers in lieu of any State or other Federal law or regulation or local law or regulation, with respect to the employees described in paragraph (1).

“(3) The exemption in this subsection shall not affect the exemption provided by section 13(a)(1).

“(4) For purposes of this subsection—

“(A) the term ‘major disaster’ means any natural catastrophe, including any hurricane, tornado, storm, high water, wind driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought, or, regardless of cause, any other catastrophe, including fire, flood, explosion, land collapse, avalanche, or pollutant or chemical release;

“(B) the term ‘employee employed to adjust or evaluate claims resulting from or relating to such major disaster’ means an individual who timely secured or secures a license required by applicable law to engage in and perform the activities described in clauses (i) through (v) of paragraph (1)(C) relating to a major disaster, and is employed by an employer that maintains worker compensation insurance coverage or protection for its employees, if required by applicable law, and withholds applicable Federal, State, and local income and payroll taxes from the wages, salaries and any benefits of such employees; and

“(C) the term ‘affiliate’ means a company that, by reason of ownership or control of twenty-five percent (25%) or more of the outstanding shares of any class of voting securities of one or more companies, directly or indirectly, controls, is controlled by, or is under common control with, another company.”

The SPEAKER pro tempore. The bill shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and to include extraneous material on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. HENSARLING. Mr. Speaker, I yield myself such time as I may consume.

Hurricanes Harvey, Irma, Maria: the images of the human misery and the economic devastation are still clearly imprinted on our minds.

Unfortunately, we know that part of this is a result of a failed National Flood Insurance Program, which, Mr. Speaker, faced three important challenges.

First, it is a bankrupt program. It is unsustainable. Taxpayers are on the hook for \$1.2 trillion, running an annual actuarial deficit of \$1.5 billion. It has already received two different bailouts, for a combined total of about \$25 billion.

Also, it incents and subsidizes people to actually live in harm’s way.

Finally, Mr. Speaker, it is a government monopoly that, notwithstanding subsidized rates, still, unfortunately, has unaffordable premiums for many.

Today is a good day, Mr. Speaker, because today the House gets to vote on the 21st Century Flood Reform Act.

I thank the gentleman from Missouri (Mr. LUETKEMEYER) for his leadership on the mapping reforms and reinsurance. I want to thank the gentleman from Florida (Mr. Ross) for his reforms on opening up the market. I certainly want to thank the gentleman from Wisconsin (Mr. DUFFY) for his tireless effort and leadership in bringing this bill to the floor.

There are a lot of good reforms in this bill, Mr. Speaker, for both taxpayers and ratepayers. Let me just briefly touch upon two.

It is an absolutely revolutionary reform, Mr. Speaker, that we can break open the government monopoly and bring in market competition, innovation competition, and more affordable rates for so many.

Milliman, one of the actuarial experts within the marketplace, released a study a couple of months ago talking about the market competition, saying: “Based on our estimates, this would hold for 77 percent of all single families in Florida, 69 percent in Louisiana, and 92 percent in Texas,” who all would see cheaper premiums.

We know that is not theory. It is actually happening in the market today. In the nascent part of the market that is open, people are getting hundreds, if not thousands, of dollars of savings.

One of the great tragedies that I saw in my native State of Texas, in Houston, was how few people actually took up flood insurance. Think, Mr. Speaker, if we had competition, if we had advertising, if people could roll that into their homeowner rates, how many more people would have been protected by the ravages of these hurricanes.

One more reform, briefly. We have these repetitive loss properties where people live in areas that flood over and over and over. I met a couple of families in Houston. They had three floods in 8 years. We have got to help them.

This bill provides more money for relocation, for flood-proofing, and for mitigation, than any other flood reform bill, all by 25 percent. We would prioritize these areas.

We also have to realize that if we are going to make this program sustainable, we cannot have 1 percent of the properties causing 25 percent of the losses.

□ 1515

Ultimately, if all we do is rebuild the same properties in the same fashion in the same location, that is neither wise nor compassionate. We have an opportunity to enact historic reforms. We should do it today.

Mr. Speaker, I reserve the balance of my time.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in opposition to H.R. 2874, legislation that will make flood insurance more expensive, less available, and less fair for consumers.

At the outset, let me just say that I appreciate the time and effort that Chairman HENSARLING and Mr. DUFFY spent in responding to my calls for bipartisanship. We sat down multiple times to discuss areas where we could find compromise and a path forward.

Although our discussions were ultimately not successful and I strongly oppose this bill, I continue to believe that flood insurance really can be a bipartisan issue. In fact, I have a long history of working across the aisle on the National Flood Insurance Program.

In 2012, I coauthored the Biggert-Waters Act with former Representative Judy Biggert, and in 2014, when FEMA’s botched implementation of the premium increases called for in that law led to unintended consequences, lawmakers from across the aisle joined me once again to pass the Homeowner Flood Insurance Affordability Act.

Unfortunately, despite the best efforts of Members from both sides of the aisle, I cannot support H.R. 2874 because it contains many provisions that will harm American families and businesses.

First and most importantly, the bill makes flood insurance more expensive. This bill will punish low and middle class Americans with increased premiums, surcharges, and reserve fund assessments. In the wake of a historic hurricane season that devastated so many communities, it is unconscionable that we are considering a bill that would make flood insurance less affordable. We should be focussing on providing additional disaster relief and recovery after these devastating storms, not punishing these communities with higher premiums and surcharges.

It is clear that there are those who choose to live near the coast as a luxury, but there are also those who live in floodplains who are low- and middle-income families with modest homes, including some neighborhoods that are predominantly minority. This is because of the sad history of government-endorsed racism in access to credit and in neighborhood planning that pushed minorities into the bad parts of town, which, in some cases, were bad because they were prone to flooding.

These communities also often lack the resources to make upgrades to their homes and infrastructure to guard against future flood risk and are the least able to recover after a flood. The Lower Ninth Ward in New Orleans is a prime example.

Another example is Greenspoint, a business district in Houston that was one of the hardest hit by Harvey. One in three residents in Greenspoint lives below the poverty line. Families in Greenspoint were still living in water-damaged and moldy units from flooding last year when they were hit again by Harvey.

There is no simple answer to our Nation's flooding problems, but I do know that raising the premiums and racking these up on policyholders will only hurt families as well as our economy.

Second, the bill makes flood insurance less available by allowing businesses to opt out of the requirement to purchase flood insurance, even if they are a high-risk property in a flood zone.

What is more, the bill kicks out certain low-value homes from the NFIP by prohibiting coverage for any home with claims that, over the entire history of the property, following enactment, even if it changes hands, exceed three times the replacement value of the structure.

This provision is so ill-conceived that the American Bankers Association wrote: "Cutting off such properties from NFIP coverage will likely lead to significant hardship for homeowners, lenders, and communities. As borrowers lose NFIP coverage, and especially if alternative private coverage is not available or affordable, these properties will lose value, and the risk of abandonment and/or foreclosure increases dramatically. In some flood-prone communities, this could lead to a local or regional foreclosure crisis."

Third, the bill makes flood insurance less fair for policyholders. In the wake of this historic hurricane season, it is astounding to me that the bill does nothing to fund flood maps so that we can better protect families. Often-times, communities are unaware of their true flood risk; and by not providing any funding for flood maps, building in areas with no information about flood risk will only continue.

Climate change will only make these storms more frequent, stronger, and more devastating than ever before, and we must make sure that the NFIP remains available and affordable to all Americans, not make it worse.

For all of these reasons, I urge my colleagues to oppose H.R. 2874, and I reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. ROYCE), the chairman of the Foreign Affairs Committee and respected member of the Financial Services Committee.

Mr. ROYCE of California. Mr. Speaker, I rise in strong support of the 21st Century Flood Reform Act.

I think what Chairman JEB HENSARLING was able to do here, and Chairman DUFFY, is put forward a bill that has really brought together the Montagues and the Capulets, I mean, when you think about the fact that, on one hand, you have got the environmental community supporting this and you have got taxpayers' advocates; you have got conservative think tanks and you have got affordable housing groups; you have the reinsurers and you have the insurers.

We talked about two priorities that at least I was pushing to reauthorize in the National Flood Insurance Program.

One of those was to provide better disclosure to consumers about flood risk. We wanted them to know. And the second was to decrease the number of repeatedly flooded properties. This bill accomplishes both of those things.

Section 108 of the bill includes language that I authored, which will provide information to home buyers about past flood events, about the damage, about insurance claims, about any obligation they might have to carry flood insurance; and the National Association of Realtors supports this common-sense approach.

Section 402 of the bill includes the bipartisan Repeatedly Flooded Communities Preparation Act, sponsored by Representative EARL BLUMENAUER and me. This means that repeatedly flooded properties, which comprise less than 2 percent of NFIP policies but account for one-third of all claims, are dealt with.

Responsible, community-driven mitigation is a win-win proposal, one which will help our neighborhoods become stronger in the face of floods and address the fiscal footing of the overall program by decreasing the cost as this is addressed to community level.

Finally, Mr. Speaker, I would particularly like to thank the Pew Charitable Trusts, their flood-prepared communities initiative, for their support of our reform efforts.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentleman from Missouri (Mr. CLEAVER), the ranking member of the Housing and Insurance Subcommittee on the Financial Services Committee.

Mr. CLEAVER. Mr. Speaker, I rise in opposition to H.R. 2874, the 21st Century Flood Reform Act.

When the Financial Services Committee began the process to reauthorize the National Flood Insurance Program, I was very hopeful that we could work across the aisle in a bipartisan manner. Unfortunately, the bill we see here today is not reflective of that approach.

Though a number of changes have, in fact, been made to H.R. 2874 since leaving committee, the new provisions still fail to incorporate many of our priorities for reauthorization or address our concerns with the NFIP.

Most significantly, Mr. Speaker, in H.R. 2874 is the fact that it will increase cost for policyholders. The bill raises costs on pre-FIRM structures from 5 percent to 6.5 percent.

Additionally, the bill will require a \$40 surcharge on primary residences and seeks to increase the reserve fund by charging policyholders an additional 1 percent every year.

The bill also changes the fee to policyholders who opt to pay their policy monthly. Many of our constituents who live in flood-prone areas are not wealthy. These are hardworking Americans who rely on the NFIP to help offset costs and protect their homes from disastrous flooding.

Instead of working to find ways to truly address affordability within the

NFIP, the bill proposes to set up a voluntary State affordability program. This proposal then fails to provide States with the administrative costs to set up a program, a cost that may be far too burdensome for many already-struggling States.

Even worse, the program would offset discounts for eligible policyholders by charging policyholders who are not able to take advantage of the affordability program—yet again increasing costs for homeowners.

Importantly, H.R. 2874 makes no effort to address the debt. Though the NFIP had been self-sustaining for many years, extreme unexpected damage following Hurricane Katrina and Superstorm Sandy left the NFIP with over \$20 billion in debt. Though some of the debt was, in fact, recently forgiven, the NFIP needed to borrow more from the Treasury following Hurricanes Harvey, Irma, and Maria.

The NFIP pays over \$400 million a year in interest, money that could go towards making improvements in the program or helping enhance affordability. We need to wipe the slate clean and give the NFIP a fresh start.

H.R. 2874 fails to provide additional funding for flood maps, maps that, in many jurisdictions, are desperately needed if we are going to have updated maps. This bill also lacks funding for new mapping technology that could help improve the accuracy of the flood maps.

In conclusion, the short-term reauthorization of the NFIP expires early next month. I urge my colleagues to vote against this bill and support a long-term NFIP strategy that promotes affordability, stability for stakeholders, and necessary funding for mapping and mitigation.

Mr. HENSARLING. Mr. Speaker, I yield 3½ minutes to the gentleman from Missouri (Mr. LUETKEMEYER), chairman of the Financial Institutions and Consumer Credit Subcommittee and one of the coauthors of H.R. 2874.

Mr. LUETKEMEYER. Mr. Speaker, I rise today in support of the 21st Century Flood Reform Act.

Chairman HENSARLING and Chairman DUFFY have crafted a great substitute amendment that will bring about meaningful reform of NFIP and protect taxpayers and policyholders alike.

The amendment includes H.R. 2246, my Taxpayer Exposure Mitigation Act of 2017. Included in that bill is a requirement that the FEMA Administrator purchase reinsurance or a capital market alternative in an effort to guard taxpayers against losses.

I know of no major insurance company in the private sector that does not purchase coverage to protect itself against loss of this kind. These products function well. There is no reason that FEMA should not be following this best practice as well.

The amendment also grants States and local governments and our constituents the ability to play a more proactive role in the FEMA floodplain mapping process.

I represent the Lake of the Ozarks with its 27,000 pieces of property along its shoreline, which has dealt with tremendous mapping issues over the past several years. Hundreds of letters of map amendments were granted to my constituents, and there were multiple attempts by the community to engage with FEMA to fix their mapping process, but my constituents never felt their concerns were taken seriously.

The Lake of the Ozarks is not unique. FEMA processes 25,000 LOMA letters each year at a cost of \$13 million. This should tell all of us something about the mapping process. Under this bill, areas like the Lake of the Ozarks would be able to improve the accuracy of the maps themselves, no longer beholden to Washington, D.C.

This amendment would also create an opt-out from the mandatory coverage required for commercial properties, allowing banks and businesses more flexibility to secure flood insurance coverage that meets an entity's unique risks and needs.

□ 1530

It is important to note that this legislation does not preclude any business from securing NFIP policy. Policies will remain available to all businesses.

Also, this provision should not be misconstrued as a caveat to avoid the purchase of flood insurance. Businesses operating in flood plains should have flood insurance, and I am confident that lenders will insist upon reasonable coverage. I believe this should be a business decision between the lender and the business customer.

Lastly, this amendment would require FEMA to use actual replacement cost in determining premium rates for NFIP policies—language originally included in my H.R. 2565.

Pricing for private policies frequently takes into account the actual replacement cost of a structure. It makes sense. Any insurance policy should factor in the amount of money that would be needed to replace a structure.

FEMA doesn't adhere to this fundamental of insurance. Rather, the agency effectively uses a fixed national average for insured value and replacement costs when determining customer premiums.

The result of FEMA's current practice is that lower-income policyholders subsidize wealthier homeowners.

The substitute amendment we consider today gives FEMA the flexibility it needs to stop this practice and move toward a replacement cost pricing structure.

I also want to thank my colleague from Wisconsin for including this provision in his substitute amendment. I am confident this package will allow the private sector to flourish and take risk off the backs of taxpayers while protecting NFIP policyholders.

Mr. Speaker, I urge my colleagues to support the measure.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the

gentlewoman from New York (Mrs. CAROLYN B. MALONEY), the ranking member of the Subcommittee on Capital Markets of the Financial Services Committee.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I thank the gentlewoman for yielding and for her leadership.

Mr. Speaker, I rise today in opposition to H.R. 2874.

There are some good things in this bill, including the Zeldin-Malone bill, that would allow policyholders to receive mitigation credit for elevating boilers and other mechanical systems to higher floors instead of in easily flooded basements, which is a huge deal for the city of New York and other big cities.

But there are too many provisions that would make flood insurance in my district either unavailable or unaffordable. For this reason, the city of New York opposes this bill.

The bill would raise premiums on homeowners by increasing the floor on premium increases that Congress just set 3 years ago. Currently, FEMA has to increase premiums by a minimum of 5 percent per year. Under this bill, FEMA would have to increase premiums by a minimum of 6.5 percent per year.

When you add up the mandatory increases in premiums required to fund FEMA's reserve fund and all of the other surcharges in the bill, the effect would be to significantly increase flood insurance premiums for homeowners.

Finally, I am concerned about eliminating the noncompete clause for so-called write-your-own private insurers. This would allow the private insurers that administer the National Flood Insurance Program to exploit their access to FEMA's database in order to cherry-pick the safest properties. This would leave FEMA with only the riskiest properties, and would undermine the solvency of the National Flood Insurance Program.

So, while there are many thoughtful good provisions in this bill, there are too many provisions that would dramatically increase premiums for my constituents.

Mr. Speaker, I urge a "no" vote on this bill.

Mr. HENSARLING. Mr. Speaker, I yield 3 minutes to the gentleman from Florida (Mr. Ross), the vice chairman of the Housing and Insurance Subcommittee and the author of the pro-consumer competition title of the bill.

Mr. ROSS. Mr. Speaker, I thank the chairman for yielding.

Mr. Speaker, I rise in support of the 21st Century Flood Reform Act, which would give communities in the Tampa Bay area and all of our constituents a National Flood Insurance Program that serves as a lifeboat when disaster strikes.

Right now, the NFIP is more like an anchor tied around our neck, dragging this country deeper and deeper into debt as the waters rise.

With a \$1.4 billion annual deficit and debt that continues to grow, this program desperately needs reform, and H.R. 2874 is our opportunity.

We should all recognize that the NFIP is not a relief program. It is an insurance program. It is supposed to insure against losses, which entails far more than simply paying for damages.

Insurance is not about relief. It is about responsibly managing risk. Insurance means mitigating risks before disaster strikes, making investments in resiliency measures, telling people when the risk they face is simply too great, and providing service that makes people thankful for choosing your product.

No one knows this better than the professionals in the insurance industry who work day in and day out to help Americans protect their lives, their loved ones, and their belongings against all types of threats—car crashes, earthquakes, and wildfires.

Regrettably, Federal policy has made it extremely difficult for private insurers to write policies that cover flood risk. We have created a virtual monopoly for the NFIP at the expense of policyholders and taxpayers alike, yet we are still \$30 billion in debt.

H.R. 2874, which includes my bipartisan Private Flood Insurance Market Development Act, will allow the private sector to compete to help homeowners manage their exposure to floods.

Competition can lower costs, provide more affordable options for consumers, and reduce the unacceptable number of uninsured homes by helping people understand their risk.

As it stands now, the NFIP is the worst of all worlds: It is too big to fail. It is also bound to fail.

With this legislation, we can make substantial progress in turning around a program that has found itself on the GAO's high-risk list for the last decade.

Under this bill, consumers will finally have an opportunity to select among a menu of options a plan that would fit their needs. As a result, they will be more likely to buy insurance than ever before.

That is not the case today with the NFIP. Our constituents are severely limited. \$250,000 maximum coverage on an NFIP policy. If you own a business, you are not going to get business interruption coverage.

What good is the insurance, then?

Thankfully, the private sector is capable of offering more robust policies that also provide more incentives for property owners to invest in mitigation and resiliency. Ultimately, this increased emphasis on mitigation will benefit homeowners and taxpayers alike.

This legislation will help us end the absurd practice of paying to rebuild a home that has been destroyed by flooding on more than three occasions.

Further, it strengthens the NFIP by directing FEMA to spread the NFIP's risk onto the global marketplace.

This bill also contains more funding for mitigation and recovery than has ever been authorized by Congress. Over \$1 billion will be made available by this bill to help manage our constituents' exposure to floods and improve the safety of a home after a catastrophe.

Mr. Speaker, let's support the freedom to insure against obvious danger that imperils people's homes and their wallets. Let's support informed decisionmaking.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), the ranking member of the Small Business Committee and a senior member of the Financial Services Committee.

Ms. VELÁZQUEZ. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, I rise in opposition to H.R. 2874.

This bill makes flood insurance more expensive, less available, and less fair for millions of working families.

This bill all but abandons Hurricane Sandy victims.

Hurricane Sandy made landfall in New York and New Jersey 5 years ago, causing approximately \$60 billion in damage. More than 50 people lost their lives.

Today—half a decade later—more than 1,000 homeowners still have not obtained proper resolution of their flood insurance claim.

That is why I have worked for almost 1½ years on legislation to improve FEMA's claims processing system and to bring proper oversight and management to the write-your-own program. While some of my recommended changes were included in this bill, language was also included that blows a direct hole in these reforms. This bill requires policyholders to exhaust all administrative remedies on any disputed claim before having their day in court.

However, we have already seen that FEMA's administrative system is broken—and this bill will enable dishonest insurance providers to continue hiding behind an unreachable threshold—meaning policyholders will never be made whole.

After more than 5 years, with more than 1,000 families still awaiting resolution of their Hurricane Sandy claim, we must seek to meaningfully reform the claims process, not make it harder for families to return to their home.

A vote for this bill is a vote to abandon Hurricane Sandy victims. Vote "no."

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. ROTHFUS), the vice chairman of our Financial Institutions and Consumer Credit Subcommittee.

Mr. ROTHFUS. Mr. Speaker, I thank the chairman for yielding.

Mr. Speaker, I rise today to express my support for the 21st Century Flood Reform Act.

I commend my colleagues on the Financial Services Committee for their

hard work on this important bill, and I urge all Members to support its passage.

As we all know, this hurricane season brought flooding and devastation to many parts of the country. Hurricanes Harvey, Irma, and Maria added even more debt to the National Flood Insurance Program, leading to a taxpayer bailout of \$16 billion. That is \$16 billion taken from the pockets of hardworking Americans. Unless Congress passes the 21st Century Flood Reform Act, we will, once again, have to bail out this program.

The NFIP, as it currently operates, is structurally unsound. This bill will help to prevent future bailouts by authorizing the NFIP to build up its reserves. It will also prioritize mitigation efforts and encourage the NFIP to engage in actuarially sound practices.

Of course, this effort is not solely focused on taxpayer protection. Homeowners, too, will benefit from the 21st Century Flood Reform Act.

This bill crucially fosters the development of a private market for flood insurance. This will provide consumers with better options and more competitive prices.

My own State's former insurance commissioner testified in front of our committee last year in support of this idea after seeing benefits of private sector involvement. Commissioner Miller said:

"In Pennsylvania, competition is proving to be good for consumers. . . ."

"We are finding in many cases that private carriers are willing to offer comparable coverage at substantially lower cost than the NFIP."

Mr. Speaker, this is good for the people of western Pennsylvania and it is the right policy for homeowners across the country.

I also want to thank Chairman DUFFY for incorporating my amendment concerning Amish communities into the final bill. The Amish and similar religious communities have a tradition, informed by their religious obligations, of paying for community losses through mutual aid societies. My amendment to this bill accommodates those communities.

Mr. Speaker, I urge my colleagues to support this bill.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Georgia (Mr. DAVID SCOTT), a senior member of the Financial Services Committee.

Mr. DAVID SCOTT of Georgia. Mr. Speaker, I thank Ranking Member WATERS for yielding.

First, it is very important for us to understand that flooding, Mr. Speaker, is no longer just a coastal lawmaker's problem. Flooding is now running rampant in every part of our country.

So I think that every Member on the floor today and every Member of Congress needs to ask themselves a question, and that is: Are you really willing to put your name on this bill? Are you really willing to vote for this bill that

will drastically raise premiums on your constituents without putting the necessary guardrails in place so those who can't afford the high costs can still buy flood insurance?

Now, one example I am talking about is this, Mr. Speaker—and I want to make this clear. I hope that there are listeners on C-SPAN who will tune in. Call your neighbors, call somebody. So you listen to this: This bill, H.R. 2874, will require policyholders to pay for any assistance they get when their States create affordability programs.

Here is an example: Mr. DUFFY's bill allows for the creation of a voluntary State-run affordability program. But here is the catch, Mr. Speaker: there isn't one dime of funding provided in this bill to set up and implement this program.

Instead, Mr. DUFFY's bill says the cost of any discount given to policyholders will have to be offset by fee increases on other policyholders within the same State.

Now, Mr. Speaker, this is the Achilles' heel in this flood insurance business. I can guarantee you that this would have a gravely negative impact on all of us who are low to middle income.

Mr. Speaker, I made it clear to Mr. JEB HENSARLING, our distinguished chairman; and to Mr. DUFFY that we are willing to walk across party lines.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield an additional 30 seconds to the gentleman.

Mr. DAVID SCOTT of Georgia. But we offered this, as the ranking member said, as an excellent opportunity. This summer, we spent week after week on this bill so that we could move this bill forward in a way that would address affordability, which was a major concern of mine, of the ranking member's, and those of us on our side of the aisle.

□ 1545

There is no affordability in here. It is very important for us to point out that this plan will put an overburden on the States, and then they have to pass it on in fees to the others.

Unfortunately, it is a terrible bill. I urge my colleagues to vote "no."

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from Arkansas (Mr. HILL), a member of the Financial Services Committee.

Mr. HILL. Mr. Speaker, I thank my chairman.

Mr. Speaker, I rise in strong support of this bill sponsored by my friend, Representative SEAN DUFFY.

He has worked tirelessly in crafting a solution here, along with Representative LUETKEMEYER, Representative Ross, and our full committee chairman, Mr. HENSARLING.

While the National Flood Insurance Program provides needed insurance coverage, it has numerous problems as currently constructed, and the 21st Century Flood Reform Act seeks to implement much-needed reforms in this program.

In addition to reauthorizing the flood program for 5 years, this bill provides increased transparency to the public, provides more information to people living in harm's way about past damages and the risk of flooding, ensures mapping is timely and accurate, ties rates to risk, gives consumers greater choice in flood insurance options, and incentivizes mitigation and risk reduction.

Currently, in Arkansas, we have one private insurer that offers flood insurance. A second underwriter is near approval by our Insurance Commissioner Allen Kerr.

The benefits to the consumer through private insurance are significant, as noted by the Milliman study.

For example, one private insurer in Arkansas covers up to \$2 million in coverage per occurrence, Mr. Speaker, as opposed to the NFIP, which limits coverage to \$250,000, across all rating categories at premiums substantially below the NFIP.

Further, this private insurer can offer replacement value, reimbursement for living expenses if an individual or family is displaced by a flood. The NFIP does not.

For almost 50 years, the experiment in government-provided flood insurance has proven to be ineffective, inefficient, and indisputably costly to hardworking taxpayers. The time for action is now.

Mr. Speaker, I include in the RECORD USA Today, Washington Post, Washington Times, and Chicago Tribune articles.

[From the USA Today, Sept. 7, 2017]

MAKE FLOOD INSURANCE REFLECT ACTUAL RISK

AFTER HURRICANES, TAXPAYERS CAN'T ABSORB EVER INCREASING TABS: OUR VIEW

In 1968, in the wake of Hurricane Betsy, Congress decided it had enough. Flooding was destroying too many homes, leaving financial and physical devastation in its wake.

So lawmakers created the National Flood Insurance Program, a government-run insurance fund for homeowners in flood-prone areas.

And that's when things got really bad.

The NFIP has been losing money ever since. The program is nearly \$25 billion in the red and is running annual deficits in the range of \$1.4 billion. That's because it's a creation of Congress and therefore sets its premiums according to what is politically convenient rather than what is actuarially sound.

With Hurricane Harvey devastating the Houston area, and Hurricane Irma bearing down on the Southeast coast, the program is certain to take a massive loss this year.

What's worse, the NFIP's woes are self-generating. Because the premiums are well below what should be charged, this effectively subsidizes construction in flood-prone areas. And that means its losses grow as more flood-prone land is developed.

Hurricane Katrina, which ravaged the Gulf Coast in 2005, exposed just how costly and counterproductive the program had become. In 2012, after years of debate, Congress enacted a law that made flood insurance rates more reflective of actual risks and expanded the areas considered flood-prone.

This generated Category 3 blowback from homeowners and the real estate lobby, and in

2014 Congress passed another law undoing much of the first.

Now, with catastrophic losses mounting and sea levels rising, it's time to revisit the issue.

Making federal flood insurance more reflective of reality would only go so far in dealing with the problem of building in flood-prone areas. That's because many homeowners don't have flood insurance and because much of the damage that the government eventually pays for is not covered by the program. (Private insurance typically covers damage from wind but not water.)

With Katrina, for instance, the flood insurance payout was \$16.3 billion. But Congress passed supplementary spending of more than \$100 billion to provide intensive relief and temporary housing, as well as fix broken levees.

With Harvey and Irma, the federal tab beyond of flood insurance is likely to be even higher. Only an estimated 20% of homeowners in the area affected by Harvey even bothered with flood insurance, a number that has been dropping in recent years. But making flood insurance reflect actual risks is a vital first step in coming to grips with reality.

In the past several decades, Americans have flocked to coastal communities, many of them in parts of the country prone to hurricanes. With the hit to taxpayers growing and the danger increasing, restraint—even some reversal—of this trend is needed.

While people in the hurricane zones deserve disaster assistance and the nation's sympathy, taxpayers can't simply absorb ever increasing tabs for flood losses. The government needs policies that encourage people to build their homes in safer places. Harvey and Irma are just the latest sobering wake-up calls with that message.

[From the Washington Post, Aug. 30, 2017]

AFTER HARVEY, FLOOD INSURANCE NEEDS REFORM

Congress must be generous in helping to repair the damage, to lives and to property, from Hurricane Harvey. The full extent of the destruction may not be known for a long time but is evidently catastrophic, just as the damage wrought by Katrina and Sandy was. Even as they demonstrate that they have a heart, lawmakers must also show that they have some brains. Specifically, the United States is long overdue for smart reforms to one of the major government institutions designed to help people cope with the risk of natural disaster: the National Flood Insurance Program (NFIP), which has underwritten a total of 5 million policies providing homeowners and some businesses \$1.2 trillion in coverage.

Now almost half a century old, the NFIP grew out of what was, at the time, a basic reality of the insurance business: Flooding risks were actuarially imponderable, so insuring against them was uneconomic for the private sector, especially in places such as the hurricane-prone Gulf of Mexico. To fill the gap, the federal government offered coverage on two conditions: that local communities would take appropriate land-use and other measures to prevent development in risky low-lying areas; and that homeowners would pay actuarially sound premiums.

Elegant in theory, the plan gradually succumbed to real estate interests, with the result that flood insurance enabled rather than managed development along coasts and in other flood-prone areas—ultimately putting more people and property at risk than might otherwise have been the case. As it happens, well-to-do people benefit disproportionately from this program; they're the ones who tend to build big houses on the beach. The

NFIP has spent many millions of dollars to repair properties that have been repeatedly flooded.

Prior to Katrina, the NFIP was nevertheless generally able to pay for coverage through the premiums it collected. Massive losses from that storm and Sandy, however, have driven it into *de facto* bankruptcy; the program has been forced to borrow more than \$24 billion from the treasury to pay claims, a debt that was nearly unpayable even before Harvey hit. At the moment, the program has \$1.7 billion on hand, plus \$5.8 billion left on its line of credit with the Treasury—and some 373,000 policyholders in the Harvey flood zone who will expect to get paid.

Coincidentally, the program is due for reauthorization on Sept. 30. Ideally, this deadline would galvanize Congress to ensure enough money is available to pay current commitments, while reforming NFIP for the future. What's needed are tougher flood-risk mitigation requirements, more realistic premiums and encouragement for private-sector involvement in the business, based on modern technology that may enable insurance companies to underwrite risks they could not have underwritten in the 1960s.

Recent history, alas, doesn't make us optimistic: Congress did reform the program on a bipartisan basis in 2012, only to see much of that undone under pressure from coastal-state lawmakers in 2014, after Sandy. "There is a tide in the affairs of men, which taken at the flood, leads on to fortune," Shakespeare wrote. Congress, though, tends to go with the political flow.

[From the Washington Times, Sept. 6, 2017]
FIXING FLOOD INSURANCE IN HARVEY'S WAKE
PRIVATE INSURERS COULD HELP IN MATCHING COST AND RISK

Hurricane Harvey took the most devastating flooding in the city's history to Houston, and the cost of repairing the damage will be astronomical. Sadly, the federal flood insurance program is already underwater and Harvey will only add to the flood of red ink. It's clear that Congress must reform the program so the premiums property owners pay more closely reflect the flood risk. Until that happens, nature's frequent fury will continue to undermine the finances of everyone.

With the angry water from the Category 4 hurricane damaging 200,000 Houston-area homes and business firms, early estimates place the cost of restoration as high as \$190 billion. That would eclipse the \$108 billion loss in the 2005 Hurricane Katrina and Superstorm Sandy in 2012. President Trump expects Congress to quickly approve a \$7.9 billion down payment for emergency relief.

The National Flood Insurance Program, designed to wield the financial muscle of the federal government to protect flood-prone property, has proved to be a money sieve. It covers about 5 million flood-prone properties nationwide, worth about \$1.2 trillion, and collects about \$3.5 billion annually in premiums. The program was \$25 billion in the red before Harvey hit—a clear indicator that overall, property owners who are required to carry flood insurance are not paying for the risk.

Among the existing program's shortcomings are its policy of grandfathering older structures built in low-lying regions before accurate floodplain mapping began, encouraging owners to renovate rather than demolish. Between 1978 and 2004, these risky properties comprised 1 percent of the program's insured properties but accounted for 38 percent of the damage claims, according to the Government Accountability Office. The federal program is subsidizing insurance

for expensive waterfront property along the Southeastern coastline, favoring the wealthiest homeowners.

Congress has made several attempts to put the insurance on a sustainable financial footing, without success. The program will expire at the end of this month, which offers legislators an opportunity to resolve the unintended consequences of the program.

Several constructive bills were reported out of the House Financial Services Committee in June. Among the proposals are provisions giving more leeway to private insurers who currently offer only federally approved policies. Doing so would allow insurers to set premiums tailored to individual properties, resulting in a closer match of insurance cost and flood risk. Other provisions would limit claim payments for repeatedly flooded properties and require the use of replacement cost in setting insurance rates.

The House is seeking a five-year reauthorization of the National Flood Insurance Program and the Senate version calls for a 10-year term to ensure continuity. Both versions back provisions to allow a gradual increase of private-sector involvement in flood insurance. It's an idea endorsed by the free-market Cato Institute, which says "the ideal 'reform' to the [program] would be to fully privatize flood insurance. That would be more likely to fix the system in a way that would limit the long-run government liability than any alternative legislative approach." Allowing private insurers to have a larger role in future flood protection is sensible.

No one could have foreseen the once-in-a-lifetime deluge that swamped Houston, but actuaries make their bones calculating risk, including in their calculations such unpredictable natural disasters as tornadoes and earthquakes. Insurance premiums undistorted by Washington rules would give consumers a clearer picture of flood hazards, helping them avoid the mistake of building in the path of storms like Hurricane Harvey. With monster storm Irma bearing down on Florida, the need is urgent for Congress to safeguard Americans from future property loss and new heartbreak.

[From the Chicago Tribune, Sept. 7, 2017]
THE FOLLY OF PAYING AMERICANS TO LIVE IN HARM'S WAY

In the aftermath of Hurricane Harvey's hit on Texas, and with Hurricane Irma threatening Florida, let's all acknowledge one reason for the vulnerability of Americans who live in low-lying coastal regions of the Sun Belt: The federal government has been paying people to locate there.

Not explicitly, of course. But an abundance of inexpensive housing is a big attraction. And a big factor in the low cost of housing in the Houston area is that developers are free to build almost anywhere, including marshy, low-lying areas where land is cheap.

The chance of being swamped deters some people, but the government offers flood insurance to pay for repairing and rebuilding. The owners of a Houston home that flooded 16 times in 18 years got more than \$800,000 in payments—for a house worth just \$115,000.

The folly of the government's flood insurance program has been evident for decades, and some Midwestern communities have been in on the action. We've written about how federal flood insurance has serially benefited many of those who refuse to move from river flood plains, sometimes to a fault. After the Mississippi River flood of 1993, one Grafton, Ill., resident explained to a reporter that he had collected \$24,000 in federal insurance for damage to his small house from floods in 1979, 1982, 1986 and 1992. For '93, he expected an additional \$32,000. His total in-

surance premiums since buying the house in 1975: \$6,000.

Houston, according to a new study by the National Wildlife Federation, accounts for more than half of all the properties that are flooded and paid for over and over. It has "managed to host three '500-year floods' in the past three years," notes Michael Grunwald of Politico. Each one costs taxpayers large sums. Yet development in these precarious spots continues apace.

"Why are we writing flood insurance (policies) for new construction in flood zones?" asks Craig Fugate, who headed the Federal Emergency Management Agency in the Obama administration. "Think about it: If you're going to build a new structure in the flood zone, the private sector can insure it. And if they can't insure it, then why is the public subsidizing the risk?"

It's a big subsidy. Thanks to past storms, the flood insurance program has a \$25 billion deficit. The Congressional Budget Office found that coastal counties at risk from tropical storms make up just 10 percent of all the counties with federal flood insurance policies—but generate 75 percent of the claims and most of the deficit.

So why is the public subsidizing the risk in these places? Because the people living there, the politicians they elect, the businesses they patronize and various interest groups (such as homebuilders and the real estate industry) have strong stakes in preserving this program. They've been able to prevent the sort of reforms needed to make it actuarially sounder and closer to self-sustaining.

In 2012, Congress passed a modest package of sensible changes that would have raised costs to the flood-prone. But two years later, feeling the political heat, lawmakers backtracked.

Homeowners located in areas that are expected to flood every 100 years are required to buy flood insurance if they want federally insured mortgages. But they pay rates far lower than the risks warrant.

That gap deprives builders of incentives to stay out of low-lying areas that are vulnerable to flooding—or to elevate structures to keep them dry when the waters rise. It also promotes the destruction of wetlands that could reduce flooding. Oh, and it helps to tilt migration toward vulnerable coastal regions like those of Texas and Florida.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Texas (Mr. AL GREEN), the ranking member of the Oversight and Investigations Subcommittee on the Financial Services Committee.

Mr. AL GREEN of Texas. Mr. Speaker, I thank the ranking member, and I thank the chair of the committee as well.

Mr. Speaker, I am opposed to the legislation. I am opposed to it because it does not give hardworking Americans the same consideration that we will accord persons who are making billions and we will accord corporations.

Corporations are going to get great tax cuts, billionaires are going to get tax cuts. We will eliminate the estate tax, we will eliminate the AMT for billionaires, but we are not going to give hardworking Americans the opportunity to get the relief that they need with reference to the \$20 billion worth of debt that the NFIP currently has.

If we don't eliminate that debt now, premiums will go up on hardworking

Americans. Hardworking Americans won't be able to afford premiums, and many of them won't be able to afford homes. This is not the way to treat people who work hard and pay their taxes.

If we can give tax breaks to corporations and billionaires, we can afford to reduce this debt on the NFIP so that hardworking Americans can afford homes. It really is that simple.

Five years without another bill: this is our last chance. We can't pass this chance up so that we can take care of billionaires and corporations at the expense of hardworking Americans.

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from Minnesota (Mr. EMMER), a hard-working member of the Financial Services Committee.

Mr. EMMER. Mr. Speaker, I rise in support of the 21st Century Flood Reform Act, which will reauthorize and reform our National Flood Insurance Program.

The NFIP provides important relief. Millions of Americans rely on this program to provide coverage when disaster strikes. The nearly 50-year-old NFIP program, however, is in desperate need of reform.

Today's legislation will not only reauthorize the program for 5 years, it will take steps to better align premium rates to risk, improve FEMA's mapping and appeals process, and begin to correct the way the NFIP manages what are known as repetitive loss properties.

Most importantly, H.R. 2874 lays the groundwork for a private flood insurance marketplace to take hold, which will improve the fiscal stability and solvency of the NFIP for future generations to come. This bill is a good start, but these reforms must continue to be built upon in the years ahead.

I am thankful for the hard work of Chairman HENSARLING, Housing and Insurance Subcommittee Chairman DUFFY, and the entire Financial Services Committee staff for working to get this bill to the floor today.

As many continue to rebuild their lives following the devastation of Harvey, Irma, Sandy, and others, we need a National Flood Insurance Program that stimulates choice and encourages proactive behaviors to better protect our citizens.

Mr. Speaker, again, this legislation is a good start. I encourage all of my colleagues to support this bill.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. CRIST), a leading voice on flood insurance and climate issues and a member of the Financial Services Committee.

Mr. CRIST. Mr. Speaker, I want to thank the ranking member for her leadership.

Mr. Speaker, I rise today in strong opposition to this bill. We must get flood insurance right, and that starts with affordability. If families can't afford insurance, they simply will not buy it.

In my home State of Florida, the number of NFIP policies has dropped 15 percent since 2012, when Congress started raising premiums. If you don't think the government should be involved in flood insurance, maybe that is good news, maybe that is the goal here, but not for the good of the taxpayer, when families who can't afford coverage must turn to FEMA after a disaster.

The bottom line is that unaffordable insurance will fail. This bill makes flood insurance less affordable, hiking premiums, surcharges, as well as fees. Beyond that, this bill would decrease access to coverage for vulnerable families, forcing them into a private market that does not exist.

Yes, we absolutely need 21st century flood reform. Our climate is changing, sea levels are rising, floods are getting worse, and sticking our heads in the sand will only make solutions that much more difficult.

This bill leaves behind the best reform ideas from both political parties, like better mapping, as well as mitigation.

Those who have lived through natural disasters know you can't stop the catastrophic force of Mother Nature, but you can prepare.

I urge my colleagues to reject this ideological exercise and put people over politics. Let us come together and pass real, sustainable reform for a strong, affordable National Flood Insurance Program.

Mr. Speaker, I include letters of opposition in the RECORD from the Pinellas County Board of County Commissioners and the City of Clearwater.

PINELLAS COUNTY,

BOARD OF COUNTY COMMISSIONERS,
Clearwater, FL, November 8, 2017.

Hon. CHARLIE CRIST,
House of Representatives, Washington, DC.

DEAR CHARLIE: On behalf of Pinellas County, Florida, we urge you to oppose the 21st Century Flood Reform Act, H.R. 2874. This bill, which is the compilation of the seven-bill package approved by the House Financial Services Committee this summer, is detrimental to Pinellas County residents and local governments. Despite the minor changes proposed in the amendment, the bill will increase costs for National Flood Insurance Program (NFIP) policyholders, create unfunded mandates by increasing regulatory burdens and responsibilities for local governments, and lead to fewer participants in the NFIP, which will undermine the integrity of the program. We strongly urge you to oppose the bill.

The bill would increase premiums on homes built prior to the first flood map by a minimum of 6.5% each year, with properties that have made two or more claims subject to even higher rate increases. In addition to this increase, all policy holders would be assessed new and increased fees and surcharges with some of these fees, such as the reserve fund fee, increasing each year. As these increased costs are passed on to policyholders, the bill acknowledges that an affordability assistance program is needed, however it delegates that authority to states and requires it to be financed through additional charges on the other policyholders in the state, creating an even greater financial burden. These increased costs along with the new re-

strictions in the bill on types of properties that can obtain coverage through the NFIP will undermine participation in the program, further destabilizing it. The bill does nothing to invest in new flood mapping and technology, which would result in more accurate maps and does not sufficiently invest in mitigation. We ask for your continued assistance in ensuring that this bill does not become law.

Additionally, we want to thank you for co-sponsoring H.R. 3285, the Sustainable, Affordable, Fair and Efficient (SAFE) NFIP Act. The legislation is significantly more consumer-friendly than the House Financial Services Committee approach. The SAFE NFIP Act includes provisions to limit premium rate increases, create means-tested mitigation and affordability provisions, expand the Increased Cost of Compliance program, develop accurate flood maps, and emphasize pre-disaster mitigation programs.

Again, thank you for your continued assistance in ensuring that legislative efforts detrimental to Pinellas County's over 130,000 policyholders are not enacted into law. We value your support and thank you for co-sponsoring H.R. 3285. Please do not hesitate to contact me if I can provide additional information or answer questions.

Sincerely,

JANET C. LONG,
Chair, Pinellas County Commission.

CITY OF CLEARWATER,
Clearwater, FL, November 7, 2017.

Hon. CHARLIE CRIST,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE CRIST: On behalf of the City of Clearwater, Florida, we urge you to oppose the 21st Century Flood Reform Act, H.R. 2874. This bill, which is the compilation of the seven-bill package approved by the House Financial Services Committee this summer, is detrimental to Clearwater residents and to Florida local governments. Despite the minor changes proposed in the amendment, the bill will increase costs for National Flood Insurance Program (NFIP) policyholders, create unfunded mandates by increasing regulatory burdens and responsibilities for local governments, and lead to fewer participants in the NFIP, which will undermine the integrity of the program. We strongly urge you to oppose the bill.

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Services Committee approach. The SAFE NFIP Act includes provisions to limit premium rate increases, create means-tested mitigation and affordability provisions, expand the Increased Cost of Compliance program, develop accurate flood maps, and emphasize pre-disaster mitigation programs.

Again, thank you for your continued assistance in ensuring that legislative efforts detrimental to Clearwater's over 11,000 policyholders are not enacted into law. We value your support and thank you for co-sponsoring H.R. 3285. Please do not hesitate to contact the city should you need additional information, and with warm, personal regards, I am

Sincerely,

GEORGE N. CRETEKOS.

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from New York (Mr. ZELDIN), a member of the Financial Services Committee.

Mr. ZELDIN. Mr. Speaker, I rise in strong support of this legislation, which contains critical reforms that protect access to affordable insurance, improves the way policyholders are treated when filing a claim, and places the National Flood Insurance Program on the path towards fiscal solvency.

Included in this legislation is the bipartisan bill I introduced with Congresswoman CAROLYN MALONEY that provides a credit to NFIP policyholders who reduce their flood risk through mitigation. Homeowners who do the right thing and invest in mitigation activities deserve a strong return on their investment in the form of lower NFIP premiums.

On Long Island, where the coastal economy is our main economy, protecting life and property from flood damage is a top priority.

I look forward to working with all my colleagues in Congress to get this bill passed in the Senate and sent to the President's desk without delay.

I am proud to be a cosponsor of this essential legislation, grateful for Chairman HENSARLING's and Chairman DUFFY's leadership on this issue, and I urge all of my colleagues to vote "yes."

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Louisiana (Mr. RICHMOND), the chair of the Congressional Black Caucus and a long time leader on flood insurance issues.

Mr. RICHMOND. Mr. Speaker, I want to thank Congresswoman WATERS, the ranking member. Oftentimes in this body, we talk about leadership. Leadership is what Congresswoman WATERS did after Hurricanes Katrina and Rita; but, more importantly, 4 years ago, when the threat of new flood policies were going to make people pay the cost of their home every 5 years, we were talking about paying 20 percent of the value of your home in flood insurance every year, she came down to Louisiana and met with Louisiana citizens. She didn't come to the urban areas, although she passed through, but she went to the rural areas, talked to middle-income families to figure out how flood insurance reform would hurt them.

What she found out is that it was going to cause more families to just turn in the keys to their house and give their homes back to the mortgage company or declare bankruptcy so that they can just get by.

This bill is a lot better than the bill that was in committee, and I want to thank the chairman and my colleagues from Louisiana, Mr. SCALISE and Mr. GRAVES, for making it a better bill. But when we are talking about homeowners, the most responsible people in society who have now purchased their piece of the American Dream, when you have people who played by the rules, bought the home of their dreams, you don't change the rules halfway to say: Hey, we know this was the rule when you bought the House, but now it has changed, and all of a sudden that \$500 in insurance you pay a month is now \$1,500.

That is not responsible, it is not fair, and we are picking on homeowners.

I would just say to my friends on the other side of the aisle that the bill is better, but it is not worthy of the American taxpayer or the American homeowner.

We keep talking about the private market. They are going to pick and choose where they want to insure, and then, all of a sudden, you are left with a high-risk pool, where homeowners who work every day are stuck with costs that they just can't afford.

I would simply say that this is something we really could do, in this atmosphere, in a bipartisan way, because it is the right thing to do.

With all the good things in the bill, the problems—the bad outweighs the good.

I would just remind my friends on the other side of the aisle, the community that you save may be your own.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Louisiana (Mr. SCALISE), the majority whip, who has a slightly different message.

Mr. SCALISE. Mr. Speaker, I thank my colleague from Texas, Chairman HENSARLING, for yielding.

Mr. Speaker, I rise in support of this bill that, really, if you look at what we are trying to achieve here, it is a few things, but the main two things are to give further reforms and protections to the taxpayers of this country while also making sure that we are protecting and giving certainty to the policyholders of the National Flood Insurance Program; the fact that this is a 5-year reauthorization; the fact that we were able to protect the grandfathering provisions that are so important to families who have played by the rules, and if the rules are going to change, it is not fair that you would hold something against somebody that was legal in the past; the fact that this bill has important reforms, like Ross-Castor.

We all talk about the fact that NFIP is the only place for most families to go that want to buy flood insurance. We need to develop a private market-

place, Mr. Speaker, and, frankly, for most families, it just doesn't exist. Those Ross-Castor provisions are so important to finally help jump start that process.

This program has had its own financial difficulties, and this bill helps strengthen the program, helps give some certainty, and, frankly, it gives some provisions in the bill that are going to make it better for families who rely on this program, and the taxpayers of this country, who help make sure that we have a stable economy.

It is important for homeownership, it is important that we maintain those provisions on grandfathering that were so important to our communities, and it is important that we pass this bill.

I am glad that the House is taking this action today.

Mr. Speaker, again, I commend Chairman HENSARLING and Congressman DUFFY for their hard work, and all the other Members who played such an important role in getting us to this point.

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Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentleman from New Jersey (Mr. LoBIONDO), a senior member of the Transportation and Infrastructure Committee, and someone who has been working hard to try and have a bipartisan effort on this bill.

Mr. LoBIONDO. Mr. Speaker, I thank my colleagues, Ms. WATERS, Mr. HENSARLING, and Mr. DUFFY, for their work on this bill, and especially to my good friend, STEVE SCALISE.

I know there was an effort to do this the right way, but I rise in opposition for a couple of reasons. First, I am disappointed. I am disappointed because we, in this body, had an opportunity to have a bipartisan bill that would have probably generated more than 400 votes, that we would have had a big high-five moment, and we could have moved forward. The Senate would have taken it. The President would have taken it.

But now we have a situation that makes me angry—angry because we are picking winners and losers, angry because the misery index for some Members is more important than the misery index in my district or the Northeast.

Five years ago, we were about a month after Superstorm Sandy. We had political hand-to-hand combat to get what the rest of the Nation has gotten almost automatically with every natural disaster in the whole course of our Nation's history. But no, Superstorm Sandy, there had to be an offset. We barely got the help we needed.

This is all tied in together because we still have people suffering in New Jersey and New York and the Northeast from the aftermath of Sandy, and it is tied into this with Federal flood insurance. It is critically important.

And why should it be that the concerns of my district and the people who I represent have any less of an influence on what happens here?

I am angry, and I am disappointed that I have to fight with my own party on these issues. I am not at all sorry to stand up as strongly as I can for the constituents who deserve this—hard-working people who are trying to stay in their homes.

I know the program has problems. I know we have to do this in a different way, and we have had an opportunity to do it in a bipartisan way, where all of our constituents should have been helped, instead of picking winners and losers.

I am sick and tired of having to defend the people in my district and the people in the Northeast from policies that don't mean the right thing for us.

Please do the right thing; vote "no." Let's come back with a bill that makes sense.

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from Georgia (Mr. LOUDERMILK), another respected member of our committee.

Mr. LOUDERMILK. Mr. Speaker, I also want to thank Chairman HENSARLING and Chairman DUFFY for their tireless work on this bill. They have labored endless hours to bring this bill to the floor, and we are very appreciative of that.

Mr. Speaker, the fact that we are here today shows that our legislative process is working and that we are doing the challenging work the American people sent us here to do, work that isn't always easy. Quite often, it is hard, but it is the right thing to do.

After months of hard work, the Financial Services Committee passed a package of bills in June to reform and reauthorize the National Flood Insurance Program.

Mr. Speaker, many of these bills in that package passed with unanimous support. You only have unanimous support with strong bipartisan support.

Now, after lengthy negotiations, we are taking up this compromise bill that will significantly improve the NFIP and protect America's taxpayers. The 21st Century Flood Reform Act will make major strides to grow the private flood insurance market and start to put the NFIP on a fiscally sustainable path.

This bill will also implement flood mapping improvements and increase transparency and disclosure so policyholders will know the true risk of floods at their property.

The bill also includes an amendment that I introduced with my good colleague and dear friend from Georgia, Representative DAVID SCOTT. The NFIP is far too complicated for policyholders, insurers, and mortgage lenders, so this amendment, which passed with unanimous support, calls for a GAO study on how the program may be simplified and streamlined.

The NFIP authorization expires on December 8, so I would urge my colleagues to join me in supporting this worthy program.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 1 minute to the

gentleman from New York (Mr. KING), a senior member of the Financial Services Committee who has worked a long time for bipartisanship on reauthorization of the National Flood Insurance Program.

Mr. KING of New York. Mr. Speaker, I thank the gentlewoman for yielding, and I appreciate her courtesy. I did ask my side for time. Unfortunately, they had no time available, so I thank the gentlewoman for coming to my rescue on this.

I feel very strongly about this, and I echo the comments of Mr. LOBIONDO. The premium increase here can have a devastating impact on my constituents. Without grandfathering, we would see premiums skyrocket. And when Mr. LOBIONDO and I tried to ameliorate this by suggesting a compromise by putting a \$5,000 cap on premiums, we were rejected.

When Mr. LOBIONDO talked about a bias against the Northeast, that bias continues today from Sandy. Louisiana, Texas, Florida, Puerto Rico all received tax relief following their storms. To this day, voters in my district have not received that tax relief; and Mr. LOBIONDO's district is the same.

So I am also tired of this regional bias. We, in the Northeast, get treated—whether it is on taxes, or whatever it is, we do not get a fair shake. Maybe they don't need our votes.

Well, you are not getting my vote today. I urge Members to vote in opposition.

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from New Jersey (Mr. MACARTHUR), a very hardworking member of the Financial Services Committee.

Mr. MACARTHUR. Mr. Speaker, I also am from the Northeast, from New Jersey, and I rise in support of this bill today.

Five years ago, Superstorm Sandy devastated my district. Ocean County, my home, was the epicenter of that storm. You might remember the photographs of the iconic Jet Star roller coaster sitting in the ocean. That was my district.

Even today, I have thousands of constituents who are still out of their homes. Now, thousands more are experiencing the same thing because of Hurricanes Harvey, Irma, and Maria.

140 million Americans live in coastal counties, and the NFIP has done a lot to help with zoning standards, building standards, flood plain management standards. It hasn't been run perfectly, but this program is desperately needed by people in areas like mine.

The NFIP has fiscal issues, and this bill seeks to address them. It is the only Federal disaster program that actually collects money in advance of a disaster.

When I got on this committee a year ago, I set out on this issue to do four things: a long-term reauthorization, improve affordability, increase accountability, and enhance mitigation efforts.

This is a 5-year reauthorization. It reduces the mandatory annual cap on premium increases; it brings more accountability, including my language to forbid NFIP from hiring disbarred lawyers; and it doubles the mitigation coverage from \$30,000 to \$60,000.

I urge my colleagues to support this bill.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Massachusetts (Mr. CAPUANO), a senior member of the Committee on Financial Services and a strong progressive leader.

Mr. CAPUANO. Mr. Speaker, I don't even know if I need 2 minutes.

Look, this bill has some good things in it. Everybody admits that. It does. Like every bill I have ever voted on, there is some good, there is some bad. But this bill has more bad in it than good.

It has some good philosophy that I won't agree with the details. I agree we should do something about repetitive loss properties. I think everybody agrees with that, but not the draconian measures taken in this bill.

We all agree that we need to help make it a stable fiscal platform, but not what this bill does. That is the problem here. This is not a—I have seen worse bills. As a matter of fact, I have seen worse flood insurance bills, so this, I will have to admit, is an improvement over the last horrendous flood insurance bill. But it is not even close yet.

And the problem here, this is a missed opportunity. Flood insurance doesn't need to be partisan. It doesn't need to be based on philosophical purity. This is a necessity to many Americans, many middle class Americans, and there is no doubt, without winning or losing any votes at home, we could work this out if the majority wanted to. But you don't.

You don't want any Democratic votes. Apparently, you don't want all the Republican votes. Why? I don't know. Maybe lighting candles at the altar of certain philosophies.

When this bill—not if—when this bill fails in the Senate, you are going to find a lot of people over this side who continue to want to work with you to come up with a bill we can all embrace. I know that will happen, and I look forward to that day.

This bill isn't it, and everybody here knows it.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Oregon (Mr. BLUMENAUER), a senior Democrat and leader on environmental issues in the House.

Mr. BLUMENAUER. Mr. Speaker, I appreciate the gentleman's courtesy in yielding me this time.

I have enjoyed listening to the debate back and forth. There is no area in Congress that I have spent more time on, over the course of the last 20 years, than dealing with flood insurance. I was the author of the last major piece with our former colleague, Doug Bereu-

ter. I agree with much of what was said on both sides.

There are remaining significant problems. Insurance is not priced properly. It is not that it is too expensive or it is too cheap, it is not priced properly. We have some winners and losers now, but too many people are subsidized by the majority.

We are not doing all that we can. The Federal Government ends up holding the bag for billions of dollars for unnecessary flood damage with storm after storm after storm; and, by the way, there are more on the way.

It doesn't have to be this way. Part of the problem is that because, inevitably, when we talk about reform, it costs money, and there are some people who end up paying more. It is easy not to update the maps. It is easy not to have people pay actuarial rates. It is easy not to force local governments to do their job and not allow building in harm's way.

I strongly agree that, in times past, low-income and minority people were subjected to real problems and more flooding than they should have been. But now is the time to try and pivot and do something about it.

Mr. Speaker, I include in the RECORD a list of groups that are supporting this legislation.

National Association of REALTORS® (NAR), National Association of Home Builders (NAHB), Property and Casualty Insurers Association of America (PCI), American Insurance Association (AIA), Reinsurance Association of America (RAA), Council of Insurance Agents and Brokers (CIAB), National Association of Federally-Insured Credit Unions (NAFCU), Financial Services Roundtable (FSR), Mortgage Bankers Association (MBA), American Land Title Association (ALTA), The SmarterSafer Coalition, National Wildlife Federation (NWF), National Multifamily Housing Council (NMHC), National Apartment Association (NAA), Community Mortgage Lenders of America (CMLA), Commercial Real Estate Finance Council (CREFC), Real Estate Services Providers Council, Inc. (RESPRO), The Real Estate Roundtable, Leading Builders of America, The Manufactured Housing Institute (MHI), Building Owners and Managers Association (BOMA) International.

The Realty Alliance, Habitat for Humanity, Institute of Real Estate Management (IREM), International Council of Shopping Centers (ICSC), Association of Bermuda Insurers and Reinsurers (ABIR), Wholesale & Specialty Insurance Association (WSIA), Small Business & Entrepreneurship Council (SBE Council), Conservatives for Responsible Stewardship (CRS), Coalition to Reduce Spending, American Consumer Institute, CCIM Institute, Council for Affordable and Rural Housing, NAOIP, The Commercial Real Estate Development Association, National Association of Real Estate Investment Trusts (Nareit), National Affordable Housing Management Association, National Association of Housing Cooperatives, National Leased Housing Association, Taxpayers for Common Sense, R Street Institute, National Taxpayers Union (NTU).

Mr. BLUMENAUER. Mr. Speaker, the list is an interesting collection. It includes environmental groups, consumer groups, housing advocates, businesses, fiscal watchdogs, and taxpayer

advocates. And all of them don't agree with every detail. Many of them would identify with some of the debates, but they agree that this bill is a step in the right direction, and we should use it.

What we vote on today—and I hope that it passes, I am going to vote for it—is not the last word. As it wends its way through the legislative process, if we all do our job of making it better, we can have that high-five moment that I think we all look forward to.

Ms. MAXINE WATERS of California. Mr. Speaker, I reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 3½ minutes to the gentleman from Wisconsin (Mr. DUFFY), the chairman of the Housing and Insurance Subcommittee, and the sponsor of the legislation, the 21st Century Flood Reform Act.

Mr. DUFFY. Mr. Speaker, I want to thank Chairman HENSARLING for all his good and relentless hard work on this bill. I appreciate his tenacity.

I want to thank Mr. BLUMENAUER for the comments that he just made. The two of us had not worked together on a lot of issues, but this is one we saw eye-to-eye, and, through flood, I think we have seen a lot of common ground and built a friendship together.

I actually promised I was going to wear a bike today, and I haven't kept my promise. Later today, I will wear that for Mr. BLUMENAUER.

But I want to talk about the debate we have had here today. This has been an effort at bipartisanship. On the Republican side, I have worked with Representatives GRAVES and SCALISE and ZELDIN and KING and LoBIONDO and MACARTHUR trying to bring in their concerns to this legislation.

On the Democrat side, I have worked with Mr. SCOTT; I have worked with Mrs. MALONEY, Ms. VELÁZQUEZ, all concerned about the Northeast and the Sandy reforms that were necessary to learn the lessons. We have included those reforms in this bill.

I sat down countless hours with the ranking member. She shared her phone number with me. She left me at the dance though, because before this thing was done, she walked away. We tried to get a bipartisan bill. We worked on this thing together; so to say something other than that is just not fair, it is not right. We have tried.

You might not like the end product, but we have gone a great distance to get a bill that everybody can agree on, and I think we are going to get that today.

□ 1615

I want to talk about a few things. We are \$25 billion in debt, a deficit of \$1.5 billion a year. This program is not sustainable. We have people who are building homes in harm's way. They get flooded multiple times.

The chairman and I saw a homeowner who was flooded three times in 10 years. One homeowner let his house burn because he had to go save his kids

who were getting swept away in floodwaters, and we rebuild those homes in the same location and risk the lives of firefighters and first responders to go save them. This policy is unacceptable and it is not compassionate.

I hear my friends across the aisle say: You are going to hurt homeowners. Their rates are going to skyrocket.

What? On average, for a year, the price of flood insurance, on average, will go up \$20, less than \$2 a month, and they are screaming bloody murder about that? And what do they get for it? I have a list of 30 things of great reform we get in this bill to help homeowners.

Yes, highly subsidized properties in a pre-FIRM space are going to pay a little more, a little higher escalator, but we spend a billion dollars on mitigation helping people flood-proof their homes, helping people get bought out of their home and get to higher ground so they don't have to live in a home that is continually flooded.

I don't know if you have lived in a flood home, but it ain't fun. It is horrible. Get them out. A billion dollars for that program.

We help communities with their mapping. We give them options to map, and we give them an appeals process in their mapping. Great reform, we set up a private market.

Now, you don't have to take the private market, but you have an option to get a private plan that might have a better rate than the government offers you. You have a choice—a choice, God forbid—a choice that gives you a better price.

By the way, when we get the private market in, we all float our risk to the private sector. When a disaster hits Texas or Florida, it is not just the taxpayers who bear all the burden. We have private companies in play. That is a great thing. This is a good bill. This is a bipartisan bill. Let's stand together and reform a program to help the homeowner and our national debt.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, let me say to my colleagues on the opposite side of the aisle, my chairmen, Mr. HENSARLING and Mr. DUFFY, we did work very hard to try and get a bipartisan bill.

As I negotiated with them, every time I reached an impasse, I thought about Sandy and how hard Democrats had to work to provide support for an area that should have gotten the support of everyone in the Congress of the United States. However, there was a demand from the opposite side of the aisle that it had to be paid for. We worked very hard to give them assistance, and they still have not been made whole.

Every time I reached an impasse, I thought about Louisiana and the work that I had done after Katrina and the visits that I have made there, the people that I got to know, and what I real-

ly have learned to understand about affordability.

Every time I reached an impasse, I thought about Florida, I thought about Texas and what has happened recently with these storms.

Having worked in this way and having been a coauthor of Biggert-Waters and having been the author of the Homeowner Flood Insurance Affordability Act, I think I know something about storms, something about the devastation that has been caused to families and communities, and I insist on affordability.

Mr. Speaker, as Democrats and some Republicans have made clear, this is a comprehensively bad bill that is harmful for families and businesses. In the wake of one of the most disastrous hurricane seasons in history, this bill would make flood insurance more expensive, less available, and less fair for millions of Americans.

I have repeatedly stated that affordability is my top priority, which is made worse by this bill. Even with the slight revisions that the chairman has made, coverage would still be less available, and cherry-picking by the private sector would be encouraged, putting the government on the hook for the riskiest of policies.

It is important to note that the biggest challenge to the National Flood Insurance Program is its massive debt, which the bill only addresses by charging hardworking Americans more for their flood insurance. That is just not fair.

We have comprehensive support for this bill from both the private sector and from our nonprofits. I don't know about any consumer organizations that support this bill, but I do know this. I know that I worked very hard to talk about mitigation and how I thought it could be a program that the locals could be involved in with the Federal Government. I know I worked very hard talking about the repetitive occurrences that the chairman was concerned about, but I also offered alternatives to what he is advocating.

I talked about outreach and education to them, about a buyout program that they may join with and accept voluntarily. I know that I tried everything that I could. I listened to Members from both sides of the aisle, and I know that we both wanted to have a comprehensive bill that was bipartisan.

Mr. Speaker, it is unfortunate that we end up with this bad bill. I ask for a "no" vote on this bill, and I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, there are a lot of horrific images from Hurricane Harvey. We should never forget them. We should look at this image and say: Never again.

Yet I hear from my colleagues: Let's preserve the status quo. Let's again subsidize people to live in harm's way.

I say no, Mr. Speaker. It is time to get these people out of these neighborhoods. Let's help them. That is why

this bill has more money for mitigation and relocation than has ever been in any flood insurance reform bill.

I hear my ranking member say that she cares about affordability. Then let's give people options.

I hear from people who say: NFIP would have cost me \$2,700 a year, but I was able to find private coverage for \$718.

Here is another one: I have benefited from switching to private market flood insurance from FEMA. I save about \$1,000 a year.

Let's save money. Let's save premiums. Let's save lives. Let's vote "aye" on the 21st Century Flood Reform Act.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. YODER). All time for debate has expired.

Pursuant to House Resolution 616, the previous question is ordered on the bill, as amended.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. PASCRELL. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. PASCRELL. Mr. Speaker, in this form, yes.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Pascrell moves to recommit the bill, H.R. 2874, to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

At the end of the bill, add the following new title:

TITLE VII—EFFECTIVE DATE

SEC. 701. EFFECTIVE DATE.

Notwithstanding any other provision of this Act, each provision of this Act shall take effect on the later of the following:

(1) The first date by which both the Administrator of the Federal Emergency Management Agency and the Inspector General of the Federal Emergency Management Agency have, independently of each other, submitted written certification to the Congress and caused such certification to be printed in the Federal Register that final resolution has been reached on all claims for losses resulting from Hurricane Sandy of 2012 that were covered by flood insurance made available under the National Flood Insurance Program; or

(2) The date that such provision would otherwise take effect but for this section.

Mr. PASCRELL (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New Jersey?

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New Jersey is recognized for 5 minutes in support of his motion.

Mr. PASCRELL. Mr. Speaker, this is the final amendment to the bill, which will not kill the bill or send it back to the committee. If adopted, the bill will immediately proceed to final passage, as amended.

Mr. Speaker, this amendment would require the FEMA Administrator and the DHS inspector general to certify that all claims for victims of Superstorm Sandy are addressed before this bill takes effect.

Many in this Chamber should recall 5 years ago Superstorm Sandy caused widespread destruction throughout New Jersey and many States in the Northeast. Superstorm Sandy barreled up the East Coast, bringing death and destruction. Over 200 people in the United States and the Caribbean died, and the storm caused more than \$71 billion in damage. Sandy swamped coastline communities. It knocked out power for millions of people and businesses, flooded public transit systems, and set neighborhoods ablaze.

Many Sandy victims have begun down the long road of recovery, but 5 years later, many victims and communities are still waiting for relief. They are still struggling to rebuild their homes and their businesses. It took years for the hardest hit communities in my district, Little Ferry and Moonachie, to receive the relief to build key pieces of public infrastructure.

In New Jersey, over 1,200 property owners are still moving through the recovery programs. Approximately 900 are still not back in their homes. Of all Sandy victims, there are over 2,000 people still awaiting final review of their flood insurance claims.

After victims faced delay after delay to start the claims process with FEMA, they then struggled with insurance companies which were and continue to be a major source of strife for Sandy victims.

Many of the residents of New York and New Jersey saw insurers intentionally paying out too little on their claims, which in many cases was not enough to cover the cost of repairing the damage. We heard stories of insurance adjusters making significant errors on reports because they misunderstood technical definitions, underestimated the extent of the damage done, or intentionally misrepresented the cause of the damage.

This is all documented.

The problems were so significant, we had to force FEMA to reopen the claims process for thousands of homeowners. Some ended up getting additional money. I have heard from many who say that it is still not enough to cover their recovery costs.

Mr. Speaker, on the heels of Hurricanes Harvey and Maria, we are now tasked with reauthorizing the National Flood Insurance Program. To ensure these victims do not face the same troubles as those in my State, we need to apply the lessons we learned from Superstorm Sandy in this reauthorization. Tragically, this bill does not.

We should not allow companies who profited off Superstorm Sandy victims while committing widespread fraud and failing to meet their basic obligations under the National Flood Insurance Program to sell their own flood insurance.

We should not reauthorize the program without reforming the claims process to ensure technical definitions of "earth movement," "basement," and "mold damage" do not cause delay for victims receiving their fair share.

This bill should ensure that victims have the time they need to file an appeal and require FEMA to respond so victims are able to move the claims process forward.

I submitted several amendments to the Rules Committee with my colleague Representative FRANK PALLONE of New Jersey to address these issues and the lessons we learned from Sandy. We were denied a vote.

At the very least, Mr. Speaker, we must ensure that FEMA certifies that all victims from Superstorm Sandy have had action taken on their case before we make more changes to the National Flood Insurance Program. That is what a vote in favor of this recommit would do. Simply put, it would delay the implementation of the bill until the FEMA Administrator and the DHS inspector general certified that all claims for Superstorm Sandy have been addressed.

In order to support Superstorm Sandy victims, I encourage my colleagues to vote in support of this recommit, because a "no" vote is a vote against the victims of Superstorm Sandy, no doubt about it, who, for 5 years have still not been made whole.

Mr. Speaker, I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, first, I have some good news for my friend on the other side of the aisle. I would have him pay very careful attention to title VI of the 21st Century Flood Reform Act. It has everything to do with the whole Sandy appeals process. We have 25 pages of reforms dealing with what the gentleman was describing, including Section 601, Penalties for Fraud and False Statements in the National Flood Insurance Program.

And, indeed, after Sandy, many of the policyholders were wronged and there was much that we learned from that experience, and we tried to listen very carefully to a number of our colleagues from New Jersey and New York and, indeed, took many of the provisions which they have suggested.

□ 1630

The gentleman from New Jersey, indeed, has some very legitimate issues and concerns. Many of them, I hope and trust, have been addressed in this

Budd	Hudson	Reichert	Hanabusa	Lujan Grisham, M.	Rush	Boyle, Brendan F.	Gowdy	Meadows
Burgess	Huffman	Renacci	Hastings	Heck	Luján, Ben Ray	Sánchez	Granger	Meehan
Byrne	Huizenga	Rice (SC)	Rice (SC)	Higgins (NY)	Lynch	Brady (PA)	Graves (GA)	Meeks
Calvert	Hulgren	Roby	Himes	Hoyer	Maloney, Carolyn B.	Sarbanes	Brady (TX)	Graves (LA)
Carter (GA)	Hunter	Roe (TN)	Jackson Lee	Maloney, Sean	Schakowsky	Brat	Graves (MO)	Meng
Carter (TX)	Hurd	Rogers (AL)	Maloney, Sean	Maloney, Sean	Schiff	Brooks (AL)	Green, Al	Messer
Chabot	Issa	Rogers (KY)	McCullom	Maloney, Sean	Schrader	Brooks (IN)	Green, Gene	Mitchell
Cheney	Jenkins (KS)	Rohrabacher	Jeffries	McNerney	Scott (VA)	Brown (MD)	Grothman	Moolenaar
Clay	Jenkins (WV)	Rokita	Johnson (GA)	Meeks	Scott, David	Brownley (CA)	Guthrie	Mooney (WV)
Coffman	Johnson (LA)	Rooney, Francis	Johnson, E. B.	Serrano	Buchanan	Handel	Hanabusa	Moulton
Cole	Johnson (OH)	Rooney, Thomas	Jones	Meng	Buck	Harper	Murphy (FL)	Mullin
Collins (GA)	Jordan	J.	Mitchell	Shea-Porter	Buschon	Harris	Neal	Newhouse
Collins (NY)	Joyce (OH)	Rosen	Kaptur	Sires	Budd	Hartzler	Noem	
Comer	Katko	Roskam	Keating	Moore	Slaughter	Hastings	Nolan	
Comstock	Kelly (MS)	Ross	Kelly (IL)	Moulton	Smith (NJ)	Bustos	Norcross	
Conaway	Kelly (PA)	Rothfus	Kennedy	Murphy (FL)	Smith (WA)	Butterfield	Heck	
Cook	King (IA)	Rouzer	Khanna	Nadler	Soto	Byrne	Hensarling	
Cooper	Kinzinger	Royce (CA)	Kihuen	Napolitano	Speier	Calvert	Herrera Beutler	
Correa	Knight	Russell	Neal	Pallone	Tonko	Hice, Judy B.	O'Halleran	
Costello (PA)	Kustoff (TN)	Rutherford	Kildee	Panetta	Torres	Carbajal		
Cramer	Labrador	Sanford	Norcross	Tsangas	Castro (TX)	Higinson (LA)	O'Rourke	
Crawford	LaHood	Scalise	O'Halleran	Chabot	Hollingsworth	Cárdenas		
Culberson	LaMalfa	Schneider	King (NY)	Vargas	Hoyer	Higgins (NY)		
Curtis	Lamborn	Krishnamoorthi	Palazzo	Veasey	Paulsen	Carter (GA)		
Davidson	Lance	Kuster (NH)	Pallone	Cicilline	Carter (TX)	Higgins (NY)		
Davis, Rodney	Latta	Scott, Austin	Panetta	Velázquez	Hill	Hill		
Denham	Lewis (MN)	Sensenbrenner	Langevin	Clay	Cartwright	Himes		
DeSantis	Lipinski	Sessions	Pascrell	Clyburn	Himes	Palazzo		
DesJarlais	Long	Sherman	Raskin	Hunter	Holding	Palmer		
Doggett	Loudermilk	Lawrence	Payne	Panetta	Panetta	Panetta		
Duffy	Love	Lawson (FL)	Larson (CT)	Torres	Castro (TX)	Pascrell		
Duncan (SC)	Lucas	Shuster	Kind	Tsangas	Hollingsworth			
Duncan (TN)	Luetkemeyer	Simpson	O'Rourke	Chabot				
Dunn	MacArthur	Levin	King (NY)	Vargas				
Emmer	Marchant	Smith (MO)	Palazzo	Cheney				
Estes (KS)	Marino	Smith (NE)	Thompson (CA)	Hudson				
Farenthold	Marshall	Smith (TX)	Thompson (MS)	Perlmutter				
Faso	Massie	Smucker	Pallone	Veasey				
Ferguson	Mast	Stefanik	Ros-Lehtinen	Cicilline				
Fitzpatrick	McCarthy	Stewart	Watson Coleman	Hughes				
Fleischmann	McCaull	Stivers	Comstock	Hultgren				
Flores	McClintock	Taylor	Johnson (LA)	Hunter				
Fortenberry	McHenry	Tenney	LoBiondo	Peters				
Foxx	McKinley	Thornberry	Lowenthal	Connolly				
Franks (AZ)	McMorris	Tiberti	Ruiz	Cook				
Gaetz	Rodgers	Tipton	Ruppersberger	Jordan				
Gallagher	McSally	Titus	Yarmuth	Reed				
Garrett	Meadows	Trott						
Gianforte	Meehan	Turner						
Gibbs	Messer	Upton						
Gohmert	Moolenaar	Valadão						
Goodlatte	Mooney (WV)	Wagner						
Gosar	Mullin	Walberg						
Gowdy	Newhouse	Walden						
Granger	Noem	Walker						
Graves (GA)	Nolan	Walorski						
Graves (MO)	Norman	Walters, Mimi						
Griffith	Nunes	Weber (TX)						
Grothman	Olson	Webster (FL)						
Guthrie	Palmer	Wenstrup						
Handel	Paulsen	Westerman						
Harper	Pearce	Williams						
Harris	Perry	Wilson (SC)						
Hartzler	Peters	Wittman						
Hensarling	Peterson	Womack						
Herrera Beutler	Pittenger	Woodall						
Hice, Jody B.	Poe (TX)	Yoder						
Higgins (LA)	Poliquin	Yoho						
Hill	Posey	Young (AK)						
Holding	Ratcliffe	Young (IA)						
Hollingsworth	Reed	Zeldin						

NAYS—189

Abraham	Chu, Judy	Diaz-Balart						
Adams	Cicilline	Dingell						
Aguilar	Clark (MA)	Donovan						
Amash	Clarke (NY)	Doyle, Michael F.						
Barragán	Cleaver	Ellison						
Bass	Clyburn	Ellison						
Beatty	Cohen	Engel						
Bera	Connolly	Eshoo						
Beyer	Conyers	Espauillat						
Bishop (GA)	Costa	Esty (CT)						
Blunt Rochester	Courtney	Evans						
Bonamici	Crist	Foster						
Boyle, Brendan F.	Crowley	Frankel (FL)						
Brady (PA)	Cummings	Fudge						
Brown (MD)	Curbelo (FL)	Gabbard						
Brownley (CA)	Davis (CA)	Gallego						
Bustos	Davis, Danny	Garamendi						
Butterfield	DeFazio	Gomez						
Capuano	DeGette	Gonzalez (TX)						
Carbajal	Delaney	Gottheimer						
Cárdenas	DeLauro	Graves (LA)						
Carson (IN)	DelBene	Green, Al						
Cartwright	Demings	Green, Gene						
Castor (FL)	DeSaulnier	Grijalva						
Castro (TX)	Deutch	Gutiérrez						

□ 1703
 Mr. MARSHALL changed his vote from "nay" to "yea."
 So the bill was passed.
 The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

CONFERENCE REPORT ON H.R. 2810, NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2018

The SPEAKER pro tempore. The unfinished business is the question on adoption of the conference report on the bill (H.R. 2810) to authorize appropriations for fiscal year 2018 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill. The SPEAKER pro tempore. The question is on the conference report.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 356, nays 70, not voting 7, as follows:

[Roll No. 631]

YEAS—356

Abraham	Banks (IN)	Bilirakis	Gallego	McClintock
Adams	Barletta	Bishop (GA)	Garamendi	McCollum
Aguilar	Barr	Bishop (MI)	Gianforte	McEachin
Amash	Barton	Bishop (UT)	Gibbs	McHenry
Barragán	Beatty	Black	Gohmert	McKinley
Bass	Blackburn	Blum	Gonzalez (TX)	McMorris
Beatty	Blum	Blum	Goodlatte	Suozzi
Bera	Bergman	Beyer	Blunt Rochester	Rodgers
Beyer	Beyer	Beyer	Blunt Rochester	Taylor
Bishop (PA)	Biggs	Biggs	Bost	Tenney
Blunt Rochester	Biggs	Biggs	Gottheimer	Thompson (MS)

Thompson (PA)	Wagner
Thornberry	Walberg
Tiberi	Walden
Tipton	Walker
Titus	Walorski
Torres	Walters, Mimi
Trott	Walz
Tsongas	Wasserman
Turner	Schultz
Upton	Waters, Maxine
Valadao	Weber (TX)
Veasey	Webster (FL)
Vela	Wenstrup

NAYS—70

Amash	Gabbard
Barragán	Garrett
Bass	Gomez
Blumenauer	Griffith
Bonamici	Gutiérrez
Capuano	Huffman
Carson (IN)	Jayapal
Chu, Judy	Jeffries
Clark (MA)	Johnson (GA)
Clarke (NY)	Jones
Cleaver	Kennedy
Cohen	Khanna
Conyers	Kildee
Crowley	Labrador
Davis, Danny	Lee
DeFazio	Levin
DeGette	Lewis (GA)
DeSaulnier	Lofgren
Doyle, Michael F.	Lowenthal
Duncan (TN)	Lynch
Ellison	Massie
Eshoo	Matsui
Espalliat	Moore

Napolitano
Pallone
Payne
Polis
Price (NC)
Raskin
Ruppersberger
Schakowsky
Schrader
Serrano
Sires
Slaughter
Speier
Swalwell (CA)
Takano
Thompson (CA)
Tonko
Vargas
Velázquez
Visclosky
Watson Coleman
Welch
Yarmuth

NOT VOTING—7

Bridenstine	Johnson, Sam
Dent	McGovern
Grijalva	Pelosi

□ 1711

So the conference report was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. RUPPERSBERGER. Mr. Speaker, on rollcall vote 631, I inadvertently pressed "nay" on the recording device. I intended to vote "yea" On Agreeing to the Conference Report to the National Defense Authorization Act for Fiscal Year 2018.

PERSONAL EXPLANATION

Mr. MCGOVERN. Mr. Speaker, I was unavoidably absent on Tuesday, November 14, 2017.

On rollcall Vote 626, the Motion on Ordering the Previous Question on the Rule, H. Res. 616, had I been present I would have voted "no."

On rollcall Vote 627, passage of H. Res. 616, the rule for consideration of the Conference Report to Accompany H.R. 2810, had I been present I would have voted "no."

On rollcall Vote 629, the Motion to Recommit H.R. 2874, had I been present I would have voted "yes."

On rollcall Vote 630, final passage of H.R. 2874, the 21st Century Flood Reform Act, had I been present I would have voted "no."

On rollcall Vote 631, agreeing to the Conference Report to Accompany H.R. 2810, the National Defense Authorization Act for Fiscal Year 2018, had I been present I would have voted "no."

RECOGNIZING BASEBALL PLAYER JOSH REDDICK

(Mr. CARTER of Georgia asked and was given permission to address the

House for 1 minute and to revise and extend his remarks.)

Mr. CARTER of Georgia. Mr. Speaker, I rise today to recognize World Series Champion Josh Reddick and all of his efforts to give back to his hometown in the First Congressional District of Georgia.

Baseball fans across America know Mr. Reddick as the Houston Astros' right fielder. But to Rincon, Georgia, Mr. Reddick is a friend and a volunteer who works to improve every corner of his community. Namely, he founded the Josh Reddick Foundation with its most recent project to build an artificial turf baseball field designed specifically for children with special needs.

He donated \$1 million for the project, which will have smooth fields for wheelchairs, a dugout designed for easy access, first class stadium seating, a 10-foot by 36-foot scoreboard, and more. Groundbreaking for the field will begin on November 18.

I am proud that World Series Champion Josh Reddick is from the First Congressional District of Georgia, but I am even more proud to see how this fine young man is giving back to his community.

□ 1715

SELL A TAX REFORM DREAM TO AMERICANS

(Mrs. WATSON COLEMAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mrs. WATSON COLEMAN. Mr. Speaker, each day the President and congressional Republicans are trying to sell the American people a dream that will not become a reality.

In addition to running up the deficit, lining the pockets of the very wealthy, and eliminating critical deductions that New Jerseyans rely on, this tax scheme dismantles the ladder of opportunity that allows Americans to grow and thrive.

Eliminating the medical expense deduction will devastate households nationwide struggling to recover from high healthcare costs. Removing the student loan interest deduction will cost recent college graduates hundreds of dollars a year, significant to young Americans trying to get on their feet.

Our tax system works best when it is fair, responsible, and supportive of the true drivers of our economy: families, workers, and small businesses.

I refuse to let congressional Republicans try to sell America a dream that never will be reality, and definitely not on the backs of the most vulnerable.

CONGRATULATING WAYZATA CROSS COUNTRY

(Mr. PAULSEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAULSEN. Mr. Speaker, I offer my congratulations to the Wayzata

girls and boys cross country teams, who both won Minnesota State high school championships this season.

The Wayzata girls' team was led by sophomore Emma Atkinson, who finished in third place overall at State. Three of their runners placed in the top 10, which helped them beat second-place Edina by 19 points. Dave Emmans, who was the 2014 Girls Cross Country Coach of the Year, did an outstanding job leading the Trojan girls' team.

On the boys' side, Wayzata senior Khalid Hussein, led the boys' team to victory after coming in first place at State. Six of Wayzata's runners placed in the top 25. This was the Trojans' 10th State championship in 25 years, and Head Coach Mark Popp has now led the team to victory in two of the last three seasons coaching.

Mr. Speaker, cross country takes an immense amount of dedication, passion, and endurance, and it was evident that these Wayzata teams have worked so hard.

Congratulations to the runners, the coaches, and the families for their success this year of the Wayzata cross country boys and girls teams for becoming State champs.

HONORING EVELYN MALZBERG

(Mr. PAYNE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAYNE. Mr. Speaker, yesterday I rose to honor our Nation's public schools. Today I rise to honor Ms. Evelyn Malzberg, a lady who embodies the saying: "It is never too late to learn."

After graduating high school in 1943, Ms. Malzberg thought about going to college, but Ms. Malzberg's mom told her that no man would marry a woman smarter than he is. So Ms. Malzberg found success elsewhere. She married, raised a family, and had a career as a legal secretary.

Somewhere along the way, Ms. Malzberg concluded that she had made a mistake. She started taking college courses, one a semester. A few years ago, at the young age of 84, Ms. Malzberg graduated from New Jersey City University with a bachelor's degree in creative writing.

I ask my colleagues to join me in celebrating Ms. Malzberg, a lady whose remarkable story proves how valuable the Nation's public education system is to our people.

NDAA CONFERENCE REPORT PASSAGE

(Mr. ALLEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ALLEN. Mr. Speaker, I rise today to express my support for the conference report on the National Defense Authorization Act, which passed the House of Representatives today.

In a great bipartisan moment, the NDAA received overwhelming support to authorize almost \$700 billion in defense spending and set priorities for our military, including the largest pay raise for our troops in 8 years. The conference report kept funding important to Georgia's 12th District, included in the earlier versions of the FY18 NDAA, such as \$8 billion in funding for cyber operations and over \$85 million in new military construction to prepare for our cyber warriors at Fort Gordon, like new family housing and a new gate.

Ensuring that our soldiers, sailors, and airmen are equipped with the facilities and resources they need to fight the battles of today and tomorrow is crucial to our Nation's safety and security.

Days after celebrating one of the most important days of the year honoring our veterans, I am happy to say that, with the passage of H.R. 2810, we have provided for the common defense, supported our servicemembers, and worked to close the critical readiness gap.

TAX PLAN AND EDUCATION

(Mr. LOWENTHAL asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LOWENTHAL. Mr. Speaker, my Republican colleagues tell me that this tax plan will grow the economy and make American workers more competitive, but, in reality, the plan would bankrupt our future. It threatens provisions that directly support our schools and our students. By eliminating the State and local tax deductions, it penalizes States and school districts that have chosen to invest in our young people.

In my home State of California, that threatens over \$750 in State funding per public school student each and every year. For Americans with student loan debt, this plan eliminates the student loan interest deduction.

In my district, over 21,000 people claim this deduction each year. As a former college professor, I know the sacrifices that many of our students have to make to pursue an education. This tax plan asks them to pay even more.

These priorities are out of sync. This is not tax reform that puts middle class families first. We can do better.

NEED A TAX CODE FOR THE 21ST CENTURY

(Mrs. HANDEL asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. HANDEL. Mr. Speaker, the last time we had real tax reform in this country was 1986.

To achieve economic growth in the 21st century, we need a Tax Code designed for the 21st century. The status quo is simply not getting it done. It is not good enough.

The Tax Cuts and Jobs Act is a bold, transformative step that simplifies our Tax Code and reduces the tax burden on working Americans and middle-income families. This bill reduces the Federal tax rate for the majority of low- and middle-income Americans while doubling the standard deduction. More than 65 percent of filers in Georgia's Sixth Congressional District use that standard deduction.

What does it mean?

It means that a married couple will be able to pay not a dime of tax on their first \$24,000 of income every year.

The bill will also fuel economic growth and job creation. Small businesses will be at the lowest tax rate since World War II. The Tax Cuts and Jobs Act contains real tangible benefits for the majority of American taxpayers. I support this bill enthusiastically and I urge my colleagues to do the same.

NOT A TAX BILL FOR OUR TIME

(Ms. JACKSON LEE asked and was given permission to address the House for 1 minute.)

Ms. JACKSON LEE. Mr. Speaker, this tax bill is not about the future. It is about our past. Millions of Americans, middle class families, will have increased taxes under this tax scam.

In fact, in the State of Texas, 230,000-plus Texans will pay an average of over \$6,000 more in taxes. That is a tax scam.

In addition, Mr. Speaker, this is not a futuristic tax bill. This is not a tax bill for our times. This is a tax bill that implodes higher education. For instance, it does not allow the deduction of student loans or interest payments on those loans or tuition or expenses, eliminating the opportunity for educational growth.

It eliminates the tax credit for research and innovation; again, stymieing the growth of the United States as it relates to research and innovation. Then to the large universities, the endowments that are used to help our students to build complexes to educate the best and the brightest are eliminated.

This is a tax scam. It is a tax scam on higher education. It is a tax scam on hardworking middle class Americans. It deserves a resounding "no" vote because we don't want to go back. We want to go toward the future.

PASSING TAX CUTS

(Mr. BLUM asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BLUM. Mr. Speaker, the only time I hear some of my colleagues express their concern about the deficit is when this body is considering policies to let hardworking American families keep more of their hard-earned money.

This is not the government's money. It is the people's money. They earned

it. If tax revenues to the government are a concern, then certainly we should pass tax cuts.

After President Kennedy cut tax rates, revenues to the government increased from \$95 billion to \$280 billion. After President Reagan cut tax rates, revenues to the government increased from \$600 billion to \$1.35 trillion.

Furthermore, annual GDP growth rates increased into the 4 to 5 percent range following these tax cuts. We are going to witness this increase in economic growth again under President Trump with a tax bill this House will consider later this week.

As Ronald Reagan said: "We don't have a trillion-dollar debt because we haven't taxed enough. We have a trillion-dollar debt because we spend too much."

TAXES AND A BETTER DEAL

(Ms. EDDIE BERNICE JOHNSON of Texas asked and was given permission to address the House for 1 minute.)

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, the Republican tax reform bill coming to the floor this week raises serious questions about the impact that this legislation will have on middle class families, our ability to invest in our transportation infrastructure, and students' ability to attend college.

My hometown, Dallas, Texas, and every municipality in the region has written objections to how they are affected. For one, the GOP tax plan eliminates many tax deductions that are favorable to middle class Americans, such as the medical expense deduction and State and local income and sales tax deductions. These important deductions help middle class families lower their tax liability and put more money in their pockets for everyday needs of hardworking Americans.

The plan also looks to an estimated \$2.6 trillion stockpiled overseas for U.S. corporations. The plan seeks to allow repatriation of these funds for as little as 5 percent tax on brick-and-mortar assets, or 12 percent on cash kept overseas.

This was one of the same methods being considered to fund the major infrastructure bill that we are still waiting for, which raises concerns about how we will pay for our crumbling infrastructure.

Finally, the GOP tax plan also seeks to eliminate the student loan tax deduction. This is a troubling change to existing law, as it places an even heavier burden on our future generations and others seeking a college education. Every college and university in my region has complained.

All of these changes are proposed to the tune of an added \$1.7 trillion dollars to our deficit.

Mr. Speaker, I share the view with many of my colleagues that we are due for a major reform of our tax code. However, we must not do so at the expense of millions of middle and lower class Americans are already struggling to get by.

CELEBRATING GOD'S WORD

(Mr. ARRINGTON asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ARRINGTON. Mr. Speaker, I rise to support 76 years of celebrating God's Word during National Bible Week. No other book has sold more copies or changed more lives than the Bible.

Abraham Lincoln said: "In regard for this great book, I have this to say, 'It is the best gift God has given to man. All that the good Savior gave to the world was communicated through this book.'"

May we always remember the impact the Bible has had on this country and on our democracy. May we govern according to its timeless precepts and principles, and may God bless these United States of America.

□ 1730

GOP TAX SCAM BILL

(Ms. JUDY CHU of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. JUDY CHU of California. Mr. Speaker, I rise in opposition to the GOP tax scam bill, H.R. 1, which, considering who it really helps, should be labeled "H.R. 1 percent."

As a member of the Ways and Means Committee, I offered amendments to ensure the middle class benefits, but Republicans rejected those proposals in order to give away tax cuts for corporate interests and the top 1 percent. Instead, H.R. 1 percent repeals the deductions for State and local taxes, raising taxes on California families who already pay more to the Federal Government than they receive back. In fact, the average middle class California family who owns a home will see an average tax increase of 26.4 percent, making California the hardest hit State in the country. It is outrageous.

The SALT deduction enables communities to fund important services that improve our quality of life, like law enforcement, infrastructure, and education. But repealing it forces constituents in my State to either accept higher taxes or a lower standard of living, all to pay for tax cuts for corporations and the wealthiest few.

Mr. Speaker, I urge my colleagues to vote "no" on the GOP tax scam.

TAX REFORM

(Ms. MICHELLE LUJAN GRISHAM of New Mexico asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. MICHELLE LUJAN GRISHAM of New Mexico. Mr. Speaker, I would love to vote for a bipartisan tax reform that supports middle class families, ensures the wealthiest Americans pay their fair share, invests in the next generation, and protects small businesses.

However, I can't vote for legislation that would raise taxes for 13 million middle class households next year; or that would give the top 0.1 percent of Americans an average tax cut of over \$320,000 while raising taxes on 36 million families by 2027; or that would provide more tax benefit to the richest 1 percent than the lower 95 percent of Americans combined.

Saddling the next generation with \$1.7 trillion in debt while prioritizing millionaires and billionaires at the expense of everybody else is irresponsible and cruel.

Mr. Speaker, I could spend countless hours describing how this bill harms middle class families, students, the elderly, and businesses in my home State of New Mexico, but since I only have 1 minute to address the floor today, I will be back tomorrow to talk about how this bill devastates investment and job creation in the quickly growing renewable energy industry in my home State of New Mexico.

TAX REFORM

The SPEAKER pro tempore (Mr. FITZPATRICK). Under the Speaker's announced policy of January 3, 2017, the gentleman from California (Mr. GARAMENDI) is recognized for 60 minutes as the designee of the minority leader.

Mr. GARAMENDI. Mr. Speaker, a moment ago, you heard from my colleague from California (Ms. JUDY CHU) about the tax bill. She put the first page of H.R. 1 up and she added this little percentage, H.R. 1 percent. I thought that was not only accurate, but it really does reflect what I was going to show a moment ago, and then I decided to use hers.

H.R. 1 is really about the 1 percent. The top 1 percent wealthy Americans would get 50 percent of a \$1.5 trillion gift from the American people, which really amounts to an enormous transfer of wealth from the working men and women of America who depend upon programs like education—and that was discussed by my colleagues a few moments ago—and depend upon medical services from Medicare, Medicaid. In California, we call it Medi-Cal.

But what is going to happen here with this \$1.5 trillion tax cut—and when you add the interest to it, basically, a \$2.3 trillion bogus deal that our Republican colleagues are putting forth—is what I call the Texas two-step. This really is Mr. BRADY from Texas' program to really do a two-step, together with the Speaker of the House, Mr. RYAN.

The two-step was laid out in the budget bill, and the two-step is this:

First, make a monumental tax cut that really is for the superwealthy. And then as soon as you get that signed by President Trump, you do the second step, which is to do massive cuts so that you can deal with the deficit.

So I am going to just bring up the issue of the deficit for just a moment

with this. I don't expect you to really look at all of these numbers, but this is the structural deficit that exists today: \$563 billion structural deficit. Every year—this year and in the past years—we are running a serious deficit: \$1.5 trillion. Ten years from now, it is going to be over a \$1 trillion-a-year structural deficit.

So what does H.R. 1, the 1 percent bill, do to you?

What it does is it adds to the structural deficit this year \$115 billion; and, in 2027, it will add \$155 billion.

You can look at it this way—and perhaps this is a little easier to understand. It is about the deficit, and this is why the two-step is going to happen.

By the way, all of the deficit hawks that once occupied that entire array on the right side of the congressional House of Representatives disappeared. They migrated. They migrated south or somewhere. But I will tell you this: as soon as this H.R. 1 percent passes, the deficit hawks will return with a mighty force to make cuts.

So here is what happens to the deficit: it starts down there—this is the annual, not the total deficit—and rises to this in 2027. This little orange across the top is what will be added. We don't deal with the deficit directly.

So here is the deal, folks: cut taxes now so that the superwealthy, five of which are in President Trump's administration—oh, yes, eliminate the estate tax. Great idea.

Do you know what that means to the Trump family?

If his wealth is \$10 billion, as he says, what it means is that somewhere around a \$4 billion tax avoidance. Eliminating the estate tax and the Trump family immediately saves \$4 billion. But maybe his net worth is really only \$4 billion. So maybe it is just a \$1 billion tax savings. That is just on the estate tax alone.

This is a bad deal for Americans. It will increase the deficit and it will create what we call the Texas two-step. Or maybe we should call it the Speaker RYAN two-step.

Mr. Speaker, let me introduce a couple of my colleagues who have joined us today from the State of New York.

Mr. Speaker, I yield to the gentleman from New York (Mr. SUOZZI) to comment on this piece of legislation and what it means to his constituents.

Mr. SUOZZI. Mr. Speaker, I thank Mr. GARAMENDI for bringing this Special Order to the floor today.

Mr. Speaker, I am here to point out the unfairness of the Republican-led bill for tax reform, as they claim, that would be devastating to New York's middle class families.

I want the people at home to know that the U.S. Conference of Catholic Bishops have said:

"This proposal appears to be the first Federal income tax modification in American history that will raise income taxes on the working poor while simultaneously providing a large tax cut to the wealthy."

Mr. Speaker, this bill is flawed and unfair on many levels. One thing I have learned since taking office back in January, here in this Congress, is how very different the regions of this country are. It is different from State to State and it is different from place to place. The amount of money that people make in different regions is different. Their cost of living is different, their property tax bills are different, and their State income taxes are as different as night and day.

There are now 105 million full-time jobs in the United States of America. Fifty-nine million of those jobs pay less than \$50,000 a year. Eighty-six million of those 105 million full-time jobs pay less than \$75,000 per year. In my district, the average salary is actually higher than that, but so are their property taxes, so are their income taxes, and so is there cost of living.

While this bill could be a net positive for some Americans in many regions—in my region and in many other regions, and in my State and my district specifically—this bill is a huge net negative for middle class families.

One particularly devastating element of this proposal is the elimination of the State and local tax deduction that would be patently unfair to the over 250,000 hardworking families in my district that rely on that important deduction. New Yorkers claim the State tax deduction more than just about any other State. In my district, we have more people in the State than any other place that claim the State and local tax deduction. It is the top 10 of the Nation.

Let's look at the some of the specifics of what actually happens in my district:

People making between \$50,000 and \$75,000 in my hometown of Glen Cove will see a 39 percent tax increase. In my hometown of Glen Cove, a family that makes between \$100,000 and \$200,000 will pay, roughly, \$2,100 more in taxes under this plan.

In Huntington, every single family making over \$50,000 a year will see a tax increase. Every family in Huntington making between \$50,000 and \$75,000 a year will see—get this—a 135 percent increase on what they currently pay. Every family making between \$100,000 and \$200,000 a year will see a \$3,000 tax increase.

In Whitestone, every individual tax filer making \$50,000 or more will see a tax increase, regardless of their income.

Mr. Speaker, the evidence is crystal clear for people in my district and in many places throughout this country.

This tax reform plan, as it is called, is a punch in the gut to middle class taxpayers. These are hardworking people who deserve to be lifted up, not slapped down, by draconian tax increases that offset tax cuts going to the superrich.

How could anyone support a bill that targets our middle class in such a way is unfathomable. When I was elected to

Congress, I came here ready and willing to work—and I still stand ready and willing to work—across party lines to get things done, even tax reform. I want to see tax reform in this country, but I can't compromise my values. I can't let down the families in my district who are going to be hurt by this plan.

Mr. Speaker, I urge my colleagues on both sides of the aisle to try to do what is right: protect the hardworking Americans—the hardworking New Yorkers—who play by the rules and ask for very little in return by voting against this ill-conceived legislation, and protect the State and local tax deduction for our middle class.

Mr. GARAMENDI. Mr. Speaker, I thank Mr. SUOZZI for his remarks. I appreciate him bringing to my attention the SALT—the State and local tax.

What basically happens is the Republicans are putting salt on the wound and causing an enormous amount of pain for Americans—certainly in California, another high-cost State; Illinois; New Jersey; and Massachusetts. This is a problem for about 50 percent of the population of this Nation that is going to see enormous things.

In my own State, there are 120,000—not 250,000, as in the gentleman's State, but 120,000—who are looking at somewhere over a \$12,000 loss deduction.

Mr. SUOZZI. Will the gentleman yield?

Mr. GARAMENDI. Mr. Speaker, I yield to the gentleman from New York.

Mr. SUOZZI. Mr. Speaker, I just want to point out that in the State of New York, there are many Republicans who have come out against this tax bill because of the fact that it will hurt so many middle class families.

□ 1745

Eliminating the State and local tax deduction is completely and patently unfair. This State and local tax deduction has been in place for over 100 years. Why should someone pay taxes on taxes they have already paid to their State and local governments?

Mr. GARAMENDI. Mr. Speaker, there is one additional factor—I know this is the case in California and also in New York—and that is both New York and California are net contributors to other States. In our State of California, even with this deduction, far more tax revenue flows to the Federal Government than Federal Government revenue comes back to the State of California. It is probably in the 15 to 20 percent net loss range to the State of California, and I think in New York it is similar.

Mr. SUOZZI. Mr. Speaker, I just wanted to point out, in the State of New York, we send \$48 billion a year more to the Federal Government than we get back from the Federal Government. We are the largest net donor in America to the Federal Government.

We are contributing this money to subsidize many programs that our colleagues don't want to support, but we

are also supporting their States. Many of the blue States in America, quite frankly, are huge net donors to the Federal Government, and many of the red States are huge net takers from the Federal Government. This is just another slap in the face to States like ours.

Mr. GARAMENDI. Mr. Speaker, Mr. SUOZZI and I could probably spend a couple of hours going back and forth.

Mr. Speaker, I yield to the gentlewoman from Washington (Ms. JAYAPAL), who comes from the far side of the continent from New York, Washington State.

Ms. JAYAPAL. Mr. Speaker, I thank the gentleman from California (Mr. GARAMENDI) for yielding, but also, most of all, for his leadership on so many critical issues around jobs and infrastructure and, of course, for pulling together this Special Order hour tonight on this very important subject, because I think that the American people should understand that Republicans in Congress are trying to literally rewrite the U.S. economy with no hearings. There were a couple of markups, but those are not hearings.

We only just have been receiving some of the information about what is even in the bill to be able to then see what the effects are. The reality is that we owe it to the American people to share how this bill will affect their wallets, their housing, their education, their healthcare.

Contrary to what the majority would have you believe, this tax bill is yet another vehicle for Republicans to raise taxes on millions of middle class families and reward the wealthiest and the largest corporations by handing them trillions of dollars worth of taxes.

I think that Democrats certainly would love to see, as my colleague said, real tax reform; by that, I mean tax reform that benefits the middle class and tax reform that would allow us dollars to invest in jobs, in infrastructure, in education, in healthcare.

The twist this time that I find interesting is that the Republican majority has mysteriously jettisoned its dogmatic fidelity to reducing deficits because—make no mistake about it—however you slice it, this Republican tax bill will explode the budget deficits.

Mr. Speaker, Representative GARAMENDI talked about the two-step earlier, and that is right. We are all going to be dancing a two-step, because what the Congressional Budget Office literally just released is an analysis that said that this tax bill will lead to an immediate \$25 billion cut in Medicare.

This bill has many provisions in it. We have been talking about the State and local tax deduction elimination, and that is very important to my home State of Washington. We have about 800,000 people who are able to utilize that deduction and were able to reduce their tax liability by more than \$2,600 in Republican and Democratic districts

across our State. This deduction is significant to our communities because, really, it guards against double taxation.

The Fraternal Order of Police just came out against what I am calling the Republican tax scam and the SALT deduction elimination in particular, the State and local tax deduction elimination.

Why did the Fraternal Order of Police come out against this?

They came out against this because they understand the two-step that we are going to be dancing. They know that this tax bill and those kinds of deductions are ultimately going to lead to, and this is their words: endangering the ability to fund these essential law enforcement agencies that actually keep our communities safe.

Another crucial mistake that the Republican tax bill makes is eliminating tax-exempt bonds. For folks who are out there who are listening, the way to think about this is, if you have an affordable housing problem in your community, if you have a shortage of housing, which is happening across the country, then these tax-exempt bonds are the way that we help encourage and leverage local and State dollars for affordable housing, with these tax-exempt bonds. They advance, also, vital transportation projects, and they support infrastructure projects and hospitals and colleges and charities.

For example, in my district, Seattle Pacific University has been able to use these private activity bonds to finance nearly \$42 million in construction and renovations to the library and to the school of law. Similarly, the University of Washington Medical Center has been able to use these bonds to finance critical medical research that has been beneficial across the country.

In eliminating several education-related tax deductions, the Republican tax bill is also cutting off valuable paths forward for students of all ages to not only improve their lives, but also to join a workforce that depends on 21st century skills.

Mr. Speaker, I know that Mr. GARAMENDI spent a lot of time on this, but repealing the student loan interest deduction is in this bill.

Let me just remind people that we have \$1.4 trillion in student loan debt across the country. That is actually more than credit card debt in this country.

This bill, in order to get tax cuts to the largest corporations and wealthiest 1 percent of individuals, would repeal that interest deduction for student loans. In Washington State, that would harm more than 275,000 taxpayers who claim that benefit, and it would raise their yearly taxes by more than \$1,000 a year, on average.

This bill also hurts our responsible employers who provide tuition assistance to help workers continue their studies at associate's or undergraduate or graduate levels. Tens of thousands of students in Washington State have

benefited from this deduction, and that is true across the country. Nationwide, it is estimated that 70 percent of all companies offer tuition assistance.

There is another provision in this bill that everyone should be concerned with, and that is eliminating the medical expense deduction. That deduction basically says that, if you are suffering from a long-term, very expensive disease, if you have somebody in a nursing home and you have to pay for expensive long-term care for people, or maybe somebody who has cancer, that you can deduct medical expenses for those kinds of illnesses. This bill says: No more.

Once again, repealing the estate tax, which benefits 5,400 of the wealthiest families in this country, in order to provide that tax benefit, we are actually going to take away this critical tax deduction from regular working families around medical expenses.

Finally, Mr. Speaker, the Republican tax bill repeals the new markets tax credit, which, again, was created, really, to incentivize investment in low-income and rural areas. That tax credit is responsible for creating more than 12,000 construction jobs and an additional 11,500 jobs in related industries across my State, just as an example. It is extremely shortsighted to repeal that, especially for an administration and a party that says that they care about investing in jobs and infrastructure.

We haven't seen any package for jobs and infrastructure. I am not sure if you have, but I certainly haven't.

The reality is that this bill, because of this two-step that Mr. GARAMENDI described, which I will just remind people what that is: the transfer of trillions of dollars in wealth from the middle class to the largest corporations and the top 1 percent, and then through exploding the deficit, which this bill does, suddenly triggering automatic cuts as well as a rationale for cutting more from Medicare, from healthcare, from education, from transportation. That is what we are looking at.

The early word on the Senate Republican tax bill seems to be just as bad, because I just heard before coming onto the floor that Senate Republicans are now saying that, once again, they are going to try to strip healthcare from Americans by including a repeal of the Affordable Care Act individual mandate.

My State knows exactly what happened because we had a situation like that about a decade ago, and we had to dig our way out of that. What it meant was that, essentially, healthcare became way too expensive for everybody. There were too many people who were not buying healthcare, so you were stuck with all the people who needed healthcare, who were very sick. It exploded costs and, literally, Americans across the country ended up suffering because of that.

They weren't able to get rid of healthcare. Three times we have beat-

en that back. The American people, Republicans and Democrats in urban and rural districts across the country, said: No. We want our healthcare. Do not take our healthcare away from us.

Once again, the Republicans plan to incorporate this provision and try to once again strip healthcare.

Mr. Speaker, insanity is said to be doing the same thing over and over again and expecting a different result. I really fear for the threshold that we are crossing. I fear for our economy; I fear for our middle class families; I fear for our low-income families; and I fear for the future of this country and for the future of our children, because the reality is what we should be doing, if we were going to raise money through taxing people more, is we should be investing that money into infrastructure, jobs, healthcare.

Not only are we not cutting the taxes for people who need it the most, but we are increasing their taxes to give a tax break to the wealthiest, and we are destroying all of the investments that we need to make into the U.S. economy and into our communities and into our middle class families.

This is an incredibly important issue. I don't think people realize that the Republicans are trying to push through a vote on this bill as early as this Thursday.

I really believe that there are some Republicans across the aisle who have come out already and said that this is not a bill that helps our families, that helps our middle class families and our communities. They have been courageous to say that.

Mr. Speaker, I want to thank them for doing that, and I want to urge other Republican colleagues across the aisle to do the same thing so that we can protect the livelihoods of our children and our families into the future.

Mr. Speaker, I thank Representative GARAMENDI so much for his leadership and for his constant speaking out on the need to invest in infrastructure and jobs.

Mr. GARAMENDI. Mr. Speaker, I thank the gentlewoman very much, Representative JAYAPAL, for her comments. She brought to our attention the inconsistencies that are in this piece of legislation.

Everywhere I go and people talk about this, they say: I don't understand why they want to do that. I don't understand why, with a growing economy and the economy actually moving along pretty well, 4 percent-plus unemployment and growth somewhere in the 3 percent range, why they want to totally turn the American economy upside down in a way that does not create growth.

Mr. Speaker, I yield to the gentleman from New York (Mr. NADLER), bouncing back across the continent and picking up, once again, in New York. I thank the gentleman for joining me, and I look forward to his words and the wisdom that he brings from Manhattan.

Mr. NADLER. Mr. Speaker, I thank the gentleman for yielding, and I thank

him for organizing this Special Order on this terrible Republican tax scam.

This scam is a desperate, disgraceful attempt to line the pockets of the wealthiest Americans and corporations at the expense of the middle class.

And for what?

We are told the corporate and upper income tax cuts will result in more investment, in greater economic growth, which will yield more jobs and more revenue for the country and higher wages for the middle class, but that is bull.

They have run this scam twice before. Ronald Reagan passed similar upper class tax cuts and told us they would generate such economic growth that they would pay for themselves. George W. Bush pulled the same scheme.

What happened?

President Reagan's cuts sent the national debt—the national debt accumulated from George Washington through Jimmy Carter, which was a little less than \$800 billion in 1980—from \$800 billion to \$4.3 trillion 12 years later, quintupled.

President Bush's tax cuts turned the projected 10-year, \$5.65 trillion surplus—remember at the end of the Clinton administration, we were having surpluses, and the projected surplus over 10 years was \$5.65 trillion. His tax cuts turned that, in 8 years, into \$10.63 trillion debt.

□ 1800

It turned a \$5.6 trillion surplus into a \$10.6 trillion debt. So the argument that these kinds of tax cuts for the upper-income people and for corporations generate greater economic growth to generate more tax revenues has been tried twice, not to mention in Kansas, recently. It doesn't work.

There is nothing in this bill to argue that this tax scam will have a different impact on the economy than Reagan's or Bush's. In fact, this scam is so skewed toward the rich and corporations, it could actually be worse.

The bill would eliminate the alternative minimum tax. To put it in perspective, in 2005, the only year for which we have at least the summary pages of Donald Trump's tax returns, in that year, Donald Trump paid \$38 million in taxes. Of that, \$31 million was the alternative minimum tax.

The Republicans want to eliminate the only tax that we actually know that Donald Trump has ever paid. His taxes would have been \$5 million, not \$38 million, if it weren't for the alternative minimum tax. Of course, he wants to eliminate it.

Republicans will repeal the estate tax, despite the fact that the estate tax is paid by only the wealthiest 5,000 estates in the country every year—two-thousandths of 1 percent.

Wealthy Americans would also see immediate personal benefits from cuts to corporate taxes. This bill immediately and permanently cuts the corporate tax rate to 20 percent from 35

percent. It also cuts the rates for pass-through corporations from 39 to 25 percent.

Once again, Republicans claim this will help small businesses, but it simply isn't true. These pass-through corporations are extremely wealthy partnerships and private companies. If you need a good example, I have a great one just outside my district; it is called the Trump Organization, which is organized as a pass-through corporation.

Now, they tell us that middle-income businessmen will profit by this, but middle-income businessmen are not paying more than 25 percent to start with, so this will only benefit the rich, again.

But while billionaires and corporations will enjoy all these benefits, the Republican bill hands working families ticking time bombs. Unlike the corporate tax changes, which are permanent and indexed to inflation, every benefit in the Republican tax scam for the middle class sunsets after 5 years or is indexed to a slower rate of inflation.

Speaker RYAN brags about a family earning \$59,000 a year getting a \$1,500 break in their tax burden next year. Well, even in his example, by 2023, that family is right back where they started; and by 2027, they will be paying \$500 more than they were this year.

This bill wipes out nearly every deduction and credit that helps working families make ends meet—the deduction of State and local income taxes, which hundreds of thousands of middle-income New Yorkers rely on each year.

When the income tax was first enacted to finance the Civil War, and when it was re-imposed to finance World War I—and we have had it since then—we have always had a deduction for State and local taxes. Why? Because you shouldn't be taxed on a tax. You shouldn't be taxed doubly. It is unfair. But now we will be.

The medical expense deduction, which families use to pay for everything from fertility treatments to nursing home care, this deduction says: If you are a middle-income family, and your out-of-pocket expenses, beyond your insurance, if you have insurance, beyond your Medicare, if you are a senior citizen, total more than 10 percent of your total gross income, you can deduct your medical expenses to the extent it exceeds 10 percent of your total gross income.

So it has got to be large. If your income is \$75,000 a year, you can only deduct the medical expenses that exceed \$7,500, not the first \$7,500. This will be gone, too.

Now, if you have got parents in nursing homes, you depend on this. If you have got a child with cerebral palsy—God forbid—if you have got a kid with cancer, you depend on this, but it is going to be gone.

The student loan interest deduction will be gone. So people go to school, they go to college, they come out with these terrible, huge debts. They have

to repay the student loans. At least they can deduct the interest on the student loans. Not anymore.

The adoption tax credit, child care spending accounts, even deductions for teachers who buy school supplies for their classrooms, all gone. And why? To pay for tax breaks for billionaires and corporations.

But, as has been pointed out, under this scam, corporations keep these deductions for their income. They keep the State and local tax deduction, but individuals don't.

How can Republicans claim this helps the average American when families are denied the deductions that corporations get to keep?

If this bill is so blatantly harmful to working families, why are my Republican colleagues so crazy about it?

Does it create jobs or give the economy a boost? No. As I said, we have tried that twice before with disastrous results. Kansas, Brownbackistan as they call it, after Governor Brownback tried that, with disastrous results, so that the Republican legislature had to increase taxes earlier this year, over the Governor's veto, to start getting out from 4-day school weeks.

Under this plan, Republicans would tax companies less when they produce goods overseas than when they produce them here in the U.S. It is a giant incentive to large corporations to send jobs overseas.

And if you ever doubted the Republicans were doing this at the bidding of corporate donors, well, just last week, Chairman BRADY, of the Ways and Means Committee, tweaked an excise tax multinational corporations opposed and gave those corporations back \$100 billion in revenue. No such change was made for working families.

Now, we know—we know from experience—that a few years from now the Republicans will use the \$1.7 trillion deficit this scam creates to say: Oh, my God. Look at this massive deficit. We have to make terrible cuts to Social Security, to Medicare, to education, to infrastructure, not that we want to. We love Medicare. We love Social Security, but we have got to savage them in order to pay for these terrible deficits which we created.

That is what they are building in now. That is what this tax bill is designed to produce.

The Republicans are scamming America. They are offering a facade of lower taxes that most Americans will never see, in exchange for massive and permanent tax breaks for the wealthy and corporations, and guaranteed cuts down the road, in fact, some of them right away, to Social Security, Medicare, Medicaid, education, infrastructure.

I do not accept that deal, and the American people shouldn't have to either. We can find bipartisan common ground that allows us to support working families, create jobs, and see every American pay their fair share.

American corporations, huge corporations, have \$2.4 trillion stashed

abroad, which they don't pay taxes on until they bring it home. We don't have to allow that. We can make them pay taxes on it right away, whether they bring the money home or not.

Why should we encourage them to keep the money abroad, to create jobs abroad, by telling them they don't pay taxes if the money is abroad?

And the Republican bill just makes that worse. This Republican tax scam is not a fair plan. It is not a plan to increase the economy. It is not a plan for economic growth. It is not a plan for fairness to the middle class.

Let me just say one other thing. A number of years ago, while we were told—I have seen ads—we were told by the Republican leaders that the economic growth from this bill will produce huge gains for the average family. Never mind the tax cut that the average family will or won't get.

Because of the economic growth from this tax plan, wages will go up, and the average person will get \$1,500 or \$1,800 or \$2,000, depending who you are listening to, in extra wages.

Well, a number of years ago, we were told the same thing about a bankruptcy bill. This bankruptcy bill that the big banks pushed and all the Republicans pushed, we were told that if we passed this bill, the banks would save so much money from certain deadbeats that the average American would save \$400 a year in lower interest rates.

I offered an amendment to say: Fine, mandate that the interest rates be lowered. And, of course, the Republicans voted that down.

Well, we passed that bill. We passed that bill 12 years ago. Have you seen the interest rates go down? The interest rates are still sky high. The banks raked in the money, hand over foot. The lobbyists did very well. The Republicans collected the campaign contributions. The American people did not benefit.

Same thing here. There will be no increase in economic growth as a result of this bill. There will be no increase in benefits. There will simply be a huge sucking sound as the money is taken from the middle class and low-income people and given to the superrich.

This bill is disgusting. It ought to be rejected.

Mr. GARAMENDI. Mr. Speaker, I thank the gentleman for bringing us the view from New York. He is quite correct about what happened during the great crisis in 2008, 2009. The American public, probably to the tune of about \$1 trillion, bailed out Wall Street. And here we go again. Major support for the American corporations who are hiding trillions of dollars overseas.

Let me just give you one other example. There is a lot of talk around here from our Republican friends that somehow, if we reduce the corporate tax rate, we will see jobs being generated and some \$4,000 a year of new money in the pockets of American workers.

Really? You think so?

Let me give you an example of one of America's great corporations, AT&T. I think we all know AT&T. We probably have them on our smartphone. In the last decade, AT&T was capable, using various tax loopholes and deductions, to lower its effective corporate tax rate, not to 20 percent, but to 8 percent.

So over that period of time, while they were reducing their effective tax rates, that is their real tax rate, from whatever it was to 8 percent during that decade, did they create new jobs? No.

What they did was to lay off 80,000 workers. And at the same time, guess what? The CEO, he raked in \$124 million.

So what is going on here?

The American corporations, back in the seventies and sixties, actually invested more than 50 percent, almost 60 percent, of their after-tax profits in expanding their business—investment in plants and equipment and wages and hiring people.

Today, less than 10 percent is spent on expanding their businesses. Instead, they are pumping up their stock prices with buybacks and with dividends.

So what is going down?

Tell me that this is going to somehow create jobs.

And, by the way, the gentleman didn't quite pick this one up, so let me add to the weight of this terrible bill. They use what is called territorial tax system. Terrific. Corporations will not be taxed for their profits globally, but, rather, they will only be taxed for their profits within the United States, so it is even a further incentive to offshore your jobs to the lowest tax place in the world: Bahamas. Used to be Ireland, but the EU decided that Ireland was cheating the rest of the European countries; put a stop to that, so now they are off.

Apple, a great California company, abandoned Ireland and is now, I think, located in the Jersey Islands off the coast of Great Britain.

Scheme, scam, the American public is going to be the beneficiary? No. It is going to be the victim, is going to be the victim of this great transfer of wealth.

The gentleman had one more point to make, and then I would like to go to my colleague, also from New York and what we still call the East-West Show.

Mr. NADLER. I do have one more point to make, and the gentleman reminded me of it.

In 2004, when we had the repatriation, we told the big corporations they could bring all the offshore money home and pay only a fractional tax on it; they were going to create jobs and so forth. And what happened? They didn't create jobs. They had buybacks. They enriched their executives. They didn't create jobs.

The fundamental problem with this analysis is not that corporations don't have enough money to invest, and, therefore, if you give them lower taxes

they will have more money to invest; they have plenty of money to invest. They don't see the investment opportunities, and that is a different problem. There is plenty of money to invest. They are rolling in cash. There is not a dearth of investment opportunity. There is not a dearth of investment cash.

So if you give them more cash, they will pay their CEOs higher. They will put more money into stock buybacks. The shareholders may benefit, but they won't hire more workers. The economy won't benefit; and we will be taking money away from the middle class and lower-income people, and we will be taking money away from the governments, local governments, that have to spend the money on schools, housing, health, roads and bridges, and so forth to build up this country.

Mr. GARAMENDI. Mr. Speaker, I yield to the gentleman from the great State of New York (Mr. TONKO).

Mr. TONKO. Mr. Speaker, I thank Representative GARAMENDI for leading us in this Special Order. It is so important that the public understand what is happening here with this issue.

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The first response ought to be: Here we go again.

Trickle-down has not worked in the past—the far past, the recent past. It is not going to work again.

When does trickle-down become trickle-up?

Well, to suggest that this is a tax reform act is really pulling a trick on the public. This is about a tax cut, and a tax cut for corporations, a tax cut for the wealthiest amongst us.

This trickle-down theory becomes trickle-up because you are taking and raising the taxes on some 36 million families, those that would be classified as middle class families, those who work day in and day out and don't even earn a minimum wage, but they are working. The poorest amongst us, the lowest bracket, gets an increase in its rates.

How is this fair? How is this economic or social justice?

Both measurements prove that it is false. It is not economically sound. It is not socially just. What we are doing here is playing a game with the economy, and we are putting the economy, the American economy, at great risk.

We have seen major efforts made since January of 2009 to grow the economy, and now we have this scam, this trickery, to go and do a trickle-up: take from the working families, deny their purchasing power, weaken their purchasing power, and give it to corporations, give it to the upper income strata in this country. That is a formula for disaster, and we are going to pay wickedly for this effort.

We have always heard about deficit situations. When President Clinton was in office, when President Obama was in office, the Republicans would talk about a deficit situation. There seems

to be no concern about deficit here, a deaf ear to the deficit.

Borrowing to spend. Borrowing to spend. Borrowing \$1.5 trillion, which probably amasses to \$2.1 trillion to \$2.3 trillion with the cost of borrowing, and using that borrowing to spend on the wealthiest amongst us, be they families, individuals, or corporations.

How does that make economic sense? How does that help the economy?

When we look at this situation, we are going to impact your average family in any of our districts, those who are working to maintain a household, to perhaps put aside some savings for improvements of that household or to assist their children in their pursuits of a career, be it apprenticeship programs or college programs. We are going to hurt these families.

Students will realize that their tuition deduction is eliminated—eliminated. Students will realize, former students, that their loan interest deductions will be eliminated.

I heard a lot about this, Mr. Speaker, when I was home over the last two weekends. We have always deducted exorbitant medical expenses when we did our taxes. We prepared that for our accountant because we had exorbitant medical fees, medical expenditures, be they for families who are walking through life with Alzheimer's or who are fighting cancer or who have chronic illnesses. They deserve to have that deduction.

I am told, on average, it is \$9,000. Seventy-three percent of people who make that deduction are earning less than \$75,000. This is a brutal response to America's working families. It is a harshness tossed against this economy that has finally started to churn over the last several years. Now we step up and want to wreck all of that.

We have all sorts of efforts that deny various professions, teachers, for one, who will not be able to deduct for classroom expenses where they will, out of their own pocket, provide greater resources for the children who are in their classes that they teach. They are facilitating this discovery, self-discovery, within children. They are digging into their pockets to make that experience all the more real, all the more magical, all the more important, and here we are going to deny teachers to deduct those expenses, but we won't do that for the businesses that want to reach into their own pocket and spend.

We look at this situation, and we understand who gets a fair shake in this deal, in this scam, and it is regrettable.

Now the talk of a Senate version bringing in the individual mandate? Dollars that are made available for families to realize healthcare coverage, and we are going to penalize them and use that to help pay for this borrowing? This is a disaster.

America needs to see this with its eyes wide open and to call your individual Representatives and ask them to tell you how you are going to benefit from this package.

Somebody today told me it is a once-in-a-lifetime opportunity for tax reform—tax reform. Is there reform in this mess? There are the same old loopholes. We grow more loopholes, and they are getting a tax break in addition. What are we doing to our economy here? This is a terrible bill.

When it comes to the SALT deduction, the State and local tax deduction, you will destroy States by requiring double taxation on the investments they make in their own programs in their State. That will severely impact upon people in my home State of New York.

I think it is a disaster that this House, this majority, the entire majority, would allow this bill to come to the floor.

Before you tell me how you are going to vote on this bill, tell me how you tried to stop it from coming to the floor because it hurts so many Americans. Thirty-six million families will be impacted. They will see a tax increase. That is not my word. It is not Representative GARAMENDI's word. It is coming from the Tax Policy Center.

People are putting this one under the microscope, and they are detailing what is in here and what is not in here, and this is a scam. It is bringing down an economy. It is taking it in the wrong direction. It gives tax breaks to corporations that want to grow their prosperity offshore and making it more productive for them to take jobs overseas.

How can we tolerate this? No wonder they are trying to rush the bill now. Get it done in a day or two before America finds out what is in it. This is a tax disaster, not a tax reform. It is a tax cut for the wealthy at the expense of the working families and those who work below minimum wage in this country, people who make it their goal to be self-sufficient, and now this is how they are rewarded.

Mr. GARAMENDI. Mr. Speaker, I yield to the gentleman from Florida (Mr. HASTINGS).

Mr. HASTINGS. Mr. Speaker, I thank Mr. GARAMENDI for bringing this Special Order.

Mr. Speaker, I just want to tell you, in 7 minutes, I, along with the other members of the Rules Committee, will be meeting on what is described as an emergency meeting. That emergency is what you all have been describing. We were originally scheduled to meet at Rules tomorrow, and now, in an effort to jam this measure through, we are meeting in an emergency capacity.

What the American public needs to know is the substance of what you two gentlemen and others have been talking about, but please know this: every Member deserves the right to contribute to these bills when they affect all of our constituents and will lead to millions of Americans paying more in taxes.

You all will handle the substance, but I thought that I would add that in with my thanks to Mr. GARAMENDI. It

is just atrocious what is going on, and not just Democrats or Republicans, but many persons who sent their Representatives here are not going to have their Representatives be heard.

Mr. GARAMENDI. Mr. Speaker, reclaiming my time, as an esteemed member of the Rules Committee, there is an emergency meeting to push this bill to the floor without any public hearings. Is that correct?

Mr. HASTINGS. Mr. Speaker, no hearings whatsoever, and yet the Speaker stood up and said that we are following regular order.

We are not following regular order at all.

Mr. GARAMENDI. Mr. Speaker, my recollection in the 1986 Reagan tax reform, it took 2 years of public hearings all around the country and some 30 hearings in the House Ways and Means Committee, probably a similar number on the Senate side before the bill came to the floor. There were many, many amendments that were offered.

Mr. HASTINGS. Mr. Speaker, in addition to hearing from experts and from affected entities around the country, now we are doing it in 2 weeks.

Mr. Speaker, I have to go to the Rules Committee, but I thank you all for what you are doing.

Mr. GARAMENDI. Mr. Speaker, I appreciate the work that the gentleman does there trying to protect the American public from this hasty—Mr. HASTINGS, thank you so very much.

Mr. Speaker, I yield to the gentleman from New York.

Mr. TONKO. Mr. Speaker, I just would love to point out, I would encourage middle class America to raise its voice. Raise your voices, because when we look at the repeal of the individual mandate that is being suggested here, you are going to rip away healthcare from some 13 million Americans, and that alongside the 36 million families in this country that are going to see a tax increase.

Before that hits home, stand up and speak out. And if you are not going to get a tax increase, if you might get crumbs off the table because, remember, if you weren't at the table, and this was done in veiled secrecy, if you are not at the table, you are probably on the menu.

Here you are going to have these families, 36 million that will get a tax increase, but if you are going to get maybe a crumb off the table, that sunsets, and the other benefits are going to go forever.

This is a monumental change in a tax cut policy. It is not reform. It is tax cuts for the wealthy and corporations at the expense of working families.

Finally, I would just make mention that there would be an immediate \$25 billion cut in Medicare. The efforts that were made under the last administration to bring more stability to Medicare, to make certain that it had a longer life out there, are now going to be wiped away. That is a very important program to Americans, very important program. We cannot afford to

have this go through in veiled secrecy on a rush in the next day or two without America knowing what is on the table.

Mr. GARAMENDI. Mr. Speaker, I thank the gentleman, very, very much. There has been much discussion. We are going to be yielding this floor to our Republican colleagues, and I see them beginning to assemble, all of them who, just 3 weeks ago, were deficit hawks.

I am going to point this out, and I am going to leave it here for my colleagues who will be talking about why we ought to increase the deficit.

The current structural deficit is about \$500 billion. We are going to add, just this year, \$115 billion on top of that. You can see that. But over the next decade, that present structural deficit will grow to nearly \$1 trillion a year, and we will add to it another couple hundred billion dollars.

The deficit hawks have a choice. They can live with the deficit, forget they ever were deficit hawks and just increase the deficit with this 1 percent tax bill, H.R. 1, or they could do what I call the Texas two-step.

Keep in mind, the chairman of the Ways and Means Committee is a Texan. The Texas two-step is first you seriously cut the revenues with this tax bill that is not a reform but, rather, a bill that actually 50 percent of the \$1.5 trillion reduction goes to the American corporations and the top 1 percent. Forget about the deficit or do the Texas two-step: cut the revenues and then cut the programs.

What are the programs?

You mentioned Medicare. Already in the budget that passed this House with Mr. RYAN as Speaker was a \$500 billion reduction to Medicare and a \$700 billion or \$800 billion reduction to Medicaid, 60 percent of which goes to the elderly in nursing homes. That is what they have in mind.

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Secondly, they are going to talk about a trillion-dollar infrastructure. No way. The money is gone. There will be no infrastructure program, no roads, no trains, no buses, no levees, no repair.

Mr. TONKO. Mr. GARAMENDI, I would point out, in addition to tinkering with the public utility bonds out there, that public utility financing that will be devastated by this bill, adds to the further woes for building our investments and infrastructure of all kinds.

Mr. GARAMENDI. Exactly, and you might add education to that. So what do you do? Student loans of which \$1.4 trillion and nearly a trillion of that is owned by the Federal Government, these students are paying interest to the Federal Government; and to add to that, we are going to deny them the ability to deduct the loan interest that they are paying.

This is really just hypocritical, and it is very harmful to the economy. We want to do job training. Forget it. The

money is gone. The Texas Two Step will deny us the money that we need for education, reduce the revenues, and then cut the programs to attempt to bring back under control the deficit. It did not work. It will not work. And what it means is, the American economy that is recovering is going to be given a wallop on the side of its head, and we are going to see some real serious problems as we attempt to build the foundation for future economic growth. The money will not be there.

Mr. Speaker, I suspect that that emergency meeting of the Rules Committee is to specifically deal with the problem that was announced by the Congressional Budget Office just 3 hours ago that said this tax bill will, because of the sequestration law—it is a law—will create an automatic \$25 billion reduction in Medicare immediately and another \$111 billion reduction in programs, not to be determined by the Representatives of the people of the United States but, rather, by Mick Mulvaney, the head of the Office of Management and Budget, who is known to be really weird in his budgeting proposal.

He will make a \$111 billion reduction all on his own, if this tax bill passes as it is written today.

This is serious business, Americans. This is about your future. This is about your ability to have a decent job in America, a decent infrastructure, a decent education system, and medical services.

What about the children's health program which is not yet in place? It is unbelievable that, without one public hearing, the Republicans are determined to pass a \$1.5 trillion tax cut of which 50 percent of the benefit goes to the top 1 percent, and America's corporations are given yet another reason to offshore their jobs with what is called territorial pricing.

This is where we are, folks. Wrap it up, if you will.

Mr. TONKO. Mr. Speaker, I would just say: Let's do this with our eyes wide open. Trickle-down isn't going to happen. Tax reform, this is not tax reform. Certainly, tax cuts where you aid the upper-income strata and corporations at the expense of an increase of taxes to the middle class is what this is about. It is pathetic. It is devastating. It is disastrous, and it ought to be denied.

Mr. GARAMENDI. Mr. Speaker, the gentleman is exactly right. Finally, as we turn this floor over to our Republican colleagues, I am really interested in hearing why—and I see one of our colleagues from my area—why in the Central Valley of California where anywhere from 110,000 to 150,000 families who pay taxes are going to lose their State and local tax deduction? They will lose somewhere between \$7,000 and \$12,000 of deductions.

That amounts to an increase in taxes anywhere from \$1,500 to \$2,000. I want to hear them explain why that is good tax policy. We will see what they have

to say. They will be on the floor in a few moments.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. HOLLINGSWORTH). The Chair would remind Members to direct all remarks to the Chair, and to formally yield and reclaim time when under recognition.

CELEBRATING NATIONAL BIBLE WEEK

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2017, the gentleman from Colorado (Mr. LAMBORN) is recognized for 60 minutes as the designee of the majority leader.

GENERAL LEAVE

Mr. LAMBORN. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and to include extraneous material on the topic of my Special Order.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Colorado?

There was no objection.

Mr. LAMBORN. Mr. Speaker, it is a great honor for me to come to the House floor tonight to celebrate National Bible Week.

This is an opportunity, for the next hour, to celebrate the tremendous influence of the Bible on the freedoms we enjoy today in America. We are truly blessed to live in a nation where we are free to worship and read the Holy Scriptures without fear of persecution.

There are many places throughout the world, unfortunately, where such freedoms do not exist. Americans have the right, under our wonderful system of government, to respect and study the Bible, or any other system of belief, if they so choose, or even no belief at all. That is the beauty of the American way, and I believe it is founded and goes back to the Bible.

In 1941, President Franklin Delano Roosevelt declared the week of Thanksgiving to be National Bible Week. Every U.S. President since has followed this tradition by declaring this time of year to be National Bible Week. The National Bible Association and the United States Conference of Catholic Bishops have designated the specific days of November 12 through 18 of this year as National Bible Week.

This is the week set aside to recognize the Bible as a foundational building block of Western civilization, the Judeo-Christian heritage, and the legacy that motivated and shaped the founding of the United States. In this hour, we will hear from Members of Congress from various faith traditions and denominations speak about what the Bible means to them and what it means to the country. We are here, in keeping with tradition, to recognize National Bible Week.

Mr. Speaker, I am just going to speak for a couple of moments about my own personal experience and then turn it

over to some Members who want to share some thoughts that I think bear worth listening to.

When I was a freshman at the University of Kansas four decades ago, someone asked me if I knew what the Bible was about. I said, yes, I knew what it was all about. But I realized that my answer was actually pretty presumptuous because I had never actually read any of it.

Mr. Speaker, I wonder if this might be true for others who might be listening tonight. The only honest thing I could do at that point was to read the Bible for myself. I started by reading the Gospel of John in the New Testament. When I read it, I discovered that I hadn't known at all what the Bible was about.

In that Gospel, Jesus says: "I am the way, the truth and the life; no one comes to the Father but through me." And I ended up discovering a personal relationship with Jesus Christ who became my Lord and Savior.

Mr. Speaker, this is what I know from personal experience. It is better to read the Bible for one's self and not just to take someone else's word for what is in it. For me, it made all of the difference in the world. My life has been totally different since then as a result.

As King David says in the Psalms: "The unfolding of Your words gives light; it gives understanding to the simple."

As we celebrate National Bible Week, we remember the importance of faith in both our private and public lives. We recognize the Bible's powerful message of hope. We cherish the wisdom of the Bible, and we thank God for providing this Holy Book that has truly been, in the words of the Scripture, "a lamp unto our feet and a light unto our path."

Mr. Speaker, at this point, I yield to the gentlewoman from Missouri (Mrs. HARTZLER).

Mrs. HARTZLER. Mr. Speaker, I thank the gentleman. I have a riddle for everyone. What is the most dangerous book ever published? What is the most powerful book ever written? What is the most cited book by Presidents and our Nation's Founders? What is the most prized possession that I own? The Bible.

It is a controversial book. Many people have it on their shelf at home, or it gathers dust on some end table, and people think it is a pretty innocuous book. But more people have lost their lives over this book than any other book ever written.

Many rulers have ordered the gathering and burning of all Bibles in the country, and, even today, in countries like North Korea, possession of a Bible results in death or sentence to a labor camp.

Why? Well, because it is more than a historic book, although it is; and it is more than a collection of wise advice and spellbinding stories, which it is. It has the audacity to claim something

radical and all-inspiring at the same time. It claims to be the Word of God.

Now, as a result, it changes lives. The Bible reveals a plan. It starts right out with these words: "In the beginning, God made. . . ." That changes everything. That sets the stage saying that we are not here by chance, that there is a loving God who has a design, and we are a part of it. It makes a difference if we have a plan. It reveals that plan. It also gives us a purpose.

Part of the Psalms in 139 says, we are "fearfully and wonderfully made" by a loving God. We are not here by chance. And it goes on and says, and this is God speaking: "For I know the plans I have for you, says the Lord, plans for good and not for evil, to give you a future and a hope."

That is exciting.

The Bible also gives us power. It gives us power to overcome evil, hardship, and trials of life by revealing how God sent his son, Jesus, to introduce us to God and make a way for us to have a personal relationship with the living God who made us and loves us. It is incredible.

The Bible also gives us peace and hope as a result, not just for today, but for the future. I start each day reading from my Bible, and I am so thankful for it. It has made a difference in my life. I want to invite anyone who has never read it to read it and to discover God's plan and purpose for your life which will give you power and peace. So let this most radical book ever written touch and bless your life.

Mr. LAMBORN. Mr. Speaker, I thank my colleague from Missouri for her wise words and thought-provoking words.

I yield to the gentlewoman from South Dakota (Mrs. NOEM).

Mrs. NOEM. Mr. Speaker, I thank the gentleman for yielding.

Mr. Speaker, I rise today to recognize the 76th celebration of National Bible Week. As I reflected on what I would share with everyone tonight, I couldn't get away from my background and my family heritage of being raised by Christian parents, who were raised by Christian grandparents, who worked hard and believed that the instruction book for life was the Word of God.

Bryon and I have chosen to raise our children in much that same way. In fact, when I was telling my family—we have a group text that we text in all the time with my kids, my husband and I. I was telling them that it was National Bible Week. I said to them: Do you kids remember what the Junior Bible Quiz answer is? For the very first question in the Junior Bible Quiz book is: What is the Bible?

And my middle daughter, Kennedy, who is 20 years old, immediately texted back, and she said: The Bible is the inspired Word of God and is His revelation to all people of Himself and His plan for salvation. I said: Good job, Kenners.

You see, because we—my grandparents grew up going to church and

became very frustrated that it was religious; that it wasn't a personal relationship with the Lord. In fact, so much so, that they decided that they would plant their own church. It is the church that I go to today, that our entire family goes to today. But for a year, they held Bible studies in homes seeking God's will for their lives and what it meant to have a personal relationship with Him and to spread it to their community.

They were very poor, but they knew that everything in their life, their success, and their family's hope and future relied on the Lord's will and them being obedient to it.

Mr. Speaker, I grew up as a young girl coming downstairs in the middle of the night for a drink of water to find my dad on his knees reading his Bible in the middle of the living room. He had a bad back. He worked hard. He was always in pain, and whenever he had a difficult time on the farm or couldn't sleep because of the pain that was in his body, the first thing he would do would be to read his Bible.

Oftentimes, we didn't realize how much time he really did spend worshiping God, and reading His words to find comfort and release through some of the difficult times that he had gone through.

I remember being 13 years old and being very insecure. In fact, my mom said she worried about me. She wondered if I was going to be a young girl who would grow up proud. I didn't have many friends. I didn't think I was attractive. I didn't think I had any gifts. She sat me down at the kitchen table, and she read to me Scriptures out of the Bible that told me how God saw me; that God saw me above and not beneath; that He saw me as someone who had plans for me from the time I was in the womb. And you know what? I bought it. I completely changed my attitude and my perspective of myself that day because of God's Word that was spoken over me by my mother.

So we as a family, from the time I was little, went to church Sunday mornings. We went Sunday nights. We went Wednesday evenings.

□ 1845

We knew that if the doors were open on church, we were to be there, and we were to be meditating on God's Words in our lives. That is how Bryon and I have chosen to raise our kids as well. We put them in Junior Bible Quiz because we wanted God's Word hidden in their heart. I am thankful that today they still have God's Word hidden in their heart.

Mr. Speaker, Jesus tells us in Matthew 7: "Anyone who listens to My teaching and follows it is wise, like a person who builds a house on solid rock. Though the rain comes in torrents and the floodwaters rise and the winds beat against that house, it won't collapse because it was built on bedrock."

How often does it feel like we are stuck in that storm, as though the

floodwaters are rising around us and around people of faith, as though the winds are beating on our door?

It is during these times that we must lean on our foundation, the Bible, our instruction book.

It is in that Bible that God reveals how He would like to use us as instruments of faith and as defenders of freedom that show Christ's love and compassion to our community, Nation, and world. Allowing Him to guide us through His Word is the surest way to navigate any storm.

But so many times, people try to navigate our policy debates in this Chamber by fighting to change one another's minds. Mr. Speaker, I am convinced what we ought to be doing is seeking God to change their hearts, gearing their hearts toward Him. I recognize that that takes trust, and it takes faith, but that is what we are directed to do.

It is written in Proverbs: "Trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge Him, and He will make your paths straight."

Mr. Speaker, I pray that we are being servants for God's good, that we allow Him to light our path, and that we humble ourselves enough to build our house on His firm Biblical foundation. In this way, whatever we do, we do it to the glory of God.

Mr. LAMBORN. Mr. Speaker, I thank the gentlewoman for her heartfelt remarks.

Many of the early American settlers came to the New World with the express purpose of following the Bible according to the convictions of their own consciences. One of the first acts of Congress during the tumultuous beginning of our Nation was the authorization of an American-published Bible. The war with the British had cut off the supply of any Bibles from England.

Our Founding Fathers understood how important it was for the American people to have Bibles, so, in 1782, Congress reviewed, approved, and authorized the first known English language Bible to be printed in America.

Mr. Speaker, I yield to the gentleman from Louisiana (Mr. JOHNSON).

Mr. JOHNSON of Louisiana. Mr. Speaker, I am grateful to my friend and colleague, Congressman DOUG LAMBORN, for organizing this Special Order series in recognition of the 76th anniversary of National Bible Week.

I am delighted to stand with these other Members today to share our perspectives on why the Bible is so important to us and to our country. As we approach the Thanksgiving holiday, there is really no better time to present these reflections.

I wanted to share the preface to a historic text that I have in my collection. What I am holding here is a copy of the New Testament Bible study course that was approved by and published for the public schools of Dallas, Texas, by its board of education in September of 1946. The preface was written

by Henry Van Dyke, and it is a wonderful summary of what the Bible means to us and to the world.

Mr. Speaker, let me read to you what it says here in the text:

Born in the East and clothed in that form and imagery, the Bible walks the ways of the world with familiar feet and enters land after land to find its own everywhere. It has learned to speak in hundreds of languages to the hearts of men. It comes into the palace to tell the monarch that he is a servant of the Most High and into the cottage to assure the peasant that He is a son of God. Children listen to its stories with wonder and delight, and wise men ponder them as parables of life. It has a word of peace for the time of peril, a word of comfort for the time of calamity, a word of light for the hour of darkness. Its oracles are repeated in the assembly of the people, and its counsels whispered in the ear of the lonely. The wicked and the proud tremble at its warnings, but to the wounded and the penitent, it has a mother's voice. The wilderness and the solitary place have been made glad by it, and the fire on the hearth has lit the reading of its well-worn pages. It has woven itself into our dearest dreams so that love, friendship, sympathy, devotion, memory, and hope put on the beautiful garments of its treasured speech, breathing of frankincense and myrrh. No man is poor or desolate who has this treasure for his own. When the landscape darkens and the trembling pilgrim comes to the valley named of the shadow, he is not afraid to enter. He takes the rod and the staff of Scripture in his hand. He says to friend and comrade: Good-Bye; we shall meet again. And comforted by that support, he goes toward the lonely pass as one who walks through the darkness into light.

Mr. Speaker, I love those words. I also love the words that are inscribed above the Speaker, where it says in the marble: In God We Trust.

There is a reason for that. Our Founders understood that this is our foundation. George Washington, the father of our country, famously said in his Farewell Address: "Of all the dispositions and habits which lead to political prosperity, religion and morality are indispensable supports."

Adams was our second President. He comes next. He said: "Our Constitution is made only for a moral and religious people. It is wholly inadequate for the government of any other."

We have to remember these truths. I close with the words of "The Gipper." Ronald Reagan said it more recently: "If we ever forget that we are one nation under God, we will be a nation gone under."

I am so grateful for National Bible Week. I am so grateful to my friends and colleagues here for our recognition of this great truth, what it means to our country, and what it means to each of us.

Mr. LAMBORN. Mr. Speaker, I thank the gentleman from Louisiana for his wonderful thoughts. He quoted some of the Presidents in our great country's history. I have two more quotes along with that same line.

The gentleman mentioned Ronald Reagan, "The Gipper." In his own National Bible Week declaration, he wrote when he was in office: "When I took the oath of office, I requested the

Bible be open to 2 Chronicles 7:14, which reads: 'If My people, which are called by My name shall humble themselves, pray, seek My face, and turn from wicked ways, then I will hear from Heaven and forgive their sin and heal their land.'"

The President said: "This passage expresses my hope for the future of this Nation and the world."

One last quote along this line. President Abraham Lincoln once said: "I have but to say it is the best gift God has given to man. All the good the savior gave to the world was communicated through this book. But for it we could not know right from wrong. All things most desirable for man's welfare, here and hereafter, are found portrayed in it."

Mr. Speaker, I yield to the gentleman from Michigan (Mr. WALBERG), who is my good friend.

Mr. WALBERG. Mr. Speaker, I thank my good friend and colleague from Colorado for yielding.

Mr. Speaker, I appreciate so much tonight the opportunity to speak here during Special Orders. We could talk about the principles of charity from the Scriptures. We could talk from the Scriptures on principles of science. We could talk on principles of education. We could even talk about the principles of taxation and be very up to date as we deal with that here.

But tonight, as we discuss the issues of the Bible in this National Bible Week, I want to go back to my earliest days in my childhood home. I thank God that I had a mother and a father who would speak to me about God's Word, from God's Word, and impart God's Word in my life even when I didn't want it or didn't understand it.

I remember from my earliest days being taught to memorize Psalm 119:11, where it says: "Thy Word I have treasured in my heart. That I might not sin against Thee."

As a young man, the thoughts of sin in some cases were enticing, but I am glad that I had the opportunity to put the Scriptures in my life because ultimately, through the course of time, it truly did change my life.

It brought me to the Book of Romans, where in Romans, the third chapter verse 23 said: "For all have sinned and fallen short of the glory of God."

With that verse in the Psalm, my mother would say: Tim, this book will keep you from sin, or sin will keep you from this book.

I found the truth in both of those statements. What I found there in Romans 3:23, that we have all sinned, I identified with that. But it didn't end there because I went over a few pages to Romans 5:8, where it said: "But God demonstrated His own love toward us, in that while we were yet sinners, Christ died for us."

Those are words of Scripture. The Bible impacted my life. As a young man, ultimately, I had to ask: Is that true?

I am so thankful that ultimately I admitted the truth, and I came to Romans again, chapter 10:13, where it says: “For whosoever will call on the name of the Lord will be saved.”

My good friend from Colorado indicated how that changed his life. It changed my life as well, admitting personally that I was a sinner in need of a savior. The Bible said so. It changed my life.

Now, some might reject this. That is okay. But most who seek the truth of the Bible are not disappointed. It truly changes lives. Admittedly, I am not perfect—and my colleagues could identify with that—but I am forgiven. I am forgiven, and every day I have a purpose beyond myself to live in a way that makes a difference because of not who I am, but who this book and my savior has made me be.

So I will end with this, Mr. Speaker, in my namesake, 2 Timothy 2:15, it says to me specifically: Study to show thyself approved unto God, a workman that doesn’t need to be ashamed, accurately handling the word of truth.

At the end of each day, Mr. Speaker, because of this passage, I ask, first of all: Is God pleased?

Secondly, has the work been done well?

Thirdly, has the word—the truth—been used well in my life?

If I can answer in the affirmative to each of those based upon the Bible, I know for whatever reason my God has been served well, and I have done the work well.

Mr. Speaker, I thank the gentleman from Colorado for leading this Special Order tonight talking about something so significant as the Bible, and I pray that it imparts wisdom to all we do here.

Mr. LAMBORN. Mr. Speaker, I thank the gentleman for those profound and heartfelt words that he has just shared with us.

Mr. Speaker, I yield to the gentleman from Texas (Mr. CONAWAY).

Mr. CONAWAY. Mr. Speaker, I appreciate the gentleman holding this hour tonight.

In September of this year, we celebrated the 230th birthday of our Constitution, a document that has provided for the governance of this great people for 230 years.

The history behind that was that the States in 1787 decided that the Articles of Confederation were not properly forming a nation that could protect itself properly. So they sent really smart men to Philadelphia to fine-tune—or tweak—the Articles of Confederation.

James Madison and others had a different idea. They locked the doors, they went into closed session, and they came forth with a Constitution that we have lived under for the next 230 years.

Benjamin Franklin, who was the oldest Framer, emerged from that experience and was asked by a woman, whom we think was named Mrs. Powell. She said: Good Doctor, what have you given us, a monarchy or a republic?

He looked her in the eye and said: “Madam, a republic, if you can keep it.”

That is a daunting phrase, Mr. Speaker, and it is one that carries forward now for 230 years. It never ends. It is not a one-and-done circumstance.

So the question arises: How, in fact, do we keep a republic?

Mr. Speaker, only a free, self-governing people can keep a republic. As was previously quoted by my colleague from Louisiana, John Adams wrote that only a moral and religious people can self-govern.

Mr. Speaker, as I look at our Nation today, I am deeply concerned that we are losing that moral high ground to be able to maintain the moral authority, in fact, to self-govern. We each say the Pledge of Allegiance often. There is a line in that pledge that says, “One nation under God,” with no comma.

Mr. Speaker, think about that juxtaposition, “One nation under God.”

What does God see when He sees our Nation today? What does He see in America that can, in fact, please Him?

He sees a nation that has come to accept the killing of 57 million babies in the last 44 years. He has seen a nation whose family units are breaking up and the impact it has on the moral guidance of children. He has seen a coarsening of our society, a language that is unsuitable, a filthiness and commonness that, quite frankly, offends Him at every level.

Mr. Speaker, you and others listening to me tonight, I think, have their own list of things that God looks at and cannot and simply will not bless.

How do we turn that around? How do we reclaim that moral high ground?

I am going to argue, Mr. Speaker, that that is an individual job. I don’t think any of us would argue that we can legislate this work, because this is a work of each of our hearts.

Mr. Speaker, I think you reclaim this moral high ground by living a moral code. I live the Judeo-Christian model. Jesus Christ is my personal savior. I try to live his tenets every single day. Some days I am better at it than others. Each of those days, I am simply a sinner saved by grace. That grace of God has provided the story of that, and how that works is provided for us in the Bible that we celebrate tonight.

Mr. Speaker, each one of us has to live a code that, in fact, can create moral and religious people. Each of us in this body take an oath every 2 years—those of us who are fortunate to get reelected—to defend and protect the Constitution against all enemies foreign and domestic.

We have got good men and women in uniform tonight who are putting their lives between us and some really bad guys as a result of that oath of office.

I’m going to ask each of my colleagues here tonight to think about what they are willing to put on the line to protect and defend the Constitution, to help create that moral fiber, and to reclaim that moral high ground that

will, in fact, allow us to continue self-governance and, by extension, protect this Republic.

That used to be the easy thing to do, Mr. Speaker, but the voices against us, the voices of intolerance are growing louder and louder every single day. It will come at a risk to stand up for those Biblical truths on which this country was founded and which have sustained her for some 230 years.

□ 1900

Are you and I, in fact, willing to take those risks, take the risk of being ostracized, being ridiculed, being made fun of because we stand up for the truths that all of us know built and sustained this country?

I certainly hope we are because we have got young men and women in uniform who put their lives on the line, and I am going to ask you to put your reputation and mine on the line to help create and maintain this Republic.

As Benjamin Franklin said: “A Republic, if you can keep it.” These are strong words for a strong-hearted people who must reclaim the moral high ground that God, in fact, continues to bless.

Mr. Speaker, I ask that God bless each one of us, that God continue to bless Texas, and that God bless the great United States of America.

Mr. LAMBORN. Mr. Speaker, I thank the gentleman from Texas for his words and for focusing our attention on the U.S. Constitution and some other great things, as well.

Mr. Speaker, I yield to the gentleman from Kansas (Mr. ESTES). He won a special election and is one of our most recently elected and newest Members of Congress. I look forward to seeing him doing good things here for a long time to come.

Mr. ESTES of Kansas. Mr. Speaker, I appreciate the gentleman from Colorado holding this Special Order hour tonight.

Serving my fellow Kansans for a little over the last 6 months has been a very humbling experience. I can’t help but walk onto the House floor and feel the weight of history in this hall.

I am often reminded of Jesus’ words in Mark chapter 9: “Anyone who wants to be first must be the very last, and the servant of all.” This verse touches on why each of us should be here not for our own gain, but in service to others.

Throughout our country tonight, people are in Bible study classes. We are all attempting to seek how we humble ourselves before the Lord.

When I consider our Founding Fathers’ vision for this Republic, I think they set in motion with a servant’s heart. The Founders made clear that religious liberty was to be cherished, and so they enshrined it in our Constitution. From the time of the Puritans crossing the Atlantic in search of freedom to practice their faith to today, millions of Americans have taken the Bible as the cornerstone of their faith.

Our President's have chosen to take the oath of office on their Bibles. President Lincoln chose his Bible to be open to Matthew 7:1, "Judge not, that ye be not judged." President Reagan chose to have his Bible open to II Chronicles 7:14, "If my people, which are called by my name, shall humble themselves, and pray, and seek my face. . . ."

With the Bible as our guiding compass, these leaders chose to serve their fellow Americans with humility and strength.

As we honor National Bible Week, I hope that individuals across this country, regardless of their faith background, will take a moment to reflect on the gift of religious liberty and their role to serve others around them. The future of our great Nation rests in the servant hearts of her people.

Mr. LAMBORN. Mr. Speaker, I am going to mention something about fulfilled prophesy. This is one of the reasons why we can believe in and trust the Bible.

People come here to Congress with all different kinds of backgrounds, including pastors. This diversity of background adds a valuable thread of experience and thought that helps us all.

One reason many people respect the Bible is that so many prophesies for telling future events have come true exactly as foretold. In the Old Testament, there are many predictions that were given to prove that, if a speaker were divinely inspired, those things that he predicted would come true; it would validate the words of that prophet.

The Book of Daniel, for instance, contains scores of detailed prophesies that were literally fulfilled. Skeptics have fallen back to the position that Daniel must have been written after the fact and is, therefore, not being honest.

In fact, the Book of Daniel is found in its entirety in the Greek's Septuagint and partially in the Dead Sea Scrolls, both of which we know predated the events that were prophesied. That means that the critics of the dating of the Book of Daniel are the ones who are not being honest.

The rise and fall of empires, the capture and destruction of cities, the destiny of kings all were prophesied in minute detail. Archeology and history have literally confirmed hundreds of such prophesies as having come true.

Mr. Speaker, I yield to the gentleman from California (Mr. LAMALFA).

Mr. LAMALFA. Mr. Speaker, I thank my colleague from Colorado (Mr. LAMBORN) for leading this Special Order tonight on National Bible Week.

Last night, several of us had the privilege to attend a preview of the national Museum of the Bible. It was very impressive. I would urge everybody watching tonight and who hears about it to tour it when you get the chance here in Washington, D.C.

One of the things that struck me very early on in that tour was a banner hanging inside the museum that says:

"The law of the Lord is perfect, refreshing to the soul. The decree of the Lord is trustworthy, giving wisdom to the simple"—Psalm 19:8.

That also applies to the Bible itself, the inherent and infallible Word of God.

Jesus himself used Scripture that was written before him. Jesus never belittled the Scripture, as some modern critics do, or set it aside, nor did he criticize it; although he criticized those who misused it or contradicted it, although he rejected many interpretations of it.

When we hear the Son of God's quotes to Scriptures, we need no further testimony. He believed every word of Scripture. All the prophesies concerning Himself were fulfilled, as my colleague, Mr. LAMBORN, said.

Time and time and time again, the timelines prove the Word of God's prophesy. Matthew 19:4 and 19:5 were one of those that Jesus spoke of, documented in the New Testament, accounts by those over there with Jesus at the time.

We know Moses wrote the Pentateuch, Jonah wrote Jonah, Daniel wrote Daniel. Jesus attests to that. He believed the Old Testament was spoken by God, Himself, written by the Holy Spirit's inspiration, even though the pen was held by men. That is an important point for those who ask: How can the Bible be real, since it was written down by men?

The committed task of all writing of the Word of God, though they were fallible men, were guided by the infallible Holy Spirit. That is a faith we have and hold.

It does take some faith, yes, just as it takes faith for me to get on that airliner and fly back East each week. But the faith in the Bible is much stronger. It has never been proven wrong. All the prophesies that were made that have occurred already have been proven true.

The Founders thought it was a key element in the founding of this Nation, obviously. Right in this room, behind the Speaker's dais, is the inscription: "In God We Trust." Facing me right now is the only forward-facing image in here of Moses looking over this House of Representatives.

Lastly, I would leave with this. As you watch the machinations of the Members of Congress, I think one of the most important guidelines we would have I find in Proverbs 4:25 through 4:27: we uphold the honor not only of this institution and our families, but those who walk with God, that walk with Jesus.

In Proverbs, you see: "Let your eyes look straight ahead. Fix your gaze directly before you. Keep straight the passage for your feet and be steadfast in all your ways. Do not turn to the right or the left. Keep your feet from evil."

That is what the Bible inspires. As I read it on the plane coming back and forth and read it at home or at my bed-

side, this is what true faith is all about, proven time and time again.

I urge everybody not just to have the Bible at your home. The statistics are that every home has 2.2 Bibles, on average. It isn't that there aren't enough Bibles. It is that people don't open it often enough.

Mr. LAMBORN. Mr. Speaker, I thank my friend from California (Mr. LAMALFA) for his sincere words.

When National Bible Week was started in 1941, even though that has only been 76 years, the Bible itself has been celebrated by Americans since the beginning of our country—in fact, before we were a country.

Our Presidents have been very vocal in their acknowledgment of the Bible and the DNA of who we are as Americans. Several have been quoted.

Listen to what Civil War hero Ulysses Grant gave as advice to Sunday school children: "Hold fast to the Bible as the sheet anchor of your liberties; write its precepts on your hearts and practice them in your lives. To the influence of this book we are indebted for the progress made in true civilization, and to this we must look as our guide in the future."

Then he finished with this quote from the Bible: "Righteousness exalteth a nation, but sin is a reproach to any people."

Mr. Speaker, I yield to the gentleman from Georgia (Mr. ALLEN).

Mr. ALLEN. Mr. Speaker, I rise with great privilege to celebrate National Bible Week.

As stated, it has been 76 years since President Franklin Roosevelt declared this National Bible Week. I thank Congressman LAMBORN for recognizing the importance of honoring God's Word here tonight.

Just 16 short years ago, I learned the most valuable lesson of my life. I realized I had to change my priorities. Part of that change was to put God first. A big part of that commitment was the reading and studying of His Word through prayer and meditation. It is easy to say, but difficult to do.

I had come to a point in my life where I made a covenant with God on my knees, which reminds me of God's instruction to Joshua 1:8, "This book of laws shall not depart from your lips, but you shall meditate on it day and night so that you may be careful to do according to all that is written in it; for then, you will make your way prosperous, and then you will have true success."

I learned to gradually believe all the wonderful promises God made through His Word, and he credited to me His righteousness, just as He did our spiritual father Abraham in Genesis 15:6, "I learned it was not my will be done, but His will be done."

I learned what Jesus Christ had done for me and the entire world and how he leads me in all my endeavors and has called me to places I never imagined I would go. One of those is right here.

Years ago, I could never have imagined myself here tonight, speaking on

this floor in the United States House of Representatives, representing the great people of Georgia's 12th District. But here I am, by the grace of God.

In this endeavor, I meditate often, and as said in Philippians 2: "Do nothing out of selfish ambition or vain conceit, but in humility consider others more important than yourself. Each of you should look not only to your own interests, but look to the interests of others."

At a time when many Americans are increasingly divided, I often remind myself and those around me to have faith in Him and to remember the Judeo-Christian values our Nation was founded on.

The Bible's influence on or founding documents can still be seen here today and was mentioned tonight. Again, when the Constitutional Convention reached an impasse, Ben Franklin asked clergymen to come in and pray and read the Scriptures. They united around the greatest constitutional document created in the history of mankind.

Americans are looking to Congress to come together to find solutions for rising healthcare costs, a simpler, fairer Tax Code, and let's get our good folks back to work again. It is time to put the American people's interests above political will.

The division in this Nation is real. They are evident right here in this body. How could our behavior ever show the world to believe that God sent His Son to save the world?

This is when we should look to God's provision. The truth can always be found through faith in him. Jesus summed it up when he prayed for us in John 17:21: "That all of them may be one, Father, just as You are in me and I am in You. May they also be in us so that the world may believe that You sent me."

My inspiration is found in Psalms 51:10-12, David's Prayer: "Create in me a pure heart, O God, and renew a steadfast spirit within me. Do not cast me from your presence or take your Holy Spirit from me. Restore to me the joy of Your salvation and grant me a willing spirit to sustain me."

As we enter the Christmas season, one of the most important seasons of the year, we all must remember to keep His Word close and let it lead us in all that we do.

I am grateful that we have a President who actually wishes a merry Christmas as we all celebrate the birth of the Savior of the world.

God bless.

□ 1915

Mr. LAMBORN. Mr. Speaker, I thank the gentleman from Georgia for being here tonight and for those thought-provoking and very well-intended words.

As our next speaker comes to the podium, let me mention the issue of archaeology. Archaeology is one of the reasons why we can have trust in that what the Bible says is true. There are

many archaeological discoveries which have validated Biblical accounts, giving trustworthiness to the Bible that we acknowledge and commemorate during this National Bible Week.

Time and time again, archaeology has shown that Biblical personalities, locations, and events actually existed in time and space. Claims by critics that a Biblical statement was simply made up have been debunked by later archaeological studies more times than we can say.

Jewish archaeologist Nelson Glueck has said: "It may be stated categorically that no archaeological discovery has ever controverted or contradicted a Biblical reference."

Mr. Speaker, I yield to the gentleman from North Carolina (Mr. ROUZER).

Mr. ROUZER. Mr. Speaker, I greatly appreciate my colleague from Colorado for leading this Special Order on the Bible, its importance to each of us, and its influence on our constitutional Republic.

Our Founding Fathers understood that Biblical values were the basis for our Republic and that this country would be slowly destroyed if the people's knowledge and adherence to those values were ever lost.

In reference to this danger, John Adams wrote: "Democracy will soon degenerate into an anarchy, such an anarchy that every man will do what is right in his own eyes, and no man's life or property or reputation or liberty will be secure, and every one of these would soon mold itself into a system of subordination of all the moral virtues and intellectual abilities, all the powers of wealth, beauty, wit, and science, to the wanton pleasures, the capricious will, and abominable cruelty of one or a very few."

In a simpler language, that means "tyranny."

When Alexis de Tocqueville visited the United States early in the 19th century, he wrote in "Democracy in America" that our Nation's "religious atmosphere was the first thing that struck me on arrival in the United States." He believed that adherence to the virtuous standards was indispensable for the preservation of liberty.

Mr. Speaker, he was correct in this assessment. This brings me to one of my own favorite passages in the Bible: the Apostle Paul writing to Timothy, in 2 Timothy 3:16 through 2 Timothy 4:5. And I might add that I find this passage to be more and more relevant to our times with each and every passing day.

It reads: "All Scripture is inspired by God and profitable for teaching, for rebuke, for correction, for training in righteousness; so that the man of God may be adequate, equipped for every good work.

"I solemnly charge you in the presence of God and of Christ Jesus, who is to judge the living and the dead, and by His appearing and His kingdom: preach the Word, be ready in season and out of season, reprove, rebuke, exhort, with great patience and instruction.

"For the time will come when they will not endure sound doctrine; but wanting to have their ears tickled, they will accumulate for themselves teachers in accordance to their own desires and will turn away their ears and will turn aside to myths.

"But you, be sober in all things, endure hardship, do the work of the evangelist, and fulfill your ministry."

Mr. LAMBORN. Mr. Speaker, I thank the gentleman for those words. It is great that we have been hearing today from Representatives from all over the United States: from North Carolina on the Atlantic Coast in Georgia to California on the Pacific Coast, from Michigan on our Northern border to Texas on our Southern border. And we have been hearing America speak tonight, so I think that is very special.

Now, there are some who would prefer to gloss over the vital role that the Bible has had in the founding of our Nation and the implementation of this unique form of government, but none of our Founding Fathers were perfect. Indeed, there are times in our Nation's history when Biblical principles were not acted upon.

Yet, listen to what President Harry Truman said during his address to the Attorney General's conference on law enforcement problems: "The fundamental basis of this Nation's law was given to Moses on the Mount. The fundamental basis of our Bill of Rights comes from the teachings which we get from Exodus and St. Matthew, from Isaiah and St. Paul. I don't think we emphasize that enough these days.

"If we don't have the proper fundamental moral background, we will finally end up with a totalitarian government, which does not believe in rights for anybody except the State."

Mr. Speaker, it has been an honor, and it has been a pleasure to commemorate National Bible Week this evening. As I said a moment ago, we heard from colleagues from all over the United States. I am grateful to these colleagues who have joined me to honor the Word of God. I am also thankful to the National Bible Association for their vision for National Bible Week and for their encouragement for our efforts today.

Mr. Speaker, the prophet Isaiah, thousands of years ago, wrote: "The grass withers and the flowers fall, but the Word of our God endures forever."

How true. Civilizations have risen and fallen in those thousands of years since that was said, generations have come and gone, yet here today on November 14, 2017, we are still celebrating the enduring Word of God. We celebrate National Bible Week.

Mr. Speaker, I yield back the balance of my time.

Mr. BABIN. Mr. Speaker, this past Sunday was the International Day of the Bible, and this week we are celebrating the National Bible Week across the United States.

It is very fitting that we take time today on the floor of the People's House to draw our nation's attention to the Bible. In his book

Reading the Bible with the Founding Fathers, Dr. Daniel Dreisbach reminds us of the influential role the Bible served in the lives, thoughts and ideas of our nation's Founding Fathers.

The Bible was the most accessible book to our Founding Fathers and gave them insights on human nature, civic virtue, political authority, and the rights and duties of citizens that informed them as they formulated established the structures of government.

On a more personal level, I believe that the Bible is not simply an inspirational book or a comforting book—although it is that. But, I believe the Bible to be the holy word of God. It tells us the story of God's love for us. It is a story of redemption for those who would put their faith and trust in Christ alone.

John 3:16 tells us that "God so loved the world that he gave his only begotten son, that whosoever believeth in Him should not perish, but have everlasting life."

For me, as a follower of Jesus Christ, this is not only comforting and inspiring but it is True and the Bible is a guide for my life.

Each day—and the older I get—I am reminded of the comforting Truth in Job Chapter 19. Written centuries before the birth, crucifixion and resurrection of Jesus, we were told of our redeemer. The one who would save us.

For I know that my Redeemer lives,
And He shall stand at last on the earth;
And after my skin is destroyed, this I know,
That in my flesh I shall see God,
Whom I shall see for myself,
And my eyes shall behold, and not another.
How my heart yearns within me!

Job 19:25-27

This promise reminds me of the Lord's love for me—no matter what the circumstances of life.

Maybe it's been a while since you poured over the pages of the Bible. Maybe it's been collecting dust on a shelf. Take it down and read once again the truthful and comforting words of God preserved for us and given to us as a gift.

I thank my colleagues for reserving this time for me to join you in sharing what the Bible means to me and hundreds of millions of others across the world.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 7 o'clock and 22 minutes p.m.), the House stood in recess.

□ 0025

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. WOODALL) at 12 o'clock and 25 minutes a.m.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 1, TAX CUTS AND JOBS ACT, AND PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM NOVEMBER 17, 2017, THROUGH NOVEMBER 24, 2017

Mr. SESSIONS, from the Committee on Rules, submitted a privileged report

(Rept. No. 115-410) on the resolution (H. Res. 619) providing for consideration of the bill (H.R. 1) to provide for reconciliation pursuant to title II of the concurrent resolution on the budget for fiscal year 2018, and providing for proceedings during the period from November 17, 2017, through November 24, 2017, which was referred to the House Calendar and ordered to be printed.

ENROLLED BILL SIGNED

Karen L. Haas, Clerk of the House, reported and found truly enrolled a bill of the House of the following title, which was thereupon signed by the Speaker:

H.R. 1679. An act to ensure that the Federal Emergency Management Agency's current efforts to modernize its grant management system includes applicant accessibility and transparency, and for other purposes.

ADJOURNMENT

Mr. SESSIONS. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 12 o'clock and 26 minutes a.m.), under its previous order, the House adjourned until today, Wednesday, November 15, 2017, at 10 a.m. for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

3161. A letter from the Secretary, Department of Defense, transmitting a letter on the approved retirement of Vice Admiral Troy M. Shoemaker, United States Navy, and his advancement to the grade of vice admiral on the retired list, pursuant to 10 U.S.C. 1370(c)(1); Public Law 96-513, Sec. 112 (as amended by Public Law 104-106, Sec. 502(b)); (110 Stat. 293); to the Committee on Armed Services.

3162. A letter from the Director, Regulations Policy and Management Staff, FDA, Department of Health and Human Services, transmitting the Department's final rule — Listing of Color Additives Exempt From Certification; Calcium Carbonate [Docket No.: FDA-2016-C-2767] received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Energy and Commerce.

3163. A letter from the Director, Regulations Policy and Management Staff, FDA, Department of Health and Human Services, transmitting the Department's final rule — Food Additives Permitted in Feed and Drinking Water of Animals; Ammonium Formate and Formic Acid [Docket No.: FDA-2014-F-0988] received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Energy and Commerce.

3164. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to the Central African Republic that was declared in Executive Order 13667 of May 12, 2014, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

3165. A letter from the Secretary, Department of the Treasury, transmitting a six-month periodic report on the national emergency with respect to Syria that was declared in Executive Order 13338 of May 11, 2004, pursuant to 50 U.S.C. 1641(c); Public Law 94-412, Sec. 401(c); (90 Stat. 1257) and 50 U.S.C. 1703(c); Public Law 95-223, Sec. 204(c); (91 Stat. 1627); to the Committee on Foreign Affairs.

3166. A letter from the Assistant Legal Adviser, Office of Treaty Affairs, Department of State, transmitting reports concerning international agreements other than treaties entered into by the United States to be transmitted to the Congress within the sixty-day period specified in the Case-Zablocki Act, pursuant to 1 U.S.C. 112b(a); Public Law 92-403, Sec. 1(a) (as amended by Public Law 108-458, Sec. 712(b)); (118 Stat. 3807); to the Committee on Foreign Affairs.

3167. A letter from the White House Liaison, Department of Education, transmitting a notification of a nomination, pursuant to 5 U.S.C. 3349(a); Public Law 105-277, 151(b); (112 Stat. 2681-614); to the Committee on Oversight and Government Reform.

3168. A letter from the White House Liaison, Department of Education, transmitting a notification of a nomination, pursuant to 5 U.S.C. 3349(a); Public Law 105-277, 151(b); (112 Stat. 2681-614); to the Committee on Oversight and Government Reform.

3169. A letter from the Acting Assistant Administrator, Environmental Protection Agency, transmitting the Agency's FY 2016 Commercial and Inherently Governmental Inventories, pursuant to 31 U.S.C. 501 note; Public Law 105-270, Sec. 2(c)(1)(A); (112 Stat. 2382); to the Committee on Oversight and Government Reform.

3170. A letter from the Deputy Chief of Staff, Office of Science and Technology Policy, Executive Office of the President, transmitting a notification of a vacancy and designation of acting officer, pursuant to 5 U.S.C. 3349(a); Public Law 105-277, 151(b); (112 Stat. 2681-614); to the Committee on Oversight and Government Reform.

3171. A letter from the Branch Chief, Endangered Species Listing, U.S. Fish and Wildlife Service, Department of the Interior, transmitting the Department's final rule — Endangered and Threatened Wildlife and Plants; Endangered Species Status for Dalea carthagenensis var. floridana (Florida Prairie-clover), and Threatened Species Status for Sideroxylon reclinatum ssp. austrofloridense (Everglades Bully), Digitaria pauciflora (Florida Pineland Crabgrass), and Chamaesyce deltoidea ssp. pinetorum (Pineland Sandmat) [Docket No.: FWS-R4-ES-2016-0090; 4500030113] (RIN: 1018-BB48) received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

3172. A letter from the Chief, Branch of Listing Policy and Support, U.S. Fish and Wildlife Service, Department of the Interior, transmitting the Department's final rule — Endangered and Threatened Wildlife and Plants; Removing Textual Descriptions of Critical Habitat Boundaries for Plants on the Hawaiian Islands [Docket No.: FWS-HQ-ES-2015-0009; 4500090023] (RIN: 1018-BA80) received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

3173. A letter from the Wildlife Biologist, U.S. Fish and Wildlife Service, Department of the Interior, transmitting the Department's final rule — Migratory Bird Hunting; Approval of Corrosion-Inhibited Copper Shot as Nontoxic for Waterfowl Hunting [Docket No.: FWS-HQ-MB-2015-0073; FF09M21200-178-FXMB1231099BPP0] (RIN: 1018-BB06) received

November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

3174. A letter from the Conversation Policy Advisor, National Wildlife Refuge System, U.S. Fish and Wildlife Service, Department of the Interior, transmitting the Department's final rule — 2017-2018 Refuge-Specific Hunting and Sport Fishing Regulations [Docket No.: FWS-HQ-NWRS-2017-0005; FXRS12650900000-178-F09R26000] (RIN: 1018-BB75) received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Natural Resources.

3175. A letter from the Assistant Secretary for Legislative Affairs, Department of Homeland Security, transmitting a legislative proposal, styled the "Coast Guard Authorization Act for Fiscal Year 2018"; to the Committee on Transportation and Infrastructure.

3176. A letter from the Deputy Assistant Secretary for the Veteran's Employment and Training Service, Department of Labor, transmitting the Department's final rule — HIRE Vets Medallion Program [Docket No.: VETS-2017-0001] (RIN: 1293-AA21) received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Veterans' Affairs.

3177. A letter from the Office of the Secretary (00REG), Department of Veterans Affairs, transmitting the Department's final rule — Ecclesiastical Endorsing Organizations (RIN: 2900-AP83) received November 13, 2017, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Veterans' Affairs.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. SESSIONS: Committee on Rules. House Resolution 619. Resolution providing for consideration of the bill (H.R. 1) to provide for reconciliation pursuant to title II of the concurrent resolution on the budget for fiscal year 2018, and providing for proceedings during the period from November 17, 2017, through November 27, 2017 (Rept. 115-410). Referred to the House Calendar.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. RASKIN (for himself and Mr. JORDAN):

H.R. 4382. A bill to maintain the free flow of information to the public by providing conditions for the federally compelled disclosure of information by certain persons connected with the news media; to the Committee on the Judiciary.

By Mr. BIGGS:

H.R. 4383. A bill to reform the Internal Revenue Code of 1986; to the Committee on Ways and Means.

By Ms. CLARKE of New York (for herself, Ms. ROS-LEHTINEN, Ms. JAYAPAL, Ms. LOFGREN, Ms. JACKSON LEE, Mr. McGOVERN, Ms. LEE, Mr. HASTINGS, Ms. WILSON of Florida, and Mr. CORREA):

H.R. 4384. A bill to amend the Immigration and Nationality Act to provide protected

status for certain aliens present in the United States, and for other purposes; to the Committee on the Judiciary.

By Ms. DELAURO:

H.R. 4385. A bill to amend the Federal Food, Drug, and Cosmetic Act to restrict direct-to-consumer drug advertising; to the Committee on Energy and Commerce.

By Mr. DUFFY:

H.R. 4386. A bill to establish a grant program that encourages States to establish subgrant programs that encourage recipients to create, maintain, and improve digital fabrication laboratories, and for other purposes; to the Committee on Education and the Workforce.

By Mr. DUFFY:

H.R. 4387. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to increase the allocation for rural areas, and for other purposes; to the Committee on Education and the Workforce.

By Mr. DUFFY:

H.R. 4388. A bill to prioritize, in certain substance abuse prevention, treatment, and recovery programs, the treatment and recovery of addicted minors, and individuals responsible for the care of dependent minors who are at risk of entering the foster care system; to the Committee on Energy and Commerce.

By Mr. DUFFY:

H.R. 4389. A bill to amend section 428 of the McKinney-Vento Homeless Assistance Act to set aside funds for case management services for residents of permanent supportive housing for homeless persons, and for other purposes; to the Committee on Financial Services.

By Mr. GIANFORTE (for himself and Mr. DUFFY):

H.R. 4390. A bill to reauthorize the rural emergency medical service training and equipment assistance program under section 330J of the Public Health Service Act; to the Committee on Energy and Commerce.

By Ms. MCCOLLUM (for herself, Mr. POCAN, Mr. GRIJALVA, Mr. CONYERS, Mr. BLUMENAUER, Ms. PINGREE, Mr. DEFAZIO, Mr. CARSON of Indiana, Mr. GUTIÉRREZ, and Mr. DANNY K. DAVIS of Illinois):

H.R. 4391. A bill to require the Secretary of State to certify that United States funds do not support military detention, interrogation, abuse, or ill-treatment of Palestinian children, and for other purposes; to the Committee on Foreign Affairs.

By Mr. MCKINLEY (for himself, Mr. THOMPSON of California, Mr. JOHNSON of Ohio, Mr. KUSTOFF of Tennessee, Mr. COURTY, and Ms. CASTOR of Florida):

H.R. 4392. A bill to provide that the provision of the Medicare Program: Hospital Outpatient Prospective Payment and Ambulatory Surgical Center Payment Systems and Quality Reporting Programs final regulation relating to changes in the payment amount for certain drugs and biologicals purchased under the 340B drug discount program shall have no force or effect, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. SMITH of New Jersey:

H.R. 4393. A bill to amend the Congressional Accountability Act of 1995 to clarify that employees of the Commission on Security and Cooperation in Europe and the Congressional-Executive Commission on the People's Republic of China are to be treated as covered employees for purposes of such Act; to the Committee on House Administration.

By Ms. TITUS:

H.R. 4394. A bill to direct the Secretary of Health and Human Services to make available a public option for health insurance coverage for individuals residing in an area without a qualified health plan available through an Exchange, and for other purposes; to the Committee on Energy and Commerce.

By Mr. ELLISON (for himself, Mr. EMMER, Mr. STIVERS, Ms. BASS, Mrs. BEATTY, Mr. SMITH of Washington, Mr. PAULSEN, Mr. GALLEGOS, and Mr. HECK):

H. Res. 620. A resolution strongly condemning the terrorist attack in Mogadishu, Somalia on October 14, 2017, and expressing condolences and sympathies to the victims of the attack and their families; to the Committee on Foreign Affairs.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mr. RASKIN:

H.R. 4382. Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, of the U.S. Constitution and the First Amendment to the Constitution

By Mr. BIGGS:

H.R. 4383.

Congress has the power to enact this legislation pursuant to the following:

Article I of the Constitution grants Congress the power to raise revenue

By Ms. CLARKE of New York:

H.R. 4384.

Congress has the power to enact this legislation pursuant to the following:

the power granted to Congress under Article I of the United States Constitution and its subsequent amendments, and further clarified and interpreted by the Supreme Court of the United States.

By Ms. DELAURO:

H.R. 4385.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clauses 3 and 18 of the United States Congress

By Mr. DUFFY:

H.R. 4386.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. DUFFY:

H.R. 4387.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. DUFFY:

H.R. 4388.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. DUFFY:

H.R. 4389.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Ms. MCCOLLUM:

H.R. 4391.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8

By Mr. MCKINLEY:

H.R. 4392.

Congress has the power to enact this legislation pursuant to the following:

According to Article I, Section 8, Clause 3 of the Constitution: The Congress shall have power to enact this legislation to regulate commerce with foreign nations, and among the several states, and with the Indian tribes.

By Mr. SMITH of New Jersey:

H.R. 4393.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, clause 18 et al.

By Ms. TITUS:

H.R. 4394.

Congress has the power to enact this legislation pursuant to the following:

Article 1 Section 8

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 29: Mr. JONES.

H.R. 176: Mr. WEBSTER of Florida.

H.R. 203: Mr. SABLAN.

H.R. 281: Mr. COFFMAN.

H.R. 350: Mrs. BLACKBURN.

H.R. 400: Ms. MCSALLY.

H.R. 421: Ms. STEFANIK.

H.R. 448: Mr. RASKIN.

H.R. 559: Mr. WOODALL.

H.R. 564: Mr. AUSTIN SCOTT of Georgia.

H.R. 592: Ms. CLARKE of New York and Mrs. NAPOLITANO.

H.R. 681: Mr. KELLY of Mississippi and Mr. WESTERMAN.

H.R. 685: Ms. DELBENE.

H.R. 747: Mr. ROHRABACHER.

H.R. 754: Mr. DAVID SCOTT of Georgia and Mr. MESSER.

H.R. 786: Ms. ESHOO.

H.R. 795: Mr. CARTWRIGHT, Mr. KENNEDY, and Mr. GOMEZ.

H.R. 828: Mr. O'ROURKE.

H.R. 846: Mr. MCKINLEY and Mr. JENKINS of West Virginia.

H.R. 896: Mr. BISHOP of Michigan.

H.R. 912: Mr. NADLER, Mr. GOMEZ, and Ms. BARRAGÁN.

H.R. 949: Mr. GOTTHEIMER.

H.R. 959: Mr. SCHRADER.

H.R. 1034: Mr. GOMEZ.

H.R. 1120: Mr. HIGGINS of New York and Ms. MOORE.

H.R. 1144: Mr. JOHNSON of Georgia.

H.R. 1155: Mr. ROSKAM.

H.R. 1158: Mrs. BUSTOS.

H.R. 1164: Mr. HOLLINGSWORTH and Mrs. WAGNER.

H.R. 1178: Mr. GRIFFITH.

H.R. 1187: Ms. MOORE.

H.R. 1205: Mr. MCKINLEY, Mr. ROGERS of Kentucky, and Mr. JOHNSON of Louisiana.

H.R. 1229: Mr. HUFFMAN, Mr. HASTINGS, and Ms. SCHAKOWSKY.

H.R. 1284: Mrs. COMSTOCK.

H.R. 1318: Mr. VALADAO.

H.R. 1379: Ms. BONAMICI.

H.R. 1409: Mr. BRADY of Pennsylvania, Mr. YOHO, Mr. PANETTA, and Mr. CULBERSON.

H.R. 1415: Mr. CICILLINE.

H.R. 1478: Mr. COURTNEY.

H.R. 1494: Mr. SESSIONS and Mr. EVANS.
H.R. 1530: Mr. TROTT.
H.R. 1566: Mr. SCHRADER.
H.R. 1651: Ms. GABBARD and Ms. JENKINS of Kansas.

H.R. 1661: Mr. MEADOWS.
H.R. 1666: Mr. NOLAN.
H.R. 1683: Mr. MCCLINTOCK, Mr. KING of Iowa, Mr. WITTMAN, and Mr. THOMAS J. ROONEY of Florida.

H.R. 1847: Mr. EVANS.
H.R. 1876: Mr. OLSON.
H.R. 1953: Mr. CROWLEY.
H.R. 1990: Mr. BIGGS.
H.R. 2149: Ms. MCSALLY.

H.R. 2228: Mrs. MIMI WALTERS of California.
H.R. 2237: Mrs. BUSTOS.

H.R. 2259: Mrs. TORRES, Mr. KHANNA, and Mr. TIPTON.

H.R. 2276: Mr. MEADOWS.
H.R. 2285: Mr. GRIFFITH.
H.R. 2295: Mr. JOHNSON of Georgia and Mrs. DEMINGS.

H.R. 2320: Miss GONZÁLEZ-COLÓN of Puerto Rico.

H.R. 2345: Mr. TONKO.
H.R. 2366: Mr. AGUILAR.
H.R. 2394: Mr. BISHOP of Michigan.

H.R. 2436: Mr. LAMALFA.
H.R. 2452: Ms. ADAMS and Mr. PASCRELL.
H.R. 2492: Mr. WALKER, Mr. POSEY, Mr. BISHOP of Michigan, and Mr. CULBERSON.

H.R. 2556: Ms. ESTY of Connecticut.
H.R. 2633: Mr. TED LIEU of California.
H.R. 2640: Ms. ROSEN.

H.R. 2740: Mr. SCHRADER, Mr. POSEY, Mr. KENNEDY, and Ms. GRANGER.

H.R. 2790: Mr. ZELDIN and Mr. BROWN of Maryland.

H.R. 2821: Mr. BIGGS.
H.R. 2860: Mr. SCHWEIKERT.
H.R. 2902: Mr. KEATING, Ms. ROSEN, and Mr. QUIGLEY.

H.R. 3027: Mr. KIND.
H.R. 3174: Ms. BLUNT ROCHESTER.

H.R. 3221: Ms. TENNEY.
H.R. 3287: Mr. QUIGLEY.

H.R. 3368: Mr. BISHOP of Georgia and Ms. LOFGREN.

H.R. 3381: Mr. BLUMENAUER.
H.R. 3397: Miss RICE of New York and Mrs. MURPHY of Florida.

H.R. 3427: Mr. JORDAN.

H.R. 3444: Mr. NOLAN, Ms. SLAUGHTER, Mr. RUSH, and Mr. QUIGLEY.

H.R. 3478: Mr. SMITH of Washington.

H.R. 3528: Mr. TONKO.

H.R. 3542: Mr. SCHNEIDER, Mr. POE of Texas, and Mr. SHERMAN.

H.R. 3592: Mr. MEEKS.

H.R. 3596: Mr. WESTERMAN, Mr. LATTA, Mr. WOMACK, Mr. SMITH of Nebraska, Mr. CRAMER, Ms. BASS, and Mr. JOHNSON of Ohio.

H.R. 3635: Mr. AUSTIN SCOTT of Georgia and Mr. CARTER of Georgia.

H.R. 3637: Mr. SOTO.

H.R. 3692: Mr. LANCE.

H.R. 3730: Ms. SLAUGHTER.

H.R. 3748: Mr. AGUILAR.

H.R. 3770: Mr. AGUILAR.

H.R. 3784: Mr. COHEN and Mr. BOST.

H.R. 3798: Mr. BISHOP of Michigan.

H.R. 3814: Ms. SHEA-PORTER.

H.R. 3822: Mr. PERRY.

H.R. 3887: Mr. BEYER.

H.R. 3925: Mrs. BUSTOS.

H.R. 3931: Mr. BLUMENAUER.

H.R. 3956: Mr. VALADAO.

H.R. 3976: Mr. POSEY, Mr. COFFMAN, Mr. WESTERMAN, Mr. SENSENBRENNER, Mr. JONES,

Mr. FRANCIS ROONEY of Florida, and Mr. DEFAZIO.

H.R. 3978: Mr. WILLIAMS, Ms. TENNEY, Mr. MESSER, Mr. ZELDIN, and Ms. SINEMA.

H.R. 3988: Mr. FITZPATRICK.

H.R. 4049: Mr. SABLAN.

H.R. 4082: Mr. CARBAJAL, Mrs. TORRES, Mr. COURTNEY, Mrs. WATSON COLEMAN, Mr. Sires, Mr. ELLISON, and Mr. AL GREEN of Texas.

H.R. 4101: Mr. COLLINS of New York, Mr. MESSER, Mr. BARLETTA, and Mr. PEARCE.

H.R. 4115: Ms. BLUNT ROCHESTER and Mrs. DAVIS of California.

H.R. 4122: Mr. SUOZZI, Mr. GRIJALVA, Mr. KHANNA, Ms. TSONGAS, and Ms. WASSERMAN SCHULTZ.

H.R. 4132: Mr. JONES.

H.R. 4207: Mr. COFFMAN.

H.R. 4209: Mr. BEYER.

H.R. 4215: Mr. BLUMENAUER.

H.R. 4222: Mr. SWALWELL of California.

H.R. 4231: Mr. GIANFORTE and Mr. FRANCIS ROONEY of Florida.

H.R. 4239: Mr. ABRAHAM.

H.R. 4240: Ms. TITUS, Mr. PETERS, Mr. TONKO, Mr. SCHIFF, Mr. HOYER, Ms. SCHAKOWSKY, Mr. POCAN, Mr. YARMUTH, and Mr. VELA.

H.R. 4253: Mr. WELCH.

H.R. 4258: Mr. ROSS.

H.R. 4263: Ms. SINEMA, Mr. HOLLINGSWORTH, and Mr. STIVERS.

H.R. 4265: Mr. DAVID SCOTT of Georgia.

H.R. 4267: Mr. ROYCE of California, Mr. HIMES, Mrs. BEATTY, and Mrs. WAGNER.

H.R. 4274: Mr. OLSON, Mr. BANKS of Indiana, Mr. GIBBS, and Mr. JORDAN.

H.R. 4278: Mr. BARR.

H.R. 4292: Mr. ROYCE of California and Ms. SINEMA.

H.R. 4295: Mrs. BLACK.

H.R. 4300: Ms. JACKSON LEE, Mr. JONES, Mrs. RADEWAGEN, and Ms. KAPTUR.

H.R. 4306: Ms. MOORE.

H.R. 4310: Mr. BARLETTA.

H.R. 4316: Mr. BLUMENAUER.

H.R. 4324: Ms. TENNEY and Mr. ZELDIN.

H.R. 4328: Mr. KENNEDY.

H.R. 4334: Mr. COHEN and Mr. CÁRDENAS.

H.R. 4335: Mr. COFFMAN.

H.R. 4336: Mr. FRANCIS ROONEY of Florida.

H.R. 4372: Mr. BYRNE and Mr. LEWIS of Minnesota.

H.R. 4375: Ms. ESTY of Connecticut.

H. Con. Res. 57: Mrs. WALORSKI.

H. Con. Res. 90: Mr. ROYCE of California, Mr. ENGEL, Mr. McGOVERN, Mr. FITZPATRICK, Mrs. WAGNER, Ms. SPEIER, Ms. SLAUGHTER, Mr. CONNOLLY, Mr. CICILLINE, Mr. ESPAILLAT, Mr. SHERMAN, Mr. CASTRO of Texas, Mr. KEATING, Mr. Sires, Mr. TED LIEU of California, Ms. SCHAKOWSKY, Mr. RASKIN, Mr. McCaul, Mr. GARRETT, and Mr. DONOVAN.

H. Res. 129: Ms. ROS-LEHTINEN.

H. Res. 282: Ms. ESTY of Connecticut.

H. Res. 336: Mr. CONNOLLY, Mr. SHERMAN, Mr. ROYCE of California, and Mr. CICILLINE.

H. Res. 401: Mr. SCHNEIDER.

H. Res. 466: Mr. COFFMAN, Mr. KIHUEN, Ms. ROSEN, Mr. MOULTON, Ms. CASTOR of Florida, and Mr. BISHOP of Michigan.

H. Res. 516: Mrs. NAPOLITANO, Mr. TED LIEU of California, Ms. ROYBAL-ALLARD, Mr. GARAMENDI, and Mr. AGUILAR.

H. Res. 529: Ms. JAYAPAL and Mr. TED LIEU of California.

H. Res. 576: Mr. FLEISCHMANN.

H. Res. 604: Mr. REICHERT and Mr. KIND.

H. Res. 610: Mr. SESSIONS.