

The Senator from Utah.

NOMINATION OF BRETT
KAVANAUGH

Mr. HATCH. Mr. President, I appreciate the majority leader's remarks in a wide variety of ways. What a great leader he is. We all should pay very strict attention to the way he handles himself and his seriousness about our U.S. Senate.

Last night, Senate Democrats continued their smear campaign against Judge Brett Kavanaugh with a thinly sourced article that accuses Judge Kavanaugh of conduct that no eyewitness can even corroborate. Rather than having brought the matter to the attention of committee investigators, Democrats coordinated with the members of the media to drop the story in the most dramatic and damaging way possible. This continues the Senate Democrats' pattern of playing hide the ball—after having spent 6 weeks sitting on a letter regarding alleged conduct while Judge Kavanaugh was in high school—before leaking it to the press.

Senate Democrats will stop at nothing to prevent Judge Kavanaugh's confirmation. As reported by the author of last night's article, the individual in the piece came forward only because Senate Democrats "came looking." Even then, the individual went on the record only after "six days of carefully assessing her memories and consulting with her attorney"—a former Democratic elected official. The New York Times, which declined to publish the allegations when approached, reported that it had interviewed "several dozen people . . . in an attempt to corroborate the story" and could find "no one with firsthand knowledge." The Times further reported that the individual in the story had herself contacted former classmates in an effort to corroborate the story and had "told some of them that she could not be certain Mr. Kavanaugh was the one who exposed himself."

Unsurprisingly, Senate Democrats are now using last night's article as an excuse to call for further delays. This follows the same approach they have taken since Judge Kavanaugh's nomination had first been announced. No innuendo has been too low, no insinuation too dirty. Everything is an excuse for delay no matter how unsubstantiated. It does not matter that no other eyewitness can even confirm that Judge Kavanaugh was at the party in question. It does not matter that every other individual alleged to be present denies any memory of the event. The goal is to delay—nothing new to most of us. It should be clear now to all Americans that Democrats are engaged in a coordinated effort to stop Judge Kavanaugh's confirmation by any means possible.

As I have said before, every accuser deserves to be heard. Moreover, a person who has committed sexual assault should not serve on the U.S. Supreme

Court. Yet the way my Democratic colleagues have approached these allegations makes clear that the driving objective here is not the truth but is politics. Rather than having worked with Republican colleagues to investigate Dr. Ford's allegations, they sat on them for 6 weeks until the eve of Judge Kavanaugh's confirmation vote and then leaked them to the press. Rather than having brought last night's allegations to the attention of committee investigators, they back-channeled them to the media and then denied any involvement. Such underhanded tactics are not fair to Judge Kavanaugh, are not fair to the individuals in the stories, and are not fair to the American people.

Senate Democrats are demeaning both the Senate and the Supreme Court through their partisan games and transparent attempts at character assassination. As planned, we will hear and should hear from Dr. Ford on Thursday. Then we should vote, and there should be no frivolous approaches toward the U.S. Senate or toward this confirmation process.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER. Without objection, it is so ordered.

NATIONAL FLOOD INSURANCE
PROGRAM REAUTHORIZATION

Mr. KENNEDY. Mr. President, I begin my remarks today by offering my heartfelt sympathy to those in North Carolina, South Carolina, and Virginia who were battered by Hurricane Florence over the past several weeks and who are still feeling the aftermath of that storm. Unfortunately, people in Louisiana know more than a little bit about the damage to life and property that these natural disasters can do.

The road to recovery may be long, but we have your back. That is the message that I want to give to our fellow Americans who were in the path of Hurricane Florence. Don't give up. You are going to want to. Don't. Failure is not falling down. Failure is not getting back up.

Today, I wish to talk a little bit about the National Flood Insurance Program. Weathering a hurricane is difficult enough without the added burden of having to do it without insurance. Our National Flood Insurance Program isn't doing its job if it is so expensive that people can't afford to buy it.

Unfortunately, that is precisely the case for many of our people in North and South Carolina. In spite of a robust economy—4 million new jobs in 20 months and 4.1 percent in gross domes-

tic product growth—and in spite of a booming population in our country, fewer people in the Carolinas can afford to insure their property today than in the year 2013. We should be ashamed of that.

Experts estimate that fewer than 10 percent of the households affected by Hurricane Florence have flood insurance at all. So 90 percent do not. Making matters worse, in North Carolina today there are 3.6 percent fewer NFIP policies in place than there were in 2013. Over that same period of time, North Carolina's population has increased by 620,000 people.

South Carolina tells a similar story. Today, there are 1.2 percent fewer policies than in 2013, despite South Carolina having 350,000 more people. This is the exact same story—the exact same story—that we saw in Texas last year, where 80 percent of homeowners in the eight hardest hit counties had absolutely no flood insurance. That is four out of every five people.

Why don't people have flood insurance? There are a variety of reasons, but because the costs are out of control and middle-class families have little choice but to just roll the dice is the main reason. Why is that? Because Congress keeps playing games, and people don't have faith that the NFIP will be around to pay off. It is also because some people want to get a sound bite more than they want to help ordinary Americans protect one of their most valuable possessions—and, in most cases, their most valuable possession—their home. If those people want to reform the program because they want to save the government money, which is a laudable goal—and some do—they are going about it the wrong way.

The reality is that the National Flood Insurance Program is the only place—the only place—where people can turn to insure their home and their belongings.

Now, 98.5 percent of all NFIP policies are in counties or parishes with a median household income below \$100,000. So this argument we often hear that the National Flood Insurance Program is just a subsidy for wealthy people and their beach homes is nonsense. It is nonsense on a stick. And 62 percent of all of the people enrolled in the NFIP program are in counties or parishes with a median household income below the national average of \$53,889. Last year, many folks saw the premiums for their homes and businesses increase between 8 and 25 percent.

Floods are the most common and, unfortunately, the most costly natural disaster. If your home takes on water, your homeowner's insurance is not going to help you. Let me say that again. If your home floods and you have homeowner's insurance, you will not be covered. Homeowner's insurance does not cover the cost of a flood. If you don't have insurance, FEMA's disaster dollars aren't going to foot the bill for a full recovery. They aren't.

Even if you are eligible for Federal disaster assistance—for example, a