

McHenry	Poe	Smith (NJ)
McHugh	Pombo	Smith (TX)
McIntyre	Pomeroy	Smith (WA)
McKeon	Porter	Snyder
McKinney	Price (GA)	Sodrel
McMorris	Price (NC)	Solis
McNulty	Pryce (OH)	Souder
Meehan	Putnam	Spratt
Meek (FL)	Rahall	Stark
Meeks (NY)	Ramstad	Stearns
Melancon	Rangel	Stupak
Mica	Regula	Sullivan
Michaud	Rehberg	Sweeney
Millender-	Reichert	Tancredo
McDonald	Renzi	Tanner
Miller (FL)	Reyes	Tauscher
Miller (MI)	Reynolds	Taylor (MS)
Miller (NC)	Rogers (AL)	Taylor (NC)
Miller, Gary	Rogers (KY)	Terry
Miller, George	Rogers (MI)	Thomas
Mollohan	Rohrabacher	Thompson (CA)
Moore (KS)	Ros-Lehtinen	Thompson (MS)
Moore (WI)	Ross	Thornberry
Moran (KS)	Rothman	Tiahrt
Moran (VA)	Roybal-Allard	Tiberi
Murphy	Royce	Tierney
Murtha	Ruppersberger	Towns
Musgrave	Ryan (OH)	Turner
Myrick	Ryan (WI)	Udall (CO)
Nadler	Ryun (KS)	Udall (NM)
Napolitano	Sabo	Upton
Neal (MA)	Salazar	Van Hollen
Neugebauer	Sánchez, Linda	Velázquez
Ney	T.	Visclosky
Northup	Sanchez, Loretta	Walden (OR)
Norwood	Sanders	Walsh
Nunes	Saxton	Wamp
Nussle	Schakowsky	Wasserman
Oberstar	Schiff	Schultz
Obey	Schmidt	Waters
Olver	Schwartz (PA)	Watson
Osborne	Schwarz (MI)	Watt
Otter	Scott (GA)	Waxman
Owens	Scott (VA)	Weldon (PA)
Oxley	Sensenbrenner	Weller
Pallone	Serrano	Westmoreland
Pascrell	Sessions	Wexler
Pastor	Shadegg	Whitfield
Paul	Shaw	Wicker
Pearce	Shays	Wilson (NM)
Pelosi	Sherman	Wilson (SC)
Pence	Sherwood	Wolf
Peterson (MN)	Shimkus	Woolsey
Peterson (PA)	Shuster	Wu
Petri	Simmons	Wynn
Pickering	Simpson	Young (AK)
Pitts	Skelton	Young (FL)
Platts	Slaughter	

NOT VOTING—19

Abercrombie	Gutierrez	Radanovich
Cannon	Higgins	Rush
Carson	Hyde	Strickland
Case	Johnson, Sam	Weiner
Cole (OK)	McCarthy	Weldon (FL)
Evans	Ortiz	
Ford	Payne	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE
The SPEAKER pro tempore (during the vote). Members are advised that there are 2 minutes remaining.

□ 1328

So (two-thirds of those voting having responded in the affirmative) the rules were suspended and 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. COLE of Oklahoma. Mr. Speaker, on June 27, 2006 I inadvertently missed rollcall vote 320. If I had been present, on rollcall vote No. 320, I would have voted "yea."

VETERANS' COMPENSATION COST-OF-LIVING ADJUSTMENT ACT OF 2006

The SPEAKER pro tempore. The unfinished business is the question of sus-

pending the rules and passing the bill, H.R. 4843, as amended.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Indiana (Mr. BUYER) that the House suspend the rules and pass the bill, H.R. 4843, as amended, on which the yeas and nays are ordered.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 408, nays 0, not voting 24, as follows:

[Roll No. 321]

YEAS—408

Ackerman	Cubin	Hensarling
Aderholt	Cuellar	Henger
Akin	Culberson	Herseth
Alexander	Cummings	Hinchey
Allen	Davis (AL)	Hinojosa
Andrews	Davis (CA)	Hobson
Baca	Davis (FL)	Hoekstra
Bachus	Davis (IL)	Holden
Baird	Davis (KY)	Holt
Baker	Davis (TN)	Honda
Baldwin	Davis, Jo Ann	Hooley
Barrett (SC)	Davis, Tom	Hostettler
Barrow	Deal (GA)	Hoyer
Bartlett (MD)	DeFazio	Hulshof
Barton (TX)	DeGette	Hunter
Bass	Delahunt	Inglis (SC)
Bean	DeLauro	Inslee
Beauprez	Dent	Israel
Becerra	Diaz-Balart, L.	Issa
Berkley	Diaz-Balart, M.	Istook
Berman	Dicks	Jackson (IL)
Berry	Dingell	Jackson-Lee
Biggett	Doggett	(TX)
Bilbray	Doolittle	Jefferson
Bilirakis	Doyle	Jenkins
Bishop (GA)	Drake	Jindal
Bishop (NY)	Dreier	Johnson (CT)
Bishop (UT)	Duncan	Johnson (IL)
Blackburn	Edwards	Johnson, E. B.
Blumenauer	Ehlers	Jones (NC)
Blunt	Emanuel	Jones (OH)
Boehlert	Emerson	Kanjorski
Boehner	Engel	Kaptur
Bonilla	English (PA)	Keller
Bonner	Eshoo	Kelly
Bono	Etheridge	Kennedy (MN)
Boozman	Everett	Kennedy (RI)
Boren	Farr	Kildee
Boswell	Fattah	Kilpatrick (MI)
Boustany	Feeney	Kind
Boyd	Ferguson	King (IA)
Bradley (NH)	Filner	King (NY)
Brady (PA)	Fitzpatrick (PA)	Kingston
Brady (TX)	Flake	Kirk
Brown (OH)	Foley	Kline
Brown (SC)	Forbes	Knollenberg
Brown, Corrine	Fortenberry	Kolbe
Brown-Waite,	Fossella	Kucinich
Ginny	Fox	Kuhl (NY)
Burgess	Frank (MA)	LaHood
Burton (IN)	Franks (AZ)	Langevin
Buyer	Frelinghuysen	Lantos
Calvert	Gallegly	Larsen (WA)
Camp (MI)	Garrett (NJ)	Larson (CT)
Campbell (CA)	Gerlach	Latham
Cantor	Gibbons	LaTourette
Capito	Gilchrest	Leach
Capps	Gillmor	Lee
Capuano	Gingrey	Levin
Cardin	Gohmert	Lewis (CA)
Cardoza	Gonzalez	Lewis (GA)
Carnahan	Goode	Lewis (KY)
Carter	Goodlatte	Linder
Castle	Graves	Lipinski
Chabot	Green (WI)	LoBiondo
Clay	Green, Al	Lofgren, Zoe
Cleaver	Green, Gene	Lowey
Clyburn	Grijalva	Lucas
Coble	Gutknecht	Lungren, Daniel
Cole (OK)	Hall	E.
Conaway	Harman	Lynch
Conyers	Harris	Mack
Cooper	Hart	Maloney
Costa	Hastings (FL)	Manzullo
Costello	Hastings (WA)	Marchant
Cramer	Hayes	Markey
Crenshaw	Hayworth	Marshall
Crowley	Hefley	Matheson

Matsui	Peterson (PA)	Simmons
McCaul (TX)	Petri	Simpson
McCollum (MN)	Pickering	Skelton
McCotter	Pitts	Slaughter
McCrery	Platts	Smith (NJ)
McDermott	Poe	Smith (TX)
McGovern	Pombo	Smith (WA)
McHenry	Pomeroy	Snyder
McHugh	Porter	Sodrel
McIntyre	Price (GA)	Solis
McKeon	Price (NC)	Souder
McKinney	Pryce (OH)	Spratt
McMorris	Putnam	Stark
McNulty	Radanovich	Stearns
Meehan	Rahall	Stupak
Meek (FL)	Ramstad	Sullivan
Meeks (NY)	Rangel	Sweeney
Melancon	Regula	Tancredo
Mica	Rehberg	Tanner
Michaud	Reichert	Tauscher
Millender-	Renzi	Taylor (MS)
McDonald	Reyes	Taylor (NC)
Miller (FL)	Reynolds	Thomas
Miller (MI)	Rogers (AL)	Thompson (CA)
Miller (NC)	Rogers (KY)	Thompson (MS)
Miller, Gary	Rogers (MI)	Thornberry
Miller, George	Rohrabacher	Tiahrt
Mollohan	Ros-Lehtinen	Tiberi
Moore (KS)	Ross	Tierney
Moore (WI)	Rothman	Towns
Moran (KS)	Roybal-Allard	Turner
Moran (VA)	Royce	Udall (CO)
Murphy	Ruppersberger	Udall (NM)
Murtha	Ryan (OH)	Upton
Musgrave	Ryan (WI)	Van Hollen
Myrick	Ryun (KS)	Velázquez
Nadler	Sabo	Visclosky
Napolitano	Salazar	Walden (OR)
Neal (MA)	Sánchez, Linda	Walsh
Neugebauer	T.	Wamp
Ney	Sanchez, Loretta	Wasserman
Northup	Sanders	Schultz
Norwood	Saxton	Waters
Nunes	Schakowsky	Watson
Nussle	Schiff	Watt
Oberstar	Schmidt	Waxman
Obey	Schwartz (PA)	Weldon (FL)
Olver	Schwarz (MI)	Weldon (PA)
Osborne	Scott (GA)	Westmoreland
Otter	Scott (VA)	Wexler
Owens	Sensenbrenner	Whitfield
Oxley	Serrano	Wicker
Pallone	Sessions	Wilson (NM)
Pascrell	Shadegg	Wilson (SC)
Pastor	Shaw	Wolf
Paul	Shays	Woolsey
Pearce	Sherman	Wu
Pelosi	Sherwood	Wynn
Pence	Shimkus	Young (AK)
Peterson (MN)	Shuster	Young (FL)

NOT VOTING—24

Abercrombie	Evans	McCarthy
Boucher	Ford	Ortiz
Butterfield	Gordon	Payne
Cannon	Granger	Rush
Carson	Gutierrez	Strickland
Case	Higgins	Terry
Chandler	Hyde	Weiner
Chocola	Johnson, Sam	Weller

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. BOOZMAN) (during the vote). Members are advised there are 2 minutes remaining in this vote.

□ 1337

So (two-thirds of those voting having responded in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. HIGGINS. Mr. Speaker, I missed three rollcall votes earlier today, Tuesday, June 27, 2006, due to an excused absence. I would like to enter into the RECORD how I intended to vote on the missed rollcall votes:

On roll No. 319, On Agreeing to the Resolution providing for consideration of the bill (H.R. 5672), making appropriations for Science, the Departments of State, Justice, and Commerce, and related agencies for the fiscal year ending September 30, 2007, and for other purposes; I would have voted "nay."

On roll No. 320, To Suspend the Rules and Agree to the Conference Report for the Coast Guard and Maritime Transportation Act; I would have voted "yea."

On roll No. 321, On Motion to Suspend the Rules and Pass, as Amended for the Veterans' Compensation Cost-of-Living Adjustment Act; I would have voted "yea."

PERSONAL EXPLANATION

Mr. GUTIERREZ. Mr. Speaker, I was unavoidably absent from this Chamber today. I would like the Record to show that, had I been present, I would have voted "no" on rollcall vote 319 and "yea" on rollcall votes 320 and 321.

FLOOD INSURANCE REFORM AND MODERNIZATION ACT OF 2006

The SPEAKER pro tempore. Pursuant to House Resolution 891 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. 4973.

□ 1340

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. 4973) to restore the financial solvency of the national flood insurance program, and for other purposes, with Mr. MILLER of Florida in the chair.

The Clerk read the title of the bill.

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

The gentleman from Ohio (Mr. OXLEY) and the gentleman from Massachusetts (Mr. FRANK) each will control 30 minutes.

The Chair recognizes the gentleman from Ohio.

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

I rise today in support of H.R. 4973, the Flood Insurance Reform and Modernization Act of 2006, or the FIRM Act. This legislation will significantly reform the National Flood Insurance Program and ensure its continued viability. After all the rain we have seen in our Nation's capital these past few days, now is an especially good time to take a close look at this program that millions of Americans count on to protect the investment they have made in their homes from flood damages.

The Financial Services Committee has a history of reforming the NFIP and with conducting oversight over the program. Spearheaded by the efforts of our former colleague, Representative Doug Bereuter of Nebraska, this committee took significant steps toward reform with passage of the Bunning-Bereuter-Blumenauer Act in 2004. That bill helped ensure that those people whose homes flooded on a frequent basis will not continue to soak the American taxpayers by filing flood loss claims time and time again.

Under the leadership of my friend BOB NEY, chairman of the Subcommittee on Housing and Community Opportunity, the committee continued to oversee the NFIP last year with a field hearing in his district and with hearings on the status of flood map modernization and the program in general. These hearings exposed a number of deficiencies in the NFIP, including the fact that FEMA was not moving quickly enough to reform the program and that the Nation's flood maps are often outdated and inaccurate.

Then came Hurricanes Katrina, Wilma and Rita. These storms placed an unprecedented strain on the NFIP that continues to this day. We had to raise the borrowing authority of the flood program first to \$3.5 billion, then to \$18.5 billion, then to \$20.8 billion. FEMA tells us that it is still not enough to cover all the claims from last year. When all is said and done, the NFIP will need \$25 billion to pay all of those claims, and that does not take into account any storms we have before hurricane season ends this year.

We have an obligation to these estimated 225,000 policyholders who have already filed a claim resulting from the events of 2005. These homeowners who have a binding contract with the NFIP to cover flood events could initiate legal action against FEMA and the U.S. Government if the flood insurance program does not make good on this contract.

At the same time, we also have an obligation to reform and modernize the NFIP so that homeowners will continue to have access to flood insurance. According to recent estimates, more than half the U.S. population lives within 50 miles of the sea. While senseless coastal development should not be subsidized or encouraged, these homeowners who play by the rules and live in homes that take proper flood mitigation steps should also not be penalized.

The FIRM Act is a bipartisan bill. Chairman BAKER and I have worked closely with Ranking Member FRANK to put together numerous reforms that will serve to increase FEMA's accountability and address the weaknesses exposed by last year's flooding.

In an effort to make the NFIP more actuarially sound, the FIRM Act phases out the subsidized rates currently enjoyed by the owners of hundreds of thousands of vacation homes and second homes. If you can afford one of those homes, you can afford to pay your freight. In addition, the bill introduces new lines of coverage at actuarial prices and increases the program's coverage limits to reflect inflation. These are common-sense reforms that, again, will be actuarially priced.

The FIRM Act requires FEMA to administer the program more respon-

sibly. Flood maps will be improved and updated, and FEMA will have to certify to Congress that they have done so. The NFIP's borrowing authority will be temporarily increased to ensure that all outstanding claims will be paid.

The FIRM Act increases the amount that FEMA can raise policy rates in any given year from 10 percent to 15 percent; and for those lending institutions that drop the ball on enforcing mandatory flood insurance purchase requirements, fines will be tripled from where they are now.

I remain committed to the reform of the National Flood Insurance Program that we in the Financial Services Committee started with passage of the Bunning-Bereuter-Blumenauer Act in 2004. H.R. 4973 is the logical next step on the road to fiscal soundness for NFIP.

I commend Mr. BAKER for his work and strongly urge a vote for final passage.

Mr. Chairman, I retain the balance of my time.

□ 1345

Mr. FRANK of Massachusetts. Mr. Chairman, I yield myself such time as I may consume.

I fully agree with the statement of the chairman, and I am very proud to say that this is part of an ongoing, bipartisan effort that this committee has undertaken.

A few years ago, we found a flood insurance program which was both important but flawed in a number of ways, and we began, at the urging of our former colleague from Nebraska, Mr. Bereuter, and our continuing colleague from Oregon (Mr. BLUMENAUER), to make improvements. We have not been able to get everything we wanted, but we have improved it.

This bill takes substantial steps forward, and I think it is important for Members to know this is a bill which makes improvements at the same time from both the environmental and the fiscal standpoints. We make it a better program, we make it a more responsible program fiscally, and we make it a more responsible program environmentally.

There will be various amendments, many of which I think are very important, including, and I want to particularly call attention to the amendment offered by our colleague from Mississippi (Mr. TAYLOR), who as much as anybody in this House encountered personally the problems of the flood insurance program, and he has a very important amendment that would go to the aid of individuals who have not been fairly treated, and I strongly will be supporting that amendment. We won't have a lot of time to debate it, and I wanted to say that now.

I also want to make one general point that should not go unnoticed. We are dealing here with a public program. This is a case of the Federal Government stepping in to meet a very important social need that cannot be met by