

teacher at Northeast High School in Oakland Park, Florida. Mrs. Flinn was selected as one of only 10 Society for Science & the Public fellows in the entire country. She earned this honor for her hard work inspiring excellence in scientific thinking and research among her students.

The SSP fellowship includes an award of \$8,500 for Mrs. Flinn to use directly in her classroom and full support to attend a Fellows Institute here in Washington, where I will have the personal pleasure of thanking her for her contributions to our schools and our community.

My mother was a public school teacher, and I personally know how hard they work to help our children learn and grow. And that's why Mrs. Flinn and her actions in shaping our future leaders and scientists of our country and her efforts are an inspiration to all of us.

Thank you to Randa Flinn and to all the teachers in south Florida.

FY 2010 EMERGENCY SUPPLEMENTAL

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

Mr. ROGERS of Kentucky. Mr. Speaker, enough is enough. The Democrats' failure to lead is now putting a strain on the troops by refusing to pass a clean emergency supplemental war bill. Yesterday, the Pentagon announced that it's putting together an emergency plan in case Congress fails to do its job and does not pass the upcoming supplemental. If the Democrats continue to play political games with this bill, the Pentagon will not be able to make payroll for active duty troops at war. This is a disgrace.

Funding our troops is a national priority. Our brave men and women in uniform do not deserve to suffer because the majority party cannot agree on the precise amount of pork they want to put into this wartime supplemental bill.

We need to pass a clean supplemental, and we need to do it today. I'm tired of excuses, tired of the bickering. Let's put aside election day politics and do the right thing for the troops.

WORKPLACE VIOLENCE

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

Mr. HEINRICH. Mr. Speaker, the people of New Mexico's First Congressional District are deeply saddened by the tragic shooting that took place at the Emcore manufacturing plant in Albuquerque on Monday morning.

In a brutal act of workplace domestic violence, six community members were victimized, including Michele Turner

and Sharon Cunningham, who were killed, and four others who were wounded.

This kind of tragedy is every community's nightmare, but this tragedy must also recommit all of us to confronting and preventing the serious problem of domestic violence to insure that a tragedy like this never happens again.

We are grateful for the heroic actions of the many Emcore employees, as well as Albuquerque's police and first responders who arrived on scene within minutes of the first call, and some of whom rushed into the active shooter situation without waiting for back up.

We hold the victims in our hearts. We pray for all touched by this, and we will find the strength as a community to come together and overcome.

IT'S TIME FOR NEW IDEAS

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

Mr. PENCE. Mr. Speaker, in the worst economy in a quarter of a century, American families are hurting. Businesses are struggling in the city and on the farm. And that's obvious to almost everyone in this country, except the Obama administration.

Remarkably, yesterday the White House issued a report saying that the stimulus bill passed a year and a half ago had "saved or created 2.5 to 3.6 million jobs."

As my three teenagers might say to me in like circumstances: Really, 2.5 to 3.6 million jobs? Unemployment was 7.5 percent when the stimulus was passed. It's 9.5 percent today.

It's important the American people know that the report issued by the administration yesterday isn't even based on actual numbers. It comes from what economists within the administration say is a highly inflated projection of how much economic growth is created for every government dollar that's spent.

The facts come from the Bureau of Labor Statistics. They speak for themselves. Since the stimulus was enacted, more than 3 million jobs have been lost in this country, a net job loss of 2.4 million jobs.

Enough with the talk. The stimulus bill has failed. It's time for new ideas, across-the-board tax relief, and fiscal discipline now.

FLOOD INSURANCE REFORM

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

Mr. MCNERNEY. Mr. Speaker, I rise in support of today's flood insurance reform legislation, but also to express my deep frustration with FEMA's decision to increase flood insurance rates

for many residents of Stockton, California.

Prior to issuing new flood maps last year for central Stockton, FEMA encouraged residents to purchase flood insurance early so they could take advantage of the lower-cost preferred rates. In May, FEMA decided to extend those preferred rates for 2 years, a welcome decision.

But for reasons that remain difficult to understand, FEMA delayed the effective date of extension until January of 2011, effectively creating a donut hole in the availability of preferred rate coverage. As a result, residents who must renew their policies before the end of the year are suffering rates many times higher than what they expected, placing a serious burden on family budgets.

I urge FEMA, in the strongest possible terms, to allow Stockton residents to renew their policies without delay.

PROVIDING FOR CONSIDERATION OF H.R. 5114, FLOOD INSURANCE REFORM PRIORITIES ACT OF 2010

Ms. MATSUI. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 1517 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 1517

Resolved, That at any time after the adoption of this resolution the Speaker may, 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. 5114) to extend the authorization for the national flood insurance program, to identify priorities essential to reform and ongoing stable functioning of the program, 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 except those arising under clause 9 or 10 of rule XXI. 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 Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. The committee amendment in the nature of a substitute shall be considered as read. All points of order against the committee amendment in the nature of a substitute are waived except those arising under clause 10 of rule XXI. Notwithstanding clause 11 of rule XVIII, no amendment to the committee amendment in the nature of a substitute shall be in order except those printed in the report of the Committee on Rules accompanying this resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided

and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question. All points of order against such amendments are waived except those arising under clause 9 or 10 of rule XXI. 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.

SEC. 2. The Chair may entertain a motion that the Committee rise only if offered by the chair of the Committee on Financial Services or his designee. The Chair may not entertain a motion to strike out the enacting words of the bill (as described in clause 9 of rule XVIII).

□ 1030

The SPEAKER pro tempore (Mr. PASTOR of Arizona). The gentlewoman from California is recognized for 1 hour.

Ms. MATSUI. Mr. Speaker, for purposes of debate only, I yield the customary 30 minutes to my good friend, the gentleman from Florida (Mr. LINCOLN DIAZ-BALART). All time yielded during consideration of the rule is for debate only.

GENERAL LEAVE

Ms. MATSUI. I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks and to insert extraneous materials into the RECORD.

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

There was no objection.

Ms. MATSUI. I yield myself such time as I may consume.

Mr. Speaker, House Resolution 1517 provides for consideration of H.R. 5114, the Flood Insurance Reform Priorities Act of 2010, under a structured rule. The resolution waives all points of order against consideration of the bill except those arising under clause 9 or 10 of rule XXI. The resolution provides 1 hour of debate on the bill. The resolution provides that a substitute amendment recommended by the Financial Services Committee shall be considered an original bill for purpose of amendment, and shall be considered as read.

The resolution makes in order those amendments printed in the Rules Committee report accompanying the resolution. The resolution waives all points of order against such amendments except those arising under clause 9 or 10 of rule XXI. The resolution provides one motion to recommit with or without instructions, provides the Chair may entertain a motion to rise only if offered by the chair of the House Financial Services Committee or his designee. Lastly, the resolution provides the Chair may not entertain a motion to strike the enacting words of the bill.

Mr. Speaker, I rise this morning in strong support of the rule, the Flood

Insurance Reform Priorities Act, and in strong support of the underlying legislation. I would like to applaud the sponsor of H.R. 5114, Chairwoman MAXINE WATERS, for her leadership in bringing this important bill to the floor. And I commend Chairman FRANK and Ranking Member BAUCUS for being open to a number of improvements to this bill from myself and fellow members.

I am grateful for their long-standing advocacy of my legislation, H.R. 1525, which is incorporated into the underlying bill before us today. Both of them and their incredible staffs have been valuable in this process.

Mr. Speaker, it is critical that our constituents have access to a stable flood insurance program. Toward that end, H.R. 5114, which I am pleased to cosponsor, would reauthorize the National Flood Insurance Program for 5 years, and implement necessary changes that are essential for its continuing viability.

Floods have been, and continue to be, one of the most destructive and costly natural hazards to my hometown of Sacramento and to other communities throughout the country. The NFIP is a valuable tool in addressing the losses incurred due to these disasters, and mitigating against future disasters. The program ensures that families have access to affordable flood insurance, while making certain that their safety is protected. In fact, the NFIP is the primary source of reliable, affordable flood insurance in this country, providing 95 percent of the flood insurance policies nationwide. It covers 5.6 million households and insures \$1.2 trillion of property.

From the Sacramento region to the Louisiana bayous to the plains of the Midwest, communities are improving their flood protection infrastructure in order to keep residents safe and secure. However, as we work to provide certainty to our recovering housing market, these communities are seeking clarity to meet the changing dynamics of Federal standards.

It is for these reasons that I am thrilled that this legislation contains a provision I authored that would provide technical changes to Federal flood zone designations. In my district, the deepest flood depths would be in a region called the Natomas Basin. Fortunately, we have a flood protection project underway to achieve a 200-year level of protection for its residents.

By 2011, the Sacramento Area Flood Control Agency and the State of California will have spent upwards of \$350 million repairing levees in the Natomas Basin. But over the last 5 years, the hundreds of millions devoted to levee improvements in Natomas have not been acknowledged by FEMA in the remapping process. Unfortunately, FEMA's current flood zone certification process does not always take local and State funding into account.

A year ago, I introduced H.R. 1525, which would fix this problem, and it has been included in the bill we are considering today. In addition to making flood insurance available to millions of Americans, this bill also provides communities clarity in order for them to continue their ongoing efforts to improve flood defenses. It would update current law to take local, State, and Federal funding into account when determining flood zone designations. Such investments must be recognized by the Federal Government.

Local communities, States, and the Federal Government must all be thoughtful and committed partners because protecting our constituents from the dangers potential floods pose requires a comprehensive approach. While I have always urged homeowners in floodplains to purchase flood insurance, I have serious concerns about families being forced to incur higher insurance rates during an economic recession. Increased rates on top of the annual flood protection assessments that many residents are paying each year compounds this problem, which is why I am grateful that H.R. 5114 includes another provision I strongly support that would reduce the shock of higher insurance rates by phasing them in over 5 years. It would apply retroactively to September 2008 to areas that have been already remapped.

Most importantly for the thousands of homeowners across the country that have recently gone through the remapping process, H.R. 5114 would lower their flood insurance rates. Without this bill, many of our constituents would likely be forced to pay more than four times the preferred risk policy rate.

Mr. Speaker, the Flood Insurance Reform Priorities Act was unanimously approved by the Financial Services Committee on April 27, 2010. It is budget neutral, and is supported by numerous organizations in the property insurance field. Congress has not reauthorized NFIP since 2004. It is time for us to do so and to make essential changes to the program to ensure its sustainability. As many of my colleagues can attest, providing for the security and safety of flood-prone regions like the one I represent needs to be at the top of our priority list.

Mr. Speaker, I am proud to be part of the solution and to help make sure residents of Sacramento and other flood-prone communities across the country can afford to purchase the flood insurance they need to protect their families, their businesses, and the livelihoods of our communities.

I therefore urge my colleagues to support the rule and the underlying legislation.

I reserve the balance of my time.

Mr. LINCOLN DIAZ-BALART of Florida. Mr. Speaker, I would like to thank my good friend, the gentlewoman from California (Ms. MATSUI)

for the time, and I yield myself such time as I may consume.

Almost 18 years ago, in 1993, I first arrived in Congress right in the aftermath of the greatest natural disaster that had ever hit south Florida. August 24, 1992, Hurricane Andrew, a category 5 storm with wind gusts of over 200 miles per hour, hit our community and devastated it. That storm caused over \$26 billion of damage to south Florida. Entire communities were destroyed. Until Hurricane Katrina hit the gulf coast in 2005, Hurricane Andrew was the costliest natural disaster in American history.

We in south Florida were very fortunate to receive generous assistance from our fellow Americans in the wake of Hurricane Andrew. That assistance was vital for our recovery, and I won't forget the support and compassion my colleagues in this Chamber demonstrated during those difficult times.

The National Flood Insurance Program, established by Congress in 1968, was designed to provide an alternative to disaster assistance and to reduce the costs of repairing flood damage to buildings caused by hurricanes or inland flooding of rivers, lakes, or streams. Approximately 20,000 communities across the country participate in the program by adopting and enforcing floodplain management regulations to reduce future flood damage.

□ 1040

In exchange, federally backed flood insurance becomes available to homeowners, renters, and business owners in those communities.

The NFIP was self-supporting through policy premiums and fees until 2005 when the program incurred approximately \$17 billion in flood claims caused by hurricanes Katrina, Rita, and Wilma. Currently, the program is over \$18 billion in debt.

Reauthorization of the NFIP is very important to the economy in south Florida. Without the program, home buyers are unable to close on new homes, suppressing home sales at a time when they're desperately needed in south Florida.

For example, a constituent, Chris O'Neal, wrote to me last month asking for Congress to reauthorize this program. Because the majority had let the program lapse, he and his family were unable to close on their new home and they faced being homeless because their current landlord had forced them to vacate their home. Mr. O'Neal's case wasn't an isolated incident. A number of my constituents have been unable to close on their new homes, and it's my understanding that many throughout the country face a similar situation.

This underlying legislation would rectify that problem and would reauthorize the NFIP through 2015. The bill provides premium discounts to assist residents in newly designated flood

hazard areas who would be subject to a new requirement to purchase flood insurance during a phase-in period of 5 years.

Other provisions include extending the Severe Repetitive Loss grant program to allow government buyouts of properties with frequent and severe losses to reduce program losses in the long term. The bill also allows for premiums to be paid in installments for lower-income property owners, thereby helping them to afford flood insurance and encouraging them to continue to purchase protection.

Although I support the underlying bill, Mr. Speaker, it could have been better, especially if the Taylor-Scalise amendment had been made in order. Their amendment would allow coastal homeowners to buy an option for both wind and flood insurance coverage from the NFIP. This option would be extremely helpful to coastal communities like south Florida and the gulf coast. Unfortunately, the majority on the Rules Committee decided to block even debate on that amendment. And not only did they block the Taylor-Scalise amendment, they blocked out nearly 90 percent of the Republican amendments submitted to the Rules Committee while allowing nearly two-thirds of the Democratic amendments.

So today we will consider three minority and eight majority amendments, plus another 10 majority amendments included in the manager's amendment. That's quite a contrast. It's especially unfortunate when you consider we were told that the process was going to change, that it wasn't going to be this way. The distinguished Speaker promised the American people that her party would run the most open and bipartisan Congress in history. Yet week after week, the majority continues to block an open process. We have yet to consider even one open rule during the entire 111th Congress, not even on the historically open appropriations bills. That's quite sad.

I reserve the balance of my time.

Ms. MATSUI. Mr. Speaker, I yield 3 minutes to the gentlewoman from Maine (Ms. PINGREE), my colleague on the Rules Committee.

Ms. PINGREE of Maine. I thank my colleague for yielding the time.

Mr. Speaker, today the House will consider H.R. 5114, the Flood Insurance Reform Priorities Act.

In Maine, FEMA is remapping York and Cumberland counties. The new maps will help homeowners and businesses assess the flood risk they face.

In Portland, the initial models FEMA used showed much of the city's waterfront would be damaged by waves during a bad storm. FEMA's models turned out to be more appropriate for exposed or standing shorelines. Portland Harbor is not a barrier island nor is it a community built on shifting sand or even walled off from the sea by

levees. Rather, Portland Harbor is a working, thriving waterfront that has endured for hundreds of years.

After working with the city, FEMA recently improved the accuracy of their model, taking into account the impact of the city's working waterfront on the wave action as well as new data provided by the city. In the next few weeks, FEMA will issue preliminary maps that are a result of hard work by the city and the Maine congressional delegation.

Together, we were able to save Portland's working waterfront, but other communities in York and Cumberland counties in my State face similar issues and do not have the resources to hire engineers and collect new data. Our working waterfronts are the economic and cultural hearts of our coastal communities. We need to make sure they are treated fairly in assessing the risks they face.

In Harpswell, one boatyard just spent thousands of dollars to show FEMA they were not in a flood zone and that the maps were wrong. In Rockland, many of the buildings on the working waterfront probably can not be rebuilt if they burn down, and a new herring processing facility had to be built so far away from the water that they put the herring on a truck and drive it across the parking lot to be processed.

You know, FEMA may be correct in their models—that these piers and buildings are in a flood zone and at risk for being damaged or destroyed in a once-in-a-lifetime storm. Frequently, though, sheltered harbors like Portland are relatively protected, and even during a bad hurricane or nor'easter, they may flood and do not get battered by heavy waves.

Our Nation's working waterfronts, like all of our communities, deserve to be mapped using the best science FEMA has available. That's why I worked with the City of Portland to craft language that was included in the manager's amendment to show how these models are applied to working waterfronts and to study how it is done.

We owe it to the American people to make sure that all of our communities receive accurate information about flood risks they face, and all of our communities deserve to work with FEMA in a true partnership.

I urge my colleagues to support the rule, the manager's amendment, and the underlying bill.

Today, the House will consider H.R. 5114, the Flood Insurance Reform Priorities Act. In Maine, FEMA is remapping York and Cumberland counties. The new maps will help homeowners and businesses assess the flood risks that they face. Unfortunately, in some places the remapping process is not as accurate as it could be.

For example, in Portland, the initial models FEMA used showed much of the City's waterfront would be damaged by waves during a

bad storm. FEMA's models turned out to be more appropriate for exposed and sandy shorelines. Portland Harbor is not a barrier island nor is it a community built on shifting sand or even walled off from the sea by levees. Rather, Portland Harbor is a working, thriving, waterfront that has endured for hundreds of years.

After working with the City, FEMA recently improved the accuracy of their model, taking into account the impact of the City's working waterfront on the wave action as well as new data provided by the City. In the next few weeks, FEMA will issue preliminary maps that are the result of the hard work by the City and the Maine Congressional Delegation.

Together, we were able to save Portland's waterfront but other communities in York and Cumberland county face similar issues and do not have the resources to hire engineers and collect new data.

Our working waterfronts are the economic and cultural hearts of our coastal communities. Because businesses in working waterfronts like boatyards are located on the water's edge and often have piers that stick out into a harbor, they are more susceptible to storms and inaccurate models.

In Harpswell, one boatyard just spent thousands of dollars to show FEMA that they were not in a flood zone and that the maps were wrong. In Rockland, many of the buildings on the working waterfront probably cannot be rebuilt if they burn down and a new herring processing facility had to be built so far away from the water that they put the herring in a truck, and drive it across the parking lot to be processed.

FEMA may be correct in their models—that these piers and buildings are in a flood zone and at risk for being damaged or destroyed in a once-in-a-lifetime storm. Frequently though, sheltered harbors like Portland are relatively protected and even during a bad hurricane or nor'easter, they may flood but do not get battered by heavy waves.

Our nation's working waterfronts, like all of our communities, deserve to be mapped using the best science FEMA has available. Our nation's waterfront businesses need accurate flood maps that don't needlessly place our businesses in the restrictive flood areas such as V or A zones and stifle the economic activity on the waterfront.

This is why I worked with the City of Portland to craft language that was included in the Managers Amendment. This language will help protect our nation's working waterfronts and improve the accuracy of FEMA's flood maps in our harbors by requiring FEMA to study how their models and the assumptions that motivate those models are applied to working waterfronts and harbors.

We owe it to the American people to make sure that all of our communities receive accurate information about the flood risks they face and all of our communities deserve to work with FEMA in a true partnership. I urge my colleagues to support the rule, the Managers Amendment and the underlying bill.

Mr. LINCOLN DIAZ-BALART of Florida. Mr. Speaker, I reserve the balance of my time.

Ms. MATSUI. Mr. Speaker, I yield 3 minutes to the gentleman from New

York (Mr. ARCURI), my colleague on the Rules Committee.

Mr. ARCURI. I thank my friend and colleague from the Rules Committee, Ms. MATSUI, for yielding me the time. And I'd like to compliment her on her hard work over the years and her leadership with respect to protecting individuals who have been devastated by the effects of floods which brings us here today.

I speak in support of H.R. 5114, the Flood Insurance Reform Priorities Act, which will provide the stability necessary for businesses, realtors, homeowners, and plan effectively to reduce the potential economic loss and costs of repairing damages from future flooding without stifling or preventing otherwise safe development.

As FEMA works to update and modernize flood maps from communities across the country, thousands of families across Upstate New York are facing a new requirement to purchase flood insurance as they are remapped into new flood zone boundaries. It is imperative that these maps are accurate and protect our communities without unnecessarily burdening them or stifling economic development, especially during these very tough economic times.

H.R. 5114 seems to strike the proper balance by allowing property owners a sufficient grace period to account for the need to buy flood insurance or to appeal the determination that their property is within a floodplain, and also phases in flood insurance premium rates over a 5-year period beginning as soon as the property owner initiates the flood insurance policy.

In recent years, I've assisted communities in my district in successfully appealing updated flood maps, saving countless homes and business owners from unnecessarily having to purchase flood insurance.

Instances like this illustrate why the grace period in H.R. 5114 is so important—so property owners have a 5-year delay of the flood insurance purchase requirement within which to appeal FEMA's preliminary determination. This grace period would apply retroactively to any final updated flood map that was enacted since September 1, 2008.

I'm also pleased that H.R. 5114 will create the Office of Flood Insurance Advocate within FEMA to assist policyholders in filing flood insurance claims, settling disputes between policyholders and FEMA, and streamlining the claims process. This is a provision I fought to include in the flood insurance reform legislation in the last Congress, and I applaud the committee for including these provisions in the underlying bill today.

I encourage my colleagues to vote for the rule and the underlying bill.

Mr. LINCOLN DIAZ-BALART of Florida. Mr. Speaker, I continue to reserve the balance of my time.

Ms. MATSUI. Mr. Speaker, I yield 3 minutes to the gentleman from Oregon (Mr. BLUMENAUER).

Mr. BLUMENAUER. Mr. Speaker, I appreciate the gentlelady's courtesy in permitting me to speak on the rule, as I have appreciated her work in her community over the years dealing with the consequences of flooding and water damage.

I rise in support of the rule and reluctantly am supporting the underlying bill.

□ 1050

I have great sympathy for the work that was done by the Financial Services Committee. I understand what horrible timing it is to deal with the huge losses in housing value, other real estate markets, as well as unemployment and the economic slowdown. We are all reluctant to put any additional pressure on people who are located in harm's way.

But I will tell you, having worked on flood insurance reform now for over a decade, there is never a good time to fix this program. The tragedy of Katrina 5 years ago dramatically illustrated both the need for, and the flaws in, our flood insurance program and environmental protections.

For generations, local and State governments and, sadly, in some cases, the Federal Government itself has encouraged people to live in harm's way. Over time, this has become a much more expensive proposition while we have accelerated the potential for disastrous floods as we've engineered our rivers, while we've encouraged filling in wetlands that used to be nature's sponges, and we have more people in the areas that are subjected to even worse flooding.

Now we have the situation where global warming is creating weather instability, extreme weather events, brutal rains and winds that make what was once a one in 100 years or one in 500 year event, sadly routine. We have seen on the floor of this House people come to the floor dealing with 500-year floods that have happened in relatively short time frames, and it is going to continue accelerating in the future.

We need to make sure that FEMA has the resources to do this important mapping job properly, and we need to have the gumption to support FEMA after it has gone through the process and done the mapping right, to enforce that mapping. We need to make sure that people who are in harm's way are encouraged to protect their properties, and after repeated damage, that we don't just keep putting people back in harm's way but help them be located more safely.

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

Ms. MATSUI. I yield the gentleman an additional 30 seconds.

Mr. BLUMENAUER. It is important that we no longer put the taxpayer on

the hook for massive losses and have the rest of the people who pay flood insurance pay higher premiums while people who should start making some modification waiting 10 years before they pay their own way.

This bill is a compromise, but I am hopeful that Congress can do more work to make a compromise that is more effective and long term because this is the tip of the iceberg. If we don't get it right, we're going to be back here time and time again on the hook for more and more money and more loss of life and property.

Mr. LINCOLN DIAZ-BALART of Florida. I yield back the balance of my time.

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

I want to start by thanking the Members and the staff of the Financial Services Committee for their diligence in working with me on this important legislation. Tom Glassic of the Financial Services majority staff has been especially helpful.

Mr. Speaker, as we are all aware, flooding is the most common natural disaster in this country. The National Flood Insurance Program, NFIP, is the primary source of reliable, affordable flood insurance in the United States today. The last reauthorization of NFIP occurred in 2004. Since 2008, it has operated under a series of short extensions, with the current law scheduled to expire at the end of September.

To ensure that individuals nationwide have access to a stable and reasonable flood insurance program, we need to pass the Flood Insurance Reform Priorities Act. This legislation would reauthorize the NFIP and implement other critically important changes that would guarantee the program's sustainability.

In particular, it would help the Sacramento region and other areas advance their ongoing efforts to improve their flood protection. Additionally, the bill would lower the burden of higher insurance rates in remapped communities by phasing them in over 5 years.

According to the Congressional Budget Office, H.R. 5114 would have no impact on the budget over the next 10 years. In fact, the CBO has stated that the measure would increase revenues by \$5 million over 2010–2015 and by \$10 million over 2011–2020.

It would address the NFIP's serious financial challenges by directing it back toward fiscal health and self-sustainability.

This legislation, which was unanimously approved by the Financial Services Committee earlier this year, would provide certainty to our recovering housing market and ensure public safety.

Mr. Speaker, H.R. 5114 is an important bipartisan bill that would help protect our communities from catastrophic flooding. With that in mind, I

urge a "yes" vote on the previous question and on the rule.

Mr. Speaker, I yield 1 minute to the gentleman from Mississippi (Mr. TAYLOR).

Mr. TAYLOR. Yesterday, I appeared before the Rules Committee and offered an amendment that would allow people in coastal America to buy wind insurance as an option to their flood insurance, a measure that is identical to what had passed this House less than 3 years ago as a part of the base bill. It is my understanding that that was not made in order.

My question to the Rules Committee is since the Speaker says she is for it, since Majority Leader HOYER says he is for it, since the chairwoman of jurisdiction, Ms. WATERS, says she's for it, I've got to admit my amazement that it was not made in order, since it's already passed this House by about 270 votes 3 years ago. So I was hoping if the gentlewoman could enlighten those of us who are in support of that amendment what happened.

Ms. MATSUI. Mr. Speaker, if the gentleman will yield, I will respond.

One of the amendments was not germane. One amendment was made in order because it was germane.

Mr. TAYLOR. The amendment, again, that has already passed this House as a part of the base bill of an identical bill 3 years ago, I'm having a little trouble understanding how that's not germane.

I would urge people to oppose the rule.

Ms. MATSUI. May I say that, just to clarify, the amendment that Mr. TAYLOR was talking about was germane to that bill. It is not germane to this bill.

So if I may continue, Mr. Speaker, H.R. 5114 is an important bipartisan bill that would protect our communities from catastrophic flooding. With that in mind, I urge a "yes" vote on the previous question and on the rule.

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

The previous question was ordered.

The SPEAKER pro tempore. The question is the resolution.

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

Mr. LINCOLN DIAZ-BALART of Florida. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The vote was taken by electronic device, and there were—yeas 239, nays 182, not voting 11, as follows:

[Roll No. 443]

YEAS—239

Ackerman	Baldwin	Bishop (GA)
Adler (NJ)	Barrow	Bishop (NY)
Altmire	Bean	Blumenauer
Andrews	Becerra	Bocciardi
Arcuri	Berkley	Boren
Baca	Berman	Boswell
Baird	Berry	Boucher

Boyd	Himes	Pallone
Brady (PA)	Hinchey	Pascrell
Bralley (IA)	Hirono	Pastor (AZ)
Brown, Corrine	Hodes	Payne
Butterfield	Holden	Perlmutter
Capps	Holt	Perriello
Capuano	Honda	Peters
Cardoza	Hoyer	Peterson
Carnahan	Inslee	Pingree (ME)
Carney	Israel	Polis (CO)
Carson (IN)	Jackson (IL)	Pomeroy
Castor (FL)	Jackson Lee	Price (NC)
Chandler	(TX)	Quigley
Chu	Johnson (GA)	Rahall
Clarke	Johnson, E. B.	Rangel
Clay	Kanjorski	Reyes
Cleaver	Kaptur	Richardson
Clyburn	Kennedy	Rodriguez
Cohen	Kildee	Ross
Connolly (VA)	Kilpatrick (MI)	Rothman (NJ)
Conyers	Kilroy	Roybal-Allard
Cooper	Kirkpatrick (AZ)	Ruppersberger
Costa	Kissell	Rush
Costello	Klein (FL)	Ryan (OH)
Courtney	Kosmas	Salazar
Critz	Kucinich	Sánchez, Linda
Crowley	Langevin	T.
Cuellar	Larsen (WA)	Sánchez, Loretta
Cummings	Larson (CT)	Sarbanes
Dahlkemper	Lee (CA)	Schakowsky
Davis (AL)	Levin	Schauer
Davis (CA)	Lewis (GA)	Schiff
Davis (IL)	Lipinski	Schwartz
Davis (TN)	Loeb sack	Scott (GA)
DeFazio	Lofgren, Zoe	Scott (VA)
DeGette	Lowey	Serrano
Delahunt	Luján	Sestak
DeLauro	Lynch	Shea-Porter
Deutch	Maffei	Sherman
Dicks	Maloney	Sires
Dingell	Markey (CO)	Skelton
Doggett	Markey (MA)	Slaughter
Donnelly (IN)	Marshall	Smith (WA)
Doyle	Matheson	Snyder
Driehaus	Matsui	Space
Edwards (MD)	McCarthy (NY)	Speier
Edwards (TX)	McCullum	Spratt
Ellison	McDermott	Stark
Ellsworth	McGovern	Sutton
Engel	McIntyre	Teague
Eshoo	McMahon	Thompson (CA)
Etheridge	McNerney	Thompson (MS)
Farr	Meek (FL)	Tierney
Fattah	Meeks (NY)	Titus
Filner	Melancon	Tonko
Foster	Michaud	Towns
Frank (MA)	Miller (NC)	Tsongas
Fudge	Miller, George	Van Hollen
Garamendi	Mollohan	Velázquez
Giffords	Moore (KS)	Visclosky
Gonzalez	Moore (WI)	Walz
Gordon (TN)	Moran (VA)	Wasserman
Grayson	Murphy (CT)	Schultz
Green, Al	Murphy (NY)	Waters
Green, Gene	Murphy, Patrick	Watson
Grijalva	Nadler (NY)	Watt
Gutierrez	Napolitano	Waxman
Hall (NY)	Neal (MA)	Weiner
Halvorson	Nye	Whitfield
Hare	Oberstar	Wilson (OH)
Harman	Obey	Woolsey
Heinrich	Olver	Wu
Herseth Sandlin	Ortiz	Yarmuth
Hill	Owens	

NAYS—182

Aderholt	Boustany	Chaffetz
Akin	Brady (TX)	Childers
Alexander	Broun (GA)	Coble
Austria	Brown (SC)	Coffman (CO)
Bachmann	Brown-Waite,	Cole
Bachus	Ginny	Conaway
Barrett (SC)	Buchanan	Crenshaw
Bartlett	Burgess	Davis (KY)
Barton (TX)	Burton (IN)	Dent
Biggart	Buyer	Diaz-Balart, L.
Bilbray	Calvert	Diaz-Balart, M.
Bilirakis	Camp	Djou
Bishop (UT)	Campbell	Dreier
Blackburn	Cantor	Duncan
Blunt	Cao	Ehlers
Boehner	Capito	Emerson
Bonner	Carter	Fallin
Bono Mack	Cassidy	Flake
Boozman	Castle	Fleming

Forbes	Linder	Rogers (AL)
Fortenberry	LoBiondo	Rogers (KY)
Fox	Lucas	Rogers (MI)
Franks (AZ)	Luetkemeyer	Rohrabacher
Frelinghuysen	Lummis	Rooney
Gallely	Lungren, Daniel	Ros-Lehtinen
Garrett (NJ)	E.	Roskam
Gerlach	Mack	Royce
Gingrey (GA)	Manzullo	Ryan (WI)
Gohmert	Marchant	Scalise
Goodlatte	McCarthy (CA)	Schmidt
Granger	McCaul	Schock
Graves (GA)	McClintock	Sensenbrenner
Graves (MO)	McCotter	Sessions
Griffith	McHenry	Shadegg
Guthrie	McKeon	Shimkus
Hall (TX)	McMorris	Shuler
Harper	Rodgers	Shuster
Hastings (WA)	Mica	Simpson
Heller	Miller (FL)	Smith (NE)
Hensarling	Miller (MI)	Smith (NJ)
Herger	Miller, Gary	Smith (TX)
Hunter	Minnick	Stearns
Inglis	Mitchell	Stupak
Issa	Moran (KS)	Sullivan
Jenkins	Murphy, Tim	Tanner
Johnson (IL)	Myrick	Taylor
Johnson, Sam	Neugebauer	Terry
Jones	Nunes	Thompson (PA)
Jordan (OH)	Paul	Thornberry
King (IA)	Paulsen	Tiahrt
King (NY)	Pence	Tiberi
Kingston	Petri	Turner
Kirk	Pitts	Upton
Kline (MN)	Platts	Walden
Kratovil	Poe (TX)	Wamp
Lamborn	Posey	Westmoreland
Lance	Price (GA)	Wilson (SC)
Latham	Putnam	Wittman
LaTourette	Radanovich	Wolf
Latta	Rehberg	Young (AK)
Lee (NY)	Reichert	Young (FL)
Lewis (CA)	Roe (TN)	

□ 1128

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 5114) to extend the authorization for the national flood insurance program, to identify priorities essential to reform and ongoing stable functioning of the program, and for other purposes, with Mr. PASTOR of Arizona in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentlewoman from California (Ms. WATERS) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Mr. Chairman, I yield myself such time as I may consume.

Mr. Chairman, I am proud to bring my bill, H.R. 5114, the Flood Insurance Reform Priorities Act of 2010, to the floor today; and I stand in strong support of its passage. Moreover, I'm proud that this bill has the support of my colleagues on both sides of the aisle, having passed out of the Financial Services Committee in April on voice vote.

Mr. Chairman, this bill is essential. The Flood Insurance Program provides valuable protection for approximately 5.5 million homeowners; but, unfortunately, the lack of a long-term authorization has placed the program at risk. The program has lapsed three times now since the beginning of this year: for 2 days in March, for 18 days in April, and again from June 1 to July 2, when President Obama signed my bill to provide for a short-term extension of the program through the end of September of this year.

These lapses meant that FEMA was not able to write new policies, renew expiring policies, or increase coverage limits. These delays also meant that each day 1,200 home buyers who wanted to purchase homes located in flood plains were unable to close on their homes. Given the current crisis in the housing market, this instability in the Flood Insurance Program is hampering that market's recovery and must be addressed.

Mr. Chairman, in drafting this bill, I also wanted to address the challenges posed to communities by the imposition of new flood maps. I saw these challenges firsthand in my home city of Los Angeles. Earlier this year I was able to assist homeowners in the Park Mesa Heights area of Los Angeles who had been mistakenly placed in a flood plain. In this case, FEMA acted quickly to respond to new data and correct the mistake. However, there are thousands of homeowners nationwide who now find themselves in flood zones and subject to mandatory purchase requirements.

H.R. 5114, the Flood Insurance Reform Priorities Act of 2010, would restore stability to the Flood Insurance Program by reauthorizing the program for 5 years. It would also address the impact of new flood maps by delaying the mandatory purchase requirement for 5 years and then phasing in actuarial rates for another 5 years.

The bill also makes other improvements to the program by phasing in actuarial rates from pre-firm properties, raising maximum coverage limits, providing notice to renters about contents insurance, and establishing a flood insurance advocate similar to the taxpayer advocate at the Internal Revenue Service.

Mr. Chairman, we must reauthorize the National Flood Insurance Program and pass the reforms included in H.R. 5114. This country is reeling from major floods in Tennessee, Arkansas, and Oklahoma; and we are now officially in hurricane season, with south Texas still recovering from Hurricane Alex. I urge my colleagues to stand with me in support of this important extension.

In closing, I would like to recognize the many Members on both sides of the aisle who have approached me with their concerns about flood insurance programs. I'm further gratified that, through this bill, we're able to address many of those concerns. I remain committed to working with Members on ensuring that this program works for their communities and their constituents.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Chairman, I yield myself such time as I may consume.

I would like to thank the chairwoman, Chairwoman WATERS, for her hard work on this very important piece of legislation.

H.R. 5114, the Flood Insurance Reform Priorities Act, provides for the long-term reauthorization reform of the National Flood Insurance Program, extending it for 5 years, through September 30, 2015. The bill would phase out subsidized premium rates for certain properties, increase the annual limit on premium rate increases, and impose minimum deductibles for all policies.

The bill before us today, I believe, makes constructive reforms to eliminate certain subsidies and strengthens the financial soundness of the NFIP. Unfortunately, it also includes wasteful government spending. While I wish the bill went further to place the program on a path toward self-sufficiency and limit taxpayer exposure, I will support the final passage of this bill.

The NFIP is currently operating under a short-term extension through September 30, 2010, after experiencing its third lapse this year. H.R. 5114 makes constructive reforms to eliminate certain subsidies and strengthen

NOT VOTING—11

Bright	Hinojosa	Olson
Culberson	Hoekstra	Schrader
Hastings (FL)	Kagen	Welch
Higgins	Kind	

□ 1126

Messrs. GALLEGLY, SHIMKUS, and TURNER changed their vote from "yea" to "nay."

Mr. CAPUANO changed his vote from "nay" to "yea."

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.

GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 5114 and to insert extraneous material thereon.

The SPEAKER pro tempore (Mr. CLAY). Is there objection to the request of the gentlewoman from California?

There was no objection.

FLOOD INSURANCE REFORM PRIORITIES ACT OF 2010

The SPEAKER pro tempore. Pursuant to House Resolution 1517 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 5114.