

But at the same time, we need to understand that underwriting standards for FHA, Freddie, and Fannie need to be very solid, thereby not putting any of the agencies or the taxpayers at risk. I think FHA has done a good job recently increasing their underwriting standards, requiring people to be in a better position to be able to repay their mortgages, and this is essential.

The National Association of Realtors is strongly behind this resolution. Although this is a statement that Congress is making, it doesn't require any action, it's a significant statement. It's being made on behalf of the American people who believe they want to own a home, they have a right to own a home, and if they are in a position to do that, we are encouraging that.

The Realtors say that 5½ million taxpayers depend on the NFIP to protect them from flooding. We are going to deal with that in the next bill. They also came and supported the resolution we are putting before us today. So there are two resolutions in a row that are very important to home ownership in this debate today. The one we have before us is the concept that people should have a right to own a home.

With that, I yield back the balance of my time, and I ask for an "aye" vote on this resolution.

Ms. JACKSON LEE of Texas. Mr. Speaker, I rise in support of H. Res. 1434 to recognize National Homeownership Month and the importance of homeownership in America. As you know, homeownership is an important portion of our economy and a central piece of American culture that lies within the idea of the "American Dream".

The idea of homeownership being central to the "American Dream" has a long history. Some believe that its roots date all the way back to 1776, where in the Declaration of Independence, Jefferson stated that all men have the right to "life, liberty, and the pursuit of happiness." In American culture, home ownership is often used as a proxy for the promised prosperity that was to be included in the interpretation of "liberty" and "happiness." In 1931, James Truslow Adams invented the term "American Dream" and used it to exemplify the idea that with enough hard work, anyone can achieve what they desire in life. For many Americans, homeownership is a central aspiration and the key to happiness and prosperity.

Our great nation has long supported this theme in American culture. In response to the Great Depression and a failing housing industry, the U.S. government created the Federal Housing Administration in 1934. The FHA then became a part of the Department of Housing and Urban Development office in 1965. Together, the mission of these organizations is to create strong, sustainable, inclusive communities and quality affordable homes for all. Since its inception in 1934, the FHA and HUD have insured over 34 million home mortgages and 47,205 multifamily project mortgages. In the 1920s only about 4 out of 10 homes were owned. Thanks to the work of the FHA the homeownership rate in America is now upwards of 66%. FHA insurance has been especially important for minority communities, low-income families, and first-time homebuyers.

Mr. Speaker, homeownership does not only serve as a centralized American idea, but also as a fundamental source of growing capital and investment for the American people and economy. The purchase of a home is one of the biggest investments one can make. It strengthens both a homeowner's individual economic growth as well as the local communities as the effects of a growing housing market will trickle down in the form of jobs, building suppliers, tax bases, schools, and other 3 forms of revenue. Until recently, the U.S. gross domestic product has always been very closely tied to the total American housing valuation. Housing is a form of wealth that increases American consumption and the growth of the economy.

With consideration to the significance of homeownership in America, the House recently passed H.R. 5072, the FHA Reform Act of 2010. This act will serve to crack down on fraud and misrepresentation from lenders, improve the FHA's internal controls and risk management, and provide more transparency and information to the public. This act is crucial to the future growth of the American housing industry, and it signifies the congressional recognition of the extreme importance of homeownership in our economy.

For these reasons, Mr. Speaker, I rise in support of H. Res. 1434 to recognize National Homeownership month and give praise to home owners in America.

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, I rise in strong support of National Homeownership Month. This month marks the 42nd anniversary of the landmark 1968 Fair Housing Act which opened the dialogue of equal homeowner opportunities and growth. National Homeownership Month continues its same principles by promoting the very core of American values of fairness, opportunity, and growth.

National Homeownership Month reflects the importance of homeownership and the American dream. For most Americans, owning their own home will be their largest and most significant financial investment. It represents security, builds neighborhood pride, and is essential in creating positive productive communities.

National Homeownership Month reaffirms the importance of homeownership in the Nation's economy and its central role in our national economic recovery. Home affordability and financial education is the key to overcoming the housing crisis and promote good housing practices and policies. Financial education not only directly benefits American families, but, in turn, helps to ensure a robust and strong economy.

Mr. Speaker, it is vital that we continue to empower people of all races, economic status, and backgrounds who desire to own their own home. It is a valuable stabilizer for both families and communities.

Ms. KOSMAS. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Florida (Ms. KOSMAS) that the House suspend the rules and agree to the resolution, H. Res. 1434.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Ms. KOSMAS. 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 and the Chair's prior announcement, further proceedings on this motion will be postponed.

NATIONAL FLOOD INSURANCE PROGRAM EXTENSION ACT of 2010

Ms. KOSMAS. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5569) to extend the National Flood Insurance Program until September 30, 2010.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5569

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "National Flood Insurance Program Extension Act of 2010".

SEC. 2. EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) PROGRAM EXTENSION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking "September 30, 2008" and inserting "September 30, 2010".

(b) FINANCING.—Section 1309(a) of such Act (42 U.S.C. 4016(a)) is amended—

(1) by striking "September 30, 2008" and inserting "September 30, 2010"; and

(2) by striking "\$20,775,000,000" and inserting "\$20,725,000,000".

(c) EFFECTIVE DATE.—The amendments made by subsections (a) and (b) shall be considered to have taken effect on May 31, 2010.

SEC. 3. BUDGET COMPLIANCE.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled "Budgetary Effects of PAYGO Legislation" for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Florida (Ms. KOSMAS) and the gentleman from California (Mr. GARY G. MILLER) each will control 20 minutes.

The Chair recognizes the gentlewoman from Florida.

GENERAL LEAVE

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

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

There was no objection.

Ms. KOSMAS. Mr. Speaker, I yield myself such time as I may consume.

I thank the gentleman from Texas who earlier spoke on this particular issue.

Mr. Speaker, I rise today to speak about this crucial bill, H.R. 5569, the National Flood Insurance Program Extension Act of 2010, which would extend

the National Flood Insurance Program through the end of September this year.

The flood insurance program provides valuable protection for approximately 5.5 million homeowners. Unfortunately, the lack of a long-term authorization has placed this 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 since June 1.

□ 1100

These lapses meant that FEMA was not able to write new policies, renew expiring policies, or increase coverage limits. This also means that each day 1,400 home buyers who wanted to purchase homes located in flood plains are unable to close on their homes. Given the current crisis in the housing market, this instability in the flood insurance program is hampering the market's recovery, and it must be addressed.

This bill would simply extend the current program through September 30, 2010, to address the immediate issue of individuals being able to close on their homes.

Soon I will be able to support Ms. WATERS in bringing comprehensive flood insurance reform to the floor. This bill passed out of the Financial Services Committee on a simple voice vote in April. Ms. WATERS' bill would restore stability to the flood insurance program by reauthorizing the program for 5 years and would 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.

Ms. WATERS' bill also makes other improvements to the program by phasing in actuarial rates for 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.

In the meantime, we must extend the current National Flood Insurance Program. This country is reeling from major floods in Tennessee, Arkansas, and Oklahoma. And we are now officially in hurricane season. I urge my colleagues to stand with me in support of this important extension, and I thank Ms. WATERS and Chairman FRANK, and urge my colleagues to vote in favor of this bill.

I reserve the balance of my time.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise to speak on another temporary short-term extension of the National Flood Insurance Program, NFIP, which expired more than 3 weeks ago on May 31, 2010. This is the third time this year that the flood insurance program has expired, causing disruption in the housing market in cases where individuals are trying to purchase a home located in a flood-

plain which requires them to buy flood insurance to close on a federally backed mortgage.

It is unfortunate that the fate of the National Flood Insurance Program has to be authorized on a temporary basis because of other unrelated issues. The result has created uncertainty and instability in the market at a time when this country can least afford it. Immediate action is needed to support homeowners and small businesses owners who depend on flood insurance for an important measure of financial security, especially during the June to November storm season.

This bill provides for a temporary extension through the end of the current fiscal year, September 30, 2010. The bill would also make the reauthorization retroactive to May 31, 2010, and offset the cost by reducing the NFIP's borrowing authority by \$50 million from \$20.775 billion to \$20.725 billion. As a result, according to consultations with CBO, this bill would have no net impact on the Federal budget.

Congress also needs to move forward this year with serious long-term reforms of the flood insurance program. The NFIP carries a debt of more than \$18 billion and continues to subsidize premium rates of nearly 25 percent of all insured properties. The program cannot continue on this path with a built-in shortfall.

On April 27, 2010, the Financial Services Committee reported this bill, the Flood Insurance Reform Priority Act, to reauthorize and reform the NFIP for 5 years. This bill includes several important provisions that represent a good first step toward repairing the financial soundness of the NFIP, but more reforms are urgently needed. I support the extension of the NFIP program and encourage my colleagues to vote for it today.

I reserve the balance of my time.

Ms. KOSMAS. Mr. Speaker, I yield 2 minutes to the gentleman from Texas (Mr. HINOJOSA).

Mr. HINOJOSA. Mr. Speaker, I rise in strong support of H.R. 5569, extending the National Flood Insurance Program until September 30, 2010, making it retroactive to May 31, 2010.

I commend Chairwoman MAXINE WATERS for introducing this timely bill. Congress must extend authority for the National Flood Insurance Program to write or renew flood insurance policies which are required in order to obtain a mortgage in a 100-year floodplain.

Now that the National Flood Insurance Program authorization has lapsed, property owners in federally designated areas across nearly 20,000 communities nationwide are unable to obtain a mortgage or flood insurance to protect their properties. We are well into hurricane season. Congress must pass this legislation. Congress must reauthorize as soon as possible the National Flood Insurance Program to provide my constituents in Texas and all other constituents across the United States access to a program they will

need should they become victims of a hurricane. I encourage my colleagues to support this important legislation.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield 2½ minutes to the gentleman from Florida (Ms. ROS-LEHTINEN).

Ms. ROS-LEHTINEN. I thank my good friend for the time.

Mr. Speaker, I rise in strong support of this bill to extend the National Flood Insurance Program, as administered by FEMA, until September 30, 2010. About 90 percent of all flood insurance policies nationwide are provided through the National Flood Insurance Program, and nearly half of those policies are held in my home State of Florida.

Flood insurance in a hurricane-prone State is not merely a necessity; it is a requirement for those homeowners with mortgages. For nearly 1 month, prospective homeowners in my congressional district of south Florida have been in limbo. Unable to secure the required flood insurance, these individuals and families have been unable to close on their homes. Their frustration is palpable. New buyers in the housing market are needed to help my congressional district recover from this economic downturn.

At a time when the Federal Government is increasing incentives for homeownership, it is utterly bizarre that Congress would fail to extend a program that is required for many mortgages to be finalized. The National Flood Insurance Program is a necessity, and its extension should not be subject to partisan politics.

This bill extends the program until the end of September, but it must be extended for several years so that homeowners can buy and sell their properties without worries. This uncertainty produced by Band-Aid extensions of the flood insurance program is hurting an already ailing housing market.

I am a cosponsor of Congressman CAO's bill, which extends the program for 3 years; and I encourage my colleagues to cosponsor the bill of the gentleman from Louisiana, H.R. 5553, and I will also be introducing a bill to further extend this popular flood insurance program.

Mr. Speaker, we have extended this program three times since it has expired. Let's get this right. Flood insurance is critically important for homeowners. Also, let's reform it so it does not face continual financial shortfalls.

I urge my colleagues to join me in voting "yes" for this much-needed, way overdue, important extension.

Ms. KOSMAS. Mr. Speaker, I yield myself 1 minute to make a comment.

I want to suggest how important I think this legislation is and to also say as a member of the National Association of Realtors myself for over 30 years, and having been an active member of the realty community assisting friends and neighbors in my community to achieve the American Dream of

homeownership, I am pleased to offer a letter of support from the NAR and include it for the RECORD.

NATIONAL ASSOCIATION OF
REALTORS®,
Washington, DC, June 23, 2010.

U.S. HOUSE OF REPRESENTATIVES,
Washington, DC.

DEAR REPRESENTATIVE: The National Association of REALTORS® strongly supports H.R. 5569. The bill would extend authority for the National Flood Insurance Program (NFIP) until September 30, 2010.

Five and a half million taxpayers depend on the NFIP as their main source of protection against flooding, the most common natural disaster in the United States. Since May 31, the NFIP has not had the statutory authority to issue new or renewal policies. By law, flood insurance is required to obtain federally related mortgage loans in nearly 20,000 communities nationwide. This has resulted in the delay, if not cancellation, of thousands of real estate transactions during one of the worst down-turns in residential and commercial real estate markets since the Great Depression.

We urge immediate approval of H.R. 5569 to extend NFIP authority and avoid exacerbating the uncertainty for taxpayers who rely on the program, particularly in a recovering real estate market.

Sincerely,

VICKI COX GOLDER, CRB,
2010 President, National Association of
REALTORS®.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield 4 minutes to the gentleman from Louisiana (Mr. CAO).

Mr. CAO. I thank the gentleman from California for yielding me this time.

Mr. Speaker, I rise today in support of H.R. 5569 to focus attention on an important issue that has left our constituents financially and economically vulnerable. The National Flood Insurance Program, NFIP, has lapsed for the third time this year, meaning that life decisions have to be put on hold, leaving our constituents to wait out congressional action.

When I was in New Orleans over the weekend, a constituent came up to me and sadly stated: I could not sell my home because the buyer could not purchase flood insurance.

□ 1110

Today, I also read in the U.S. News and World Report that home sales have slipped 2 percent in May, even though Federal stimulus efforts kept real estate transactions artificially elevated. One of the contributing elements is the lapse in the NFIP. Many potential sales are being delayed by an interruption in the National Flood Insurance Program, according to the National Association of Realtors.

Mr. Speaker, the most recent NFIP lapse couldn't have come at a worse time. As we deal with the worst oil spill in history, we are facing what is predicted to be an active hurricane season along the gulf coast. Now, more than ever, we need to be supporting our constituents during these difficult times.

Many of the fishermen and others who have had their livelihoods turned upside down because of the oil spill

also live in flood-prone areas. Therefore, we must act not only to extend this program in the short term but ensure that in the future communities devastated by the oil spill will have affordable access to insurance.

That is why on Thursday I introduced H.R. 5553 that would extend the NFIP for 3 years and would include a sense of Congress that the program should not expire again. This extension would remove uncertainty and would show our desire to see real reform to an inefficient program.

I appreciate the gentlelady from California's, MAXINE WATERS, attention to this important issue, and I hope that we can work together in reforming this critical program for both of our people in the future.

I urge my colleagues to support H.R. 5569.

Ms. KOSMAS. Mr. Speaker, I have no further requests for time, and I continue to reserve the balance of my time.

Mr. GARY G. MILLER of California. I yield 3 minutes to the gentlelady from Michigan, Mrs. CANDICE MILLER.

Mrs. MILLER of Michigan. I thank the gentleman for yielding.

Mr. Speaker, I rise today to express my very serious concerns about this program and to remind my colleagues that this program is actually a very bad deal for my constituents in the State of Michigan and many other States in the Great Lakes Basin as well.

For the past few years, FEMA has been engaged doing what Congress did direct them to do, and that is updating and modernizing our flood maps across the entire Nation. We all recognize that with technology we can and we should update the maps to reflect our best science and to convert our existing outdated maps into user-friendly digital format. Let me just make clear, I totally support that effort and those objectives.

However, property owners in the Great Lakes are being treated very unfairly by these new maps which have taken effect in my district and all through the basin during the past several years, and the net effect is that we can show how these property owners whose properties very rarely flood, nor have the potential to flood, are being treated badly because, in fact, they are being abused by the National Flood Insurance Program.

My constituents, many of them on the water, are paying very, very high flood insurance premiums, and yet we very rarely even claim on this or receive any money for our claims. Essentially, Michigan and other States in the Great Lakes Basin are being forced to subsidize those in other States who are prone to severe weather events. If that's what we are going to do, we should just call it what it is and have a national catastrophic fund as opposed to this national flood insurance fund. In other words, let everybody pay. Why should the people in the Great Lakes

Basin have to subsidize this particular program?

A GAO report on this program that was published in April found that nearly one in four property owners pay subsidized rates for their flood insurance that do not reflect the full risk of flooding. You have to ask, no wonder this program is \$19 billion in debt, and to add insult to injury, this program keeps paying claims year after year so some Americans can continue to live in flood-prone areas. That's fine if they want to live there, but I don't know why those people in the Great Lakes have to keep paying for these repetitive claims year after year. It's only 1 percent of the policy, but it is 25 percent of all of the claims.

I think it is well past time that this program either be scrapped entirely or reformed. My constituents in Michigan, with little risk of flooding, again who have experienced little or no flooding, are funding the National Flood Insurance Program at astronomical rates. States that we see flooded year after year and, again, allow people to keep building and rebuilding in a floodplain, or who keep experiencing hurricanes, are essentially using this FEMA fund as an ATM machine, and I don't think it's fair. Really, if we're going to have a National Flood Insurance Program, I think everybody should be paying fairly. Again, I think a national catastrophic fund would be the most fair approach to this.

I think, if this situation continues, that Michigan and other States should consider opting out of this national plan and self-insuring. I've written a letter to our Governor, and I hope that she considers that.

In Michigan, I would say this: We look down at the water.

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

Mr. GARY G. MILLER of California. I yield the gentlewoman an additional 30 seconds.

Mrs. MILLER of Michigan. I thank the gentleman for yielding me another 30 seconds.

In Michigan, we look down at the water. We don't look up at the water, and we just think it is very unfair that we have to keep subsidizing all of the other areas just because we live on the water as well. I think this program needs to be revamped, and I would say again, we should have a national catastrophic fund.

We have great empathy and sympathy for those who want to live in a flood-prone area, but I don't know why those of us on the shores of the Great Lakes have to be the only ones in the Nation to subsidize this. I think it is very unfair.

HOUSE OF REPRESENTATIVES,
Washington, DC, April 3, 2008.

Hon. JENNIFER GRANHOLM,
Lansing, MI.

DEAR GOVERNOR GRANHOLM: I write to bring to your attention an issue of great importance to the economic health and well-being of the State of Michigan.

The Federal Emergency Management Agency (FEMA) is in the process of updating

and modernizing flood maps across the entire nation. This process is necessary to account for property development and growth over the past several decades as well as changes in topography. If done properly, this process would bring more fairness for those who live in flood plains and are required to purchase flood insurance.

Unfortunately, property owners in Michigan are being treated unfairly by these new maps, which have recently taken effect in my district and other parts of the state. These property owners, whose properties very rarely flood—nor have the potential to flood—are paying very high flood insurance premiums and yet they very rarely receive claims.

In regards to FEMA's proposal for remapping in the Great Lakes region, they are raising the base flood elevation an additional 14 inches—they say to accurately reflect the risk of flooding. This is predicated on data from 1988, 2 years after the absolute highest recorded levels for the Great Lakes. However, in Lake St. Clair alone, the lake levels have dropped over 3 feet since then and are now 5½ feet below the old base flood elevation. In spite of this, FEMA's new base flood elevation is now 6½ feet above the current lake level.

I have been trying to stop FEMA from implementing their new flood maps until the International Joint Commission's Upper Great Lakes study has been completed. This study will be the most comprehensive study of this region ever undertaken. Nevertheless, my constituents are currently paying much higher premiums for an insurance plan that they will likely not ever file a claim on. These new maps will cost my constituents literally millions of dollars at a time when lake levels are at historic all time lows. This means that they are not going to be making claims, but they will be subsidizing other parts of the country through the National Flood Insurance Program.

What is happening is that many states and their property owners, with little risk of flooding, who have experienced little or no flooding, are funding the National Flood Insurance Program at astronomical rates. Between 1978, the year the National Flood Insurance Program began, and 2002, there were 10 states that received more in claims than what they paid in policies. In fact over \$1.5 billion dollars more—and the average premium for policyholders in those states was only \$223.

Michigan, on the other hand, paid almost \$120 million more into the program than it received back in claims, yet the average premium for Michigan policyholders was \$257 dollars. As you can see, this program is draining millions of dollars from Michigan and dispensing it throughout other areas of the country.

As you know, the residents of our state are already experiencing tremendous economic strain due to rising gasoline costs, the high unemployment rate, and the housing crisis. They do not need to spend an additional several hundred dollars each year on insurance they will likely never need. And they should not be mandated to sacrifice for residents of other states much more prone to severe weather events.

One of the potential solutions to this disparity is for the State of Michigan to take action to opt out of the National Flood Insurance Program and self insure. While I realize that some will consider this a rather drastic measure, this problem is having such a negative impact on our constituents that I believe it must be considered.

If Michigan were to opt out of this program, it would undoubtedly save our constituents millions of dollars each year which could then be used to further stimulate our

state's economy. I urge you to work with the state legislature and the Commissioner of Financial and Insurance Services to explore this option to see if it could result in significant savings to Michigan taxpayers.

Thank you for your attention to this issue. I look forward to working with you on this important matter.

Sincerely,

CANDICE S. MILLER,
Member of Congress.

Mr. GARY G. MILLER of California. I yield myself the balance of my time.

It is very unfortunate that the fate of the National Flood Insurance Program has to be authorized on a temporary basis because of unrelated issues. What the marketplace needs today is certainty and stability, and we should do whatever we can to create that.

I ask for an "aye" vote.

Mr. BRADY of Texas. Mr. Speaker, I rise in support of H.R. 5569—To extend the National Flood Insurance Program until September 30, 2010. It's Hurricane Season—we cannot put off the reauthorization of this program. We can no longer wait on the extenders package—we must pass an extension now.

I have constituents in Southeast Texas both in flood-prone and hurricane-prone areas that are unable to access flood insurance. This is a major problem for potential homeowners, if their lender requires flood insurance before closing.

Though I am supportive of this measure, I am advocating for a longer term extension of the National Flood Insurance Program through May 31, 2011. I hope my colleagues will join me in advancing such a measure.

Ms. GINNY BROWN-WAITE of Florida. Mr. Speaker, I rise today in support of keeping promises to the American people. To speak plainly about it, I do not support the federal government's growing role in the private sector.

But for reasons known to all of my colleagues, the federal government has, for some time, been the primary provider of flood insurance to America's homeowners. Because of Congress' inaction, that insurance is no longer available.

Simply put, as a matter of principle and responsible public policy, when the government makes commitments to the American people, and families and businesses come to rely on the fulfillment of those commitments, it is flat out wrong to fail to live up to them. That is where we are right now.

Mr. Speaker, the Democrats have control over every lever of government and your majorities in both chambers are significant. So to allow the National Flood Insurance Program, the "SGR", the state sales tax deduction, and others to expire demonstrates a complete lack of responsibility and an inability to govern.

This is hurting my constituents. My district, like many in Florida, has been pummeled by the housing crisis. And while the President may believe that press conferences touting his foreclosure initiatives are sufficient to addressing the problem, my constituents know that the only thing that will turn their situation around is a recovery in demand.

I am sure that Members on both sides of the aisle can understand my frustration when I get calls from realtors in my district explaining that three of their clients can't close on houses because the Flood Insurance program has lapsed.

There is nothing they can do about it and they want answers. They want to know when the government is going to get the situation fixed. And frankly, I don't know what to tell them. To me, the idea that a single-party government can't pass must-pass legislation is incomprehensible.

So I would like to thank the gentlelady from California, Ms. WATERS, for stepping up to the plate and bringing this legislation to the floor. And while I support the bill and will be the first of my colleagues to vote for it, my constituents also want assurances from the Speaker and Majority Leader that this isn't just "pat ourselves on the back" legislation—that it isn't just "pass it to say we did" legislation. My constituents want real results and that means actually getting the Flood Insurance program, the tax cuts, and other commitments that this government have made extended quickly. It is simply the right thing to do.

Mr. GARY G. MILLER of California. I yield back the balance of my time.

Ms. KOSMAS. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Florida (Ms. KOSMAS) that the House suspend the rules and pass the bill, H.R. 5569.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

CONGRESSIONAL AWARD PROGRAM REAUTHORIZATION ACT OF 2009

Mr. PAYNE. Mr. Speaker, I move to suspend the rules and pass the bill (S. 2865) to reauthorize the Congressional Award Act (2 U.S.C. 801 et seq.), and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 2865

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Congressional Award Program Reauthorization Act of 2009".

SEC. 2. CONGRESSIONAL AWARD PROGRAM.

(a) IMPLEMENTATION AND PRESENTATION.—Section 102 of the Congressional Award Act (2 U.S.C. 802) is amended—

(1) in the matter following subsection (b)(5), by striking "under paragraph (3)"; and

(2) in subsection (c), in the second sentence, by striking "during" and inserting "in connection with".

(b) TERMS OF APPOINTMENT AND REAPPOINTMENTS.—Section 103 of the Congressional Award Act (2 U.S.C. 803) is amended by striking subsection (b) and inserting the following:

"(b) TERMS OF APPOINTED MEMBERS; RE-APPOINTMENT.—

"(1) Appointed members of the Board shall continue to serve at the pleasure of the officer by whom they are appointed, and (unless reappointed under paragraph (2)) shall serve for a term of 4 years.

"(2)(A) Subject to the limitations in subparagraph (B), members of the Board may be reappointed, except that no member may