

resulting in catastrophic rate increases. The bill places caps on the Federal Emergency Management Agency's (FEMA) ability to increase policy rates on primary homes, now capped at 15 percent annually under the bill, and enact additional caps to ensure affordability, while providing FEMA with the resources to complete a flood insurance affordability study within 18 months of the bill's enactment. This legislation will provide relief to families that have already been hit with substantial premium increases, and to communities that successfully challenge redrawn FEMA flood maps. Finally, these changes will be paid for by enacting a \$25/year surcharge on insured primary residences, and a \$250/year surcharge on all other insured properties.

I expect that the passage of this bill will provide relief and certainty to those in New Jersey and around the country dealing with premium increase, but we must not ignore the need to plan for a changing climate, sea level rise, and an increased risk of extreme weather and flooding. For those living in flood prone areas the risk of flood will only increase, stressing the limited resources available under the NFIP, and continuing to devastate communities and families.

I expect flood insurance is an issue that Congress will need to continue to revisit in coming years, but for now I believe the Homeowner Flood Insurance Affordability Act will serve to address many of the concerns I have heard from home and business owners, flood plain managers, insurers, and REALTORS in Central New Jersey.

#### HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014

SPEECH OF

#### HON. MICHAEL E. CAPUANO

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, March 4, 2014*

Mr. CAPUANO. Mr. Speaker, I support H.R. 3370, the Homeowner Flood Insurance Affordability Act of 2013, because we need to fix the National Flood Insurance Program, create more transparency in how it is administered and get the program out of debt. This bill is a step forward in that direction. In addition to lowering rates for some policyholders who have seen sharp spikes in their annual premiums, the bill requires FEMA to implement a flood mapping program that results in technically credible flood hazard data; designate a flood insurance advocate to educate policyholders and coordinate with local officials; consult with communities before using new flood maps; and make publicly available any changes to rate tables and underwriting guidelines before instituting any such changes.

I also believe, however, that we could do more. By rushing this bill through the Congress we failed even to debate, let alone address, the Program's impact on non-primary residences—moderately priced second homes, small businesses, houses of worship, schools, non-profits. While H.R. 3370 will stop the spike in premiums for some primary homeowners, it will do nothing to keep premiums affordable for the small businesses that provide vital services to and strengthen the economies of coastal communities; and it will do nothing to ensure that the churches, schools, and non-

profit institutions that anchor these communities will be able to afford their rising premiums. On the contrary, the bill includes a premium surcharge of \$250 per year on second homes and non-residential properties as a way to offset its cost.

Clearly, H.R. 3370 is not perfect, but it is an improvement over the status quo and that's why I will vote for it. On balance, I feel that it is better to accept an imperfect bill than wait for a perfect measure. However, we must continue to seek opportunities to address these defects as we move forward.

#### HONORING THE 10TH ANNUAL VETERANS SNOWMOBILE RIDE

#### HON. DAN BENISHEK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 6, 2014*

Mr. BENISHEK. Mr. Speaker, I rise today to honor the 10th annual Veterans Snowmobile Ride, which will occur on Saturday, March 8, 2014.

This event, founded by Don and Diane Reed, veterans and owners of the Fox River Motel and sponsored by the Seney Snowmobile Association, leads riders through approximately one hundred miles of the scenic Upper Peninsula of Michigan in honor of those who have fought to defend the American way of life.

Beginning in 2004 with just 50 riders, it has grown to nearly 300 in the 2013 ride. The Veterans Snowmobile Ride has the distinction of being the largest veterans ride of this type in the United States.

In addition to those who ride their snowmobiles in this event, I wish to commend all those who help to realize the Veterans Snowmobile Ride motto of "be a Vet, bring a Vet, thank a Vet."

This event is a poignant way to thank those who have defended our country and a continuation of the Northern Michigan outdoorsman tradition.

#### PERSONAL EXPLANATION

#### HON. ERIC A. "RICK" CRAWFORD

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 6, 2014*

Mr. CRAWFORD. Mr. Speaker, on Wednesday, March 5, 2014 I was inadvertently detained on rollcall vote 97. Had I been present to vote I would have voted "yes."

#### HONORING DANIEL J. GILBERT

#### HON. SAM GRAVES

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 6, 2014*

Mr. GRAVES of Missouri. Mr. Speaker, I proudly pause to recognize Daniel J. Gilbert. Daniel is a very special young man who has exemplified the finest qualities of citizenship and leadership by taking an active part in the Boy Scouts of America, Troop 865, and earning the most prestigious award of Eagle Scout.

Daniel has been very active with his troop, participating in many scout activities. Over the many years Daniel has been involved with scouting, he has not only earned numerous merit badges, but also the respect of his family, peers, and community. Most notably, Daniel has earned the rank of Firebuilder in the Tribe of Mic-O-Say, has become an Ordeal Member of the Order of the Arrow, and earned the Ad Altari Dei religious award. Daniel has also contributed to his community through his Eagle Scout project. Daniel dismantled an old playground set, then expanded and mulched the playground area at the Hope House in Lee's Summit, Missouri, in order to prepare the site for a new playground.

Mr. Speaker, I proudly ask you to join me in commending Daniel J. Gilbert for his accomplishments with the Boy Scouts of America and for his efforts put forth in achieving the highest distinction of Eagle Scout.

#### H.R. 2548, ELECTRIFY AFRICA ACT OF 2013

#### HON. PETER J. ROSKAM

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 6, 2014*

Mr. ROSKAM. Mr. Speaker, I would like to rise in support of H.R. 2548, the Electrify Africa Act, which will help enrich the lives of the some 589 million people who live in an electricity depleted part of Africa.

This legislation will bring much needed support to a region that desperately needs it. As you are aware, 68 percent of the population in sub-Saharan Africa does not have access to electricity. This bill, if enacted, would establish a base of infrastructure from which economies can grow, improve health and education outcomes, and contribute to sustainable poverty reduction.

I have visited Ghana and Liberia and seen firsthand the struggles that people deal with every day as they try to live a normal life. Power outages are a regular occurrence, while families may wait hours, days, or even weeks for electricity to be restored. A reliable electrical grid will help give businesses looking to make investments in Africa a greater degree of confidence in the infrastructure. The investments they make could help pull many out of poverty and hunger as local economies grow and people gain steady employment.

There are not just economic benefits to consider, though. Electricity is also crucial to health outcomes. Certain medicines and vaccines require strict temperature regulation that is impossible to achieve without access to reliable electricity. Lifesaving devices and monitoring devices also require energy to function. An improved electrical infrastructure could also reduce the prevalence of illnesses like respiratory diseases that come from the use of harmful household fuels. On average, there are more than 3 million annual premature deaths from respiratory disease in sub-Saharan Africa. Shockingly, this number is higher than the annual number of deaths from HIV/AIDS and malaria.

One final benefit I want to highlight is the educational improvement achievable as schools with a dependable source of energy can harness technology to educate the rapidly-growing youth population in Africa. In