

When our veterans cannot get the care they need, they often self-medicate. When they wait endlessly for a proper diagnosis, they lose hope. Last year at this time, I held a hearing in my veterans committee on the mental health disability system this bill seeks to strengthen, and I heard two stories that illustrate that despair.

Andrea Sawyer, the wife of Army SGT Lloyd Sawyer, testified about her husband, who is an Iraq veteran and spent years searching for care. Together, they hit barriers and they hit redtape so often that at one point, she said, he held a knife to his throat in front of both her and an Army psychiatrist before being talked out of it.

Later, in that very same hearing, Daniel Williams, an Iraq combat veteran, testified about how his struggle to find care led him to stick the gun in his mouth while his wife begged him to stop, only to see his gun misfire.

Those are the stories that define this problem. These are men and women we must be there for. They have served and sacrificed and done everything this country has asked of them. They have left their families, left their homes. They have served multiple times and protected our Nation's interests at home and abroad. This bill will make a difference for them, but we have to make these changes now.

Today I am asking Members of the Senate from both sides of the aisle to please join me in this effort. We owe our veterans a medical evaluation system that treats them fairly, that gives them the proper diagnosis, and that provides access to the mental health care they have earned and they deserve. We need to join together to get this legislation passed, and I ask every Member of the Senate to help me get this through. It is critical, as thousands of men and women come home today and thousands of them are waiting on care.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio.

Mr. BROWN of Ohio. Madam President, let me begin by thanking the chair of the Senate veterans committee for her incredible leadership on one of the most tragic issues of our times—the suicide rate among active-duty personnel in our Armed Forces, and especially among veterans.

Last week I spoke to the Disabled American Veterans in Columbus. I hear these same issues all the time, particularly among men and women who are sent for their second, third, fourth, and fifth deployments. One veteran, active in the DAV, told me about an Ohio soldier who has had a seventh deployment. That is not what we should be doing, and so I appreciate Senator MURRAY's leadership.

I am a member of that committee—the first Ohioan to ever serve on the veterans committee for a full term—and I am on this committee because of these problems. So I am thankful for the leadership we have on that com-

mittee and for what Senator MURRAY has done.

I remember when I was presiding some years ago, and she was talking on the Senate Floor about her dad, who is a veteran, and I know that is a big part of why she does what she does.

I thank the Senator from Washington State.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 503—DESIGNATING JUNE 2012 AS “NATIONAL APHASIA AWARENESS MONTH” AND SUPPORTING EFFORTS TO INCREASE AWARENESS OF APHASIA

Mr. JOHNSON of South Dakota (for himself and Mr. KIRK) submitted the following resolution; which was considered and agreed to:

S. RES. 503

Whereas aphasia is a communication impairment caused by brain damage that typically results from a stroke;

Whereas aphasia can also occur with other neurological disorders, such as a brain tumor;

Whereas many people with aphasia also have weakness or paralysis in the right leg and right arm, usually due to damage to the left hemisphere of the brain, which controls language and movement on the right side of the body;

Whereas the effects of aphasia may include a loss of, or reduction in, the ability to speak, comprehend, read, and write, but the intelligence of a person with aphasia remains intact;

Whereas, according to the National Institute of Neurological Disorders and Stroke (referred to in this preamble as the “NINDS”), strokes are the third-leading cause of death in the United States, ranking behind heart disease and cancer;

Whereas strokes are a leading cause of serious, long-term disability in the United States;

Whereas the NINDS estimates that there are approximately 5,000,000 stroke survivors in the United States;

Whereas the NINDS estimates that people in the United States suffer approximately 750,000 strokes per year, with about ⅓ of the strokes resulting in aphasia;

Whereas, according to the NINDS, aphasia affects at least 1,000,000 people in the United States;

Whereas the NINDS estimates that more than 200,000 people in the United States acquire aphasia each year;

Whereas the people of the United States should strive to learn more about aphasia and to promote research, rehabilitation, and support services for people with aphasia and aphasia caregivers throughout the United States; and

Whereas people with aphasia and their caregivers envision a world that recognizes the “silent” disability of aphasia and provides opportunity and fulfillment for people affected by aphasia: Now, therefore, be it

Resolved, That the Senate—

(1) designates June 2012 as “National Aphasia Awareness Month”;

(2) supports efforts to increase awareness of aphasia;

(3) recognizes that strokes, a primary cause of aphasia, are the third-largest cause of death and disability in the United States;

(4) acknowledges that aphasia deserves more attention and study to find new solu-

tions for people experiencing aphasia and their caregivers;

(5) supports efforts to make the voices of people with aphasia heard, because people with aphasia are often unable to communicate with others; and

(6) encourages all people in the United States to observe National Aphasia Awareness Month with appropriate events and activities.

SENATE RESOLUTION 504—EXPRESSING SUPPORT FOR THE INTERNATIONAL OLYMPIC COMMITTEE TO RECOGNIZE WITH A MINUTE OF SILENCE AT THE 2012 OLYMPICS OPENING CEREMONY THE ATHLETES AND OTHERS KILLED AT THE 1972 MUNICH OLYMPICS

Mrs. GILLIBRAND (for herself, Mr. RUBIO, Mr. BLUMENTHAL, Mr. KIRK, Mr. SCHUMER, Mr. MENENDEZ, Mr. INHOFE, Mr. KOHL, Mr. RISCH, Mr. LIEBERMAN, Mr. BROWN of Massachusetts, Mr. WYDEN, Mrs. BOXER, Mr. CARDIN, Ms. MIKULSKI, Mr. LEVIN, Mr. BEGICH, Ms. SNOWE, Mr. BROWN of Ohio, Mr. MORAN, Mrs. HUTCHISON, Mr. NELSON of Florida, Mr. GRASSLEY, Mr. LEE, Ms. LANDRIEU, Mr. BARRASSO, Ms. STABENOW, Mr. DURBIN, Mr. BLUNT, Mrs. FEINSTEIN, Ms. AYOTTE, Mr. ROBERTS, Mr. CASEY, and Mr. BOOZMAN) submitted the following resolution; which was considered and agreed to:

S. RES. 504

Whereas, in September 1972, in the midst of the Munich Olympics, the core spirit of the Olympics was violated when members of the Black September Palestinian terrorist group murdered eleven members of the Israeli Olympic Team consisting of athletes, coaches, and referees;

Whereas one West German police officer was also killed in the terrorist attack;

Whereas the international community was deeply touched by the brutal murders at the Munich Olympics and memorials have been placed around the world, including in Rockland County, New York, United States; Manchester, United Kingdom; Tel Aviv, Israel; and Munich, Germany;

Whereas the International Olympic Committee has an obligation and the ability to fully and publicly promote the ideals embodied in the Olympic Charter, which states, “The goal of Olympism is to place sport at the service of the harmonious development of humankind, with a view to promoting a peaceful society concerned with the preservation of human dignity.”

Whereas no opening ceremonies of any Olympics since 1972 have marked an official recognition of the terrorist attack that brutally betrayed the vision of the Olympic Games; and

Whereas the London Olympic Games in 2012 will mark four decades since this act of terror took place without a full and public commemoration of the gravity of this tragic event for all Olympians and all humankind: Now, therefore, be it

Resolved, That the Senate—

(1) should observe a minute of silence to commemorate the 40th anniversary of the 1972 Munich Olympics terrorist attack and remember those who lost their lives;

(2) urges the International Olympic Committee to take the opportunity afforded by the 40th anniversary of the 1972 Munich Olympics terrorist attack to remind the world that the Olympics were established to

send a message of hope and peace through sport and athletic competition; and

(3) urges the International Olympic Committee to recognize with a minute of silence at the 2012 Olympics Opening Ceremony those who lost their lives at the 1972 Munich Olympics in an effort to reject and repudiate terrorism as antithetical to the Olympic goal of peaceful competition.

AMENDMENTS SUBMITTED AND PROPOSED

SA 2468. Mr. REID (for Mr. JOHNSON of South Dakota (for himself and Mr. SHELBY)) proposed an amendment to the bill S. 1940, to amend the National Flood Insurance Act of 1968, to restore the financial solvency of the flood insurance fund, and for other purposes.

SA 2469. Mr. REID (for Mr. PRYOR (for himself and Mr. HOEVEN)) proposed an amendment to amendment SA 2468 proposed by Mr. REID (for Mr. JOHNSON of South Dakota (for himself and Mr. SHELBY)) to the bill S. 1940, *supra*.

SA 2470. Mr. REID proposed an amendment to amendment SA 2469 proposed by Mr. REID (for Mr. PRYOR (for himself and Mr. HOEVEN)) to the amendment SA 2468 proposed by Mr. REID (for Mr. JOHNSON of South Dakota (for himself and Mr. SHELBY)) to the bill S. 1940, *supra*.

SA 2471. Mr. REID proposed an amendment to the bill S. 1940, *supra*.

SA 2472. Mr. REID proposed an amendment to amendment SA 2471 proposed by Mr. REID to the bill S. 1940, *supra*.

SA 2473. Mr. REID proposed an amendment to the bill S. 1940, *supra*.

SA 2474. Mr. REID proposed an amendment to amendment SA 2473 proposed by Mr. REID to the bill S. 1940, *supra*.

SA 2475. Mr. REID proposed an amendment to amendment SA 2474 proposed by Mr. REID to the amendment SA 2473 proposed by Mr. REID to the bill S. 1940, *supra*.

SA 2476. Mr. LEE submitted an amendment intended to be proposed by him to the bill S. 1940, *supra*; which was ordered to lie on the table.

SA 2477. Mr. MERKLEY (for himself and Ms. LANDRIEU) submitted an amendment intended to be proposed by him to the bill S. 1940, *supra*; which was ordered to lie on the table.

SA 2478. Mr. MERKLEY (for himself and Mrs. BOXER) submitted an amendment intended to be proposed by him to the bill S. 1940, *supra*; which was ordered to lie on the table.

SA 2479. Mr. PAUL submitted an amendment intended to be proposed by him to the bill S. 1940, *supra*; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 2468. Mr. REID (for Mr. JOHNSON of South Dakota (for himself and Mr. SHELBY)) proposed an amendment to the bill S. 1940, to amend the National Flood Insurance Act of 1968, to restore the financial solvency to the flood insurance fund, and for other purposes; as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. TABLE OF CONTENTS.

The table of contents for this Act is as follows:

Sec. 1. Table of contents.

TITLE I—FLOOD INSURANCE REFORM AND MODERNIZATION

Sec. 101. Short title.

Sec. 102. Findings.

Sec. 103. Definitions.

Sec. 104. Extension of National Flood Insurance Program.

Sec. 105. Availability of insurance for multi-family properties.

Sec. 106. Reform of premium rate structure.

Sec. 107. Areas of residual risk.

Sec. 108. Premium adjustment.

Sec. 109. State chartered financial institutions.

Sec. 110. Enforcement.

Sec. 111. Escrow of flood insurance payments.

Sec. 112. Minimum deductibles for claims under the National Flood Insurance Program.

Sec. 113. Considerations in determining chargeable premium rates.

Sec. 114. Reserve fund.

Sec. 115. Repayment plan for borrowing authority.

Sec. 116. Payment of condominium claims.

Sec. 117. Technical mapping advisory council.

Sec. 118. National flood mapping program.

Sec. 119. Scope of appeals.

Sec. 120. Scientific Resolution Panel.

Sec. 121. Removal of limitation on State contributions for updating flood maps.

Sec. 122. Coordination.

Sec. 123. Interagency coordination study.

Sec. 124. Nonmandatory participation.

Sec. 125. Notice of flood insurance availability under RESPA.

Sec. 126. Participation in State disaster claims mediation programs.

Sec. 127. Additional authority of FEMA to collect information on claims payments.

Sec. 128. Oversight and expense reimbursements of insurance companies.

Sec. 129. Mitigation.

Sec. 130. Flood Protection Structure Accreditation Task Force.

Sec. 131. Flood in progress determinations.

Sec. 132. Clarification of residential and commercial coverage limits.

Sec. 133. Local data requirement.

Sec. 134. Eligibility for flood insurance for persons residing in communities that have made adequate progress on the construction, reconstruction, or improvement of a flood protection system.

Sec. 135. Studies and reports.

Sec. 136. Reinsurance.

Sec. 137. GAO study on business interruption and additional living expenses coverages.

Sec. 138. Policy disclosures.

Sec. 139. Report on inclusion of building codes in floodplain management criteria.

Sec. 140. Study of participation and affordability for certain policyholders.

Sec. 141. Study and report concerning the participation of Indian tribes and members of Indian tribes in the National Flood Insurance Program.

Sec. 142. Technical corrections.

Sec. 143. Private flood insurance policies.

TITLE II—COMMISSION ON NATURAL CATASTROPHE RISK MANAGEMENT AND INSURANCE

Sec. 201. Short title.

Sec. 202. Findings.

Sec. 203. Establishment.

Sec. 204. Membership.

Sec. 205. Duties of the commission.

Sec. 206. Report.

Sec. 207. Powers of the commission.

Sec. 208. Commission personnel matters.

Sec. 209. Termination.

Sec. 210. Authorization of appropriations.

TITLE III—ALTERNATIVE LOSS ALLOCATION

Sec. 301. Short title.

Sec. 302. Assessing and modeling named storms over coastal States.

Sec. 303. Alternative loss allocation system for indeterminate claims.

TITLE I—FLOOD INSURANCE REFORM AND MODERNIZATION

SEC. 101. SHORT TITLE.

This title may be cited as the “Flood Insurance Reform and Modernization Act of 2012”.

SEC. 102. FINDINGS.

Congress finds that—

(1) the flood insurance claims resulting from the hurricane season of 2005 exceeded all previous claims paid by the National Flood Insurance Program;

(2) in order to pay the legitimate claims of policyholders from the hurricane season of 2005, the Federal Emergency Management Agency has borrowed \$19,000,000,000 from the Treasury;

(3) the interest alone on this debt has been as high as \$800,000,000 annually, and that the Federal Emergency Management Agency has indicated that it will be unable to pay back this debt;

(4) the flood insurance program must be strengthened to ensure it can pay future claims;

(5) while flood insurance is mandatory in the 100-year floodplain, substantial flooding occurs outside of existing special flood hazard areas;

(6) events throughout the country involving areas behind flood control structures, known as “residual risk” areas, have produced catastrophic losses;

(7) although such flood control structures produce an added element of safety and therefore lessen the probability that a disaster will occur, they are nevertheless susceptible to catastrophic loss, even though such areas at one time were not included within the 100-year floodplain; and

(8) voluntary participation in the National Flood Insurance Program has been minimal and many families residing outside the 100-year floodplain remain unaware of the potential risk to their lives and property.

SEC. 103. DEFINITIONS.

(a) IN GENERAL.—In this title, the following definitions shall apply:

(1) 100-YEAR FLOODPLAIN.—The term “100-year floodplain” means that area which is subject to inundation from a flood having a 1-percent chance of being equaled or exceeded in any given year.

(2) 500-YEAR FLOODPLAIN.—The term “500-year floodplain” means that area which is subject to inundation from a flood having a 0.2-percent chance of being equaled or exceeded in any given year.

(3) ADMINISTRATOR.—The term “Administrator” means the Administrator of the Federal Emergency Management Agency.

(4) NATIONAL FLOOD INSURANCE PROGRAM.—The term “National Flood Insurance Program” means the program established under the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.).

(5) WRITE YOUR OWN.—The term “Write Your Own” means the cooperative undertaking between the insurance industry and the Federal Insurance Administration which allows participating property and casualty insurance companies to write and service standard flood insurance policies.

(b) COMMON TERMINOLOGY.—Except as otherwise provided in this title, any terms used in this title shall have the meaning given to such terms under section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121).