

amendments. We had a good debate and a good bill at the end of it.

Senator MURKOWSKI, from the State of Alaska, has also disagreed with me on what should be the best approach on preventive health. We had debates without personal conflict, and we then came up with some good ideas.

I say today, when I listen to our colleagues on the other side of the aisle—who again have great backgrounds—this is pretty historic.

If you are watching on C-SPAN, you saw history being made. There were 10 of us—and there will be more later today—who actually agreed. We are trying to govern the way we were elected to govern. I am proud with what we are going to do with the reforms that are involved. I am proud of the way we have gone about it, and if we disagree on some matters here and there, that is what debate, intellectual rigor, and civility will be all about.

I will conclude this debate for now. Other women will be coming throughout the day to speak, and we know we will be debating some other important policies as well.

I yield the floor.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER (Mr. MURPHY). Morning business is closed.

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2014

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of S. 1197.

The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (S. 1197) to authorize appropriations for fiscal year 2014 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

Pending:

Reid (for Levin-Inhofe) amendment No. 2123, to increase to \$5,000,000,000 the ceiling on the general transfer authority of the Department of Defense.

Reid (for Levin-Inhofe) amendment No. 2124 (to Amendment No. 2123), of a perfecting nature.

Reid motion to recommit the bill to the Committee on Armed Services, with instructions, Reid amendment No. 2125, to change the enactment date.

Reid amendment No. 2126 (to (the instructions) amendment No. 2125), of a perfecting nature.

Reid amendment No. 2127 (to amendment No. 2126), of a perfecting nature.

The PRESIDING OFFICER. Under the previous order, the time until 12:30 p.m. will be for debate only.

The Senator from Rhode Island.

Mr. REED. I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. INHOFE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. INHOFE. Mr. President, I think everyone is aware that we have a lot of differences on both sides of the aisle. Quite frankly, I just had a meeting with some of the House people. There are some problems right now. I am anxious for Chairman LEVIN to come back, perhaps after our conferences, and I will do the same thing, and hopefully we will be able to do it. I understand there has already been a statement made about the Ayotte amendment on Guantanamo. She is ready to debate, and I think Senator LEVIN has a side-by-side amendment he is ready to debate as well. So that, in my opinion, is about as far as we have come as far as progress. I will withhold any other comments I will make until the chair has made his comments, which will probably be after lunch.

By the way, I ask our Members to continue to file all amendments they have in anticipation that we will, as we have in the past, ultimately come to that conclusion, that we will have amendments.

The PRESIDING OFFICER. The Senator from South Dakota is recognized.

Mr. THUNE. I thank the Chair.

(The remarks of Senator THUNE pertaining to the introduction of S. 1724 are printed in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

Mr. THUNE. I yield the floor.

The PRESIDING OFFICER (Ms. HEITKAMP). The Senator from Alabama.

Mr. SESSIONS. Madam President, we need to be moving forward with the Defense bill. It is very important. I am a member of Armed Services Committee, and we had a good bipartisan vote out of committee to bring the bill to the floor. Chairman LEVIN has been fair to us in committee, so we got a good committee process. But there are some disagreements over a number of issues that the full Senate needs to discuss and vote on. They just should be able to do that.

We are drifting into a process that is absolutely contrary to the history of the Senate—the real concept of the U.S. Senate—where we bring matters up and vote on them. Just because it cleared our committee does not mean the full Senate does not get to vote on some of these differing opinions.

I voted in the committee on a number of amendments that did not pass. We had amendments up in committee that we decided not to vote on, and the phrase was: Well, we will carry that to the floor. In other words, it will be brought up and the whole Senate will vote on it, not just the committee. Maybe in the interim something could be worked out. But if not, it would go to the full Senate, and the full Senate would work its will, would have its debate and vote.

We are going days now with nothing happening, no amendments being voted on. They could have already been voted on. So Senator REID has filled the tree, and that means he has complete control over the process. He has the ability to say we will not have a single amendment. In fact, except for, I think, two, all he has agreed to in this process is to have maybe two amendments up, and that is unacceptable. Senator REID ought to know that. You cannot move the Defense bill of the United States of America, spending \$500 billion, and not have amendments and Senators actually offering suggestions on how to spend that money better and do better for America. What are we here for?

So I am really worried about this. I am afraid that this whole thing could collapse over the failure of amendments to be offered. I look here at a chart. Back, basically, when Republicans were in charge, we had 27 amendments, 25 amendments, 13 amendments actually voted on. The average number was 11.5 amendments voted on.

We already have well over 100 amendments filed. Over half of them, two-thirds of them, will eventually be withdrawn or the managers of the bill will agree to some form of that suggestion with different language and we would move on. But we should have already started on amendments, and we should recognize that a good Defense bill is going to require an open process where we can actually discuss how to fix it and make it better.

In addition, we are facing, under the Budget Control Act and the sequester, some real financial challenges for the Department of Defense that are historic. It is significant. We need to be able to talk about that and work on that and try to figure out a way to strengthen the ability of the Defense Department to function in a rational way and not do unnecessary damage to them while they work to contain spending. That is a critical thing.

So I would say to Senator REID, who has a tough job—there is no doubt about that—Senator REID, you should not attempt this dramatic reduction in the ability of the Senate to actually have amendments to a bill as large and as important as the Defense bill. You are overreaching, Senator REID.

We cannot agree to that. The loyal opposition, the Republican opposition—I say, the bill that came out of committee was bipartisan, overwhelmingly bipartisan, with a big vote in the committee. But there are things that need to be voted on here, and we are not going to agree to a handful of amendments. So if you try to move forward with this bill without allowing at least a legitimate amendment process, you are not going to go forward because we are not going to agree to go forward when you fill the tree and block amendments and have the power to deny amendments of any significant degree on the floor of the Senate.

I am worried about that. I hope my friend, Senator LEVIN, and Senator

REED, who is here, and others, can talk with the majority leader and reason with him, and let's get on with the business of proceeding with these amendments and some actual debate about the future of America's defense posture because we do have challenges in the years to come—a lot different than we have had—and we need to reconfigure defense, and we need to be asking ourselves honestly and in a bipartisan way, what will we need to do in 15 years, what will we need to be doing in 2025.

I had the honor to be at the Reagan Library this weekend for a national security conference dealing with what our defense structure should be in 2025. Senator LEVIN, along with former Secretary of Defense Gates, was given the first award they give for patriotic service. So our Armed Services chairman, let me note, was honored—our Democratic chairman—was honored at the Ronald Reagan Library for his commitment to national defense.

But I am just saying, ladies and gentlemen, in a bipartisan way we need to be thinking about what our future defense policy should be. We need to be thinking about how to move this bill. But it will not move, and I will not support going to a bill that does not allow this Senate to have a reasonable opportunity to have amendments.

I thank the Presiding Officer and yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

Ms. LANDRIEU. Madam President, I have come to the floor today to moderate a colloquy between my colleagues for the next 20 minutes or so regarding a very important amendment that has been filed to the Defense authorization bill we are considering. The colloquy will be between myself, Senator WICKER, Senator WARREN, Senator COCHRAN, Senator HOEVEN, Senator NELSON, and Senator MERKLEY. I ask unanimous consent that we have the next 20 minutes to conduct the colloquy.

The PRESIDING OFFICER. Without objection, it is so ordered.

FLOOD INSURANCE

Ms. LANDRIEU. Madam President, I really appreciate the courtesies of the manager of the bill on the floor, Senator REED. I really appreciate his courtesies because those of us who have come to the floor today to speak about this issue are extremely concerned about this problem that has presented itself based on a bill that was passed 2 years ago called Biggert-Waters. With all the best intentions, a bill was passed 2 years ago to try to fix and reform and reauthorize the Nation's Flood Insurance Program, which is a very important program that allows millions of people who live not just along the coast but along our rivers and bayous and streams—from coast to coast, inland and coastal communities—to live safely and to live affordably and to have flood insurance they can count on. That was the inten-

tion of the bill, but something went awry through the passage of the bill, and the consequences are devastating.

Now, as we look back 2 years, and we see how FEMA and some of these Federal agencies are implementing the law we passed, we have some very serious concerns not only about how they are implementing it, but about the law itself.

So a group of us have come together to change that law so we can provide opportunities for our families, for our individuals and our businesses, to be able to buy and keep the kind of flood insurance they need to stay in business and to keep their communities intact.

In the last couple of weeks all we have heard about is health care insurance, and that is important, and we have some things to fix and move forward on, providing the country with a health care system they can depend on, but we also have a real challenge in flood insurance and affordability to our communities.

In Louisiana alone we have 400,000 flood insurance policies. Florida—I see my good friend, Senator NELSON from Florida, on the floor. His State has the largest number of policies; followed by Texas, with the second largest number; and, of course, Mississippi has quite a few as well. Senator WICKER joins me on the floor.

I want to start by showing this map I have in the Chamber so everyone who is following this debate—and there are literally millions of people following this debate; not only homeowners, business owners, but bankers, realtors, developers, et cetera—because if we do not get this right, these communities where you see these dots on the map, which are shown in the Mardi Gras colors—purple, gold, and green—these dots represent communities that are being affected by this program that needs to be changed and reformed.

These are flood maps that are being issued. Look how many there are in Oregon, Washington, California, Texas. What really surprised me—because I know the gulf coast well; that is the area, of course, that I represent, Louisiana; and I know Texas and Mississippi and Florida very well—but the area that surprised me was Pennsylvania and Illinois and, of course, New York, New Jersey, and the east coast because of Superstorm Sandy. But this is a national issue. It is not a Louisiana issue. It is not a gulf coast issue. It is a national issue.

You will notice that these flood maps are not just along the coast. Some people say to us who are working on this: Well, I am not concerned because I do not represent a coastal State. Well, heads up, everyone. Even if you do not represent a coastal State, you are having flood maps issued from North Dakota, South Dakota, interior States, Kansas, Arkansas, et cetera, because you have rivers and flood zones.

If we do not change this bill in a significant way—what we are asking for in the Menendez-Isakson bill, which we

are here offering as an amendment to the defense authorization bill—many of these communities will be devastated. That is because the Biggert-Waters bill has mandated fairly steep and unsustainable and unaffordable—to the middle class—rate increases that will simply prevent people from being able to stay in their homes.

My friend Senator WICKER is following me in this colloquy. He wants to speak specifically about the hardships that some of our people are experiencing as they are getting these notices about the rate increases. I ask Senator WICKER, what is he hearing in Mississippi? Could the Senator elaborate a minute about the unintended consequences of Biggert-Waters and the increases that some of our people are seeing in their primary homes as well as their businesses.

Mr. WICKER. Madam President, I thank my colleague from Louisiana for asking that question.

What I am hearing from Mississippi, and what I think we are going to be hearing from all across the United States of America, is that this is about to be a disaster for property owners in the United States of America. So I join my colleagues today—and perhaps there will be others besides the three of us on the floor—in saying we need to address the very real problem of increases in flood insurance premiums, which will unfairly hurt homeowners and businesses in my home State of Mississippi and across the United States of America.

I appreciate my colleague presenting the map to show that this is indeed a national problem and not just a regional or coastal problem. The severe onset of unaffordable rates—unaffordable rates—could have a devastating impact on the livelihood of homeowners and communities throughout the Nation and on our economy. Moreover, they could jeopardize the long-term solvency of the National Flood Insurance Program, which covers some 5.6 million Americans.

There is no doubt that NFIP faces enormous challenges. The damages wrought by storms such as Katrina, Rita, and Sandy have left the NFIP in the red for nearly a decade, amounting to nearly \$24 billion at the last count.

In the early years of the NFIP, when bad storm years were roughly offset by light storm years, taxpayers effectively carried policyholders through years because of the NFIP's authority to borrow from the Treasury. However, the catastrophic 2004–2005 hurricane seasons put the program more than \$20 billion in debt and disproved the notion that the finances would balance out over time.

The principles for NFIP reform are worthy goals. Premiums need to reflect risks more accurately, flood risks must be projected and mapped more accurately, and the purchase of flood insurance needs to be encouraged and enforced in order to enlarge the risk pool.

We cannot expect the NFIP to continue as a viable program without addressing the huge imbalance between premium revenue and payments for losses. At the same time, Congress cannot sit by in the face of these dramatic unaffordable rate increases facing many Americans.

The manner in which these reforms are being implemented is alienating the very people the program is intended to help. The new rates penalize people who have followed the rules, while placing the heaviest burden on those who are only now recovering from recent disasters.

In communities still recovering from recent Mississippi River flooding and in communities along the gulf coast, where the aftermath of Katrina still lingers, a financial burden of this magnitude could force homeowners either to leave their property unprotected or to move away altogether.

Ensuring the long-term success of the NFIP means taking an honest look at how the reforms Congress enacted last year are being implemented and whether they are unfairly hurting citizens—and I contend they are. Allowing rates to go from a few hundred dollars to tens of thousands of dollars is hardly a reasonable approach to reform.

Reform should not be unnecessarily painful, unfair, or counterproductive to the goal of solvency. Premium increases that make the coverage literally unaffordable could lead to a net loss in program revenue. Nobody benefits from that. Nobody benefits, neither the homeowner nor the taxpayer, when NFIP premium increases result in foreclosure.

I am concerned that NFIP may well have overestimated net revenue increases. They may have underestimated the burden of the program going forward. That alone would be a good reason to delay the increases, if a longer phase-in would result in a net increase in revenue to the program, as I suspect it would.

A delay would also allow time to study the effects of premium increases and it would allow us, as policymakers, to look for less harmful approaches to reform. The Federal Emergency Management Agency should be able to complete an affordability study and ensure that its technologies and methodologies accurately assess risk.

I thank my colleague from Louisiana and I thank my colleague from Florida for joining us. I urge all of my colleagues to support action that provides immediate relief to Americans facing these steep rate hikes.

Ms. LANDRIEU. I thank the Senator from Mississippi for his comments and engaging in this exchange on the floor this morning.

The Senator from Florida has been particularly concerned because Florida has a very robust population as one of our largest States. I think the Senator has over 2 million policies in Florida.

Through the Chair, I wish to ask what the Senator is hearing in Florida about this situation.

Mr. NELSON. I thank the Senator from Louisiana for inquiring.

I can say that Federal flood insurance that is not affordable is not Federal flood insurance. To go from a position that one is paying rates at one level and all of a sudden go to a higher position, people are completely priced out of the market and all of the ancillary things that go with it because people can't sell their homes. When one puts that ripple effect through the entire economy, especially in a State such as mine that has more coastline than any State save for Alaska and where we have 40 percent of all the flood insurance policies.

I dealt with this, I would say to the Senator from Louisiana, because in my former life I was the elected insurance commissioner of Florida. Fortunately, I had no jurisdiction over the Federal Flood Insurance Program, but other insurance companies that offered it privately or supplemented the Federal flood insurance we did have jurisdiction to regulate.

People cannot build a house—if they are going to a bank to get a mortgage—unless they have flood insurance. Now that the maps, as the Senator has pointed out, have been expanded showing there are a lot more areas that are inundated by water, by flood, at times of the year, then this becomes, for the engine of commerce, a critical component. One can't be charging one price and suddenly say we are going to be charging people four times as much.

Let us have a little common sense. A little common sense says we want FEMA to do an affordability study and, in the meantime, until we receive that study, we want this put on hold. It does not say it is not going to go up in the future, but availability of insurance is directly proportional to the ability of people to pay for that insurance and to continue the American dream, which home ownership is.

I would ask if the Senator from Louisiana remembers how long we have been trying to get this going. To the great credit of the Senator from Louisiana, who has taken the lead, she saw the problem early before people started complaining in my State and other States. They were complaining in the State of Louisiana. Senator LANDRIEU was on top of it. We have only been doing this for about 8 months. We have a vehicle on the floor that is a must-pass vehicle. It is the Defense authorization bill. We need to get this legislation amended onto it and have it signed into law.

I thank the Senator from Louisiana. Ms. LANDRIEU. I thank the Senator from Florida.

The Senator is correct about urgency. As the Presiding Officer knows, in her own home State, we are hearing from people who are stuck literally between a rock and a hard place because they can't get their insurance renewed. They can't afford the premium increases.

If they were thinking about selling their home, their home basically has

become literally worthless, losing what equity they have—temporarily we hope because we intend to fix this—because no one can purchase a home if the flood insurance went from \$300 a year to \$13,000 or \$15,000 a year. It is affecting home ownership.

This is why I am proud to say—I see the Senator from Mississippi on the floor.

I wish to say how grateful I am to the great coalition of Senators who have come together, 24 Senators and 128 House Members. In addition, we have the National Association of Realtors, the National Association of Home Builders, and the Independent Community Bankers of America.

I wish to ask the Senator from Mississippi, through the Chair, does the Senator think we have a better chance of getting attention for our bill with the national strong support of the realtors, the homebuilders, and the bankers?

What is the Senator hearing from them in his State of Mississippi?

Mr. COCHRAN. If the distinguished Senator would yield, I would be pleased to respond.

It is a fact that the Homeowner Flood Insurance Affordability Act, which we are discussing, seeks to protect homeowners from increases in the cost of flood insurance premiums until the administration reviews and reports to the Congress on the flood mapping technologies, methodologies, and insurance affordability that are being issued under the authority of existing laws.

One problem we are concerned about is that the program was supposed to protect taxpayer investments, communicate perceived flood risks to homeowners, and encourage communities to protect themselves against flood risks.

The reform legislation enacted in 2012 made some positive changes in the program. Today some of those changes are now working in opposition to the broader goals of reform; hence, the importance of this legislation. These shortcomings existed in the law and they actually threaten to weaken the National Flood Insurance Program.

The success of flood insurance is so important to many inland and coastal States, such as mine and Louisiana, the State of the distinguished Senator. Communities there continue to work to overcome damages caused by the greatest natural disaster in our Nation's history, the effects of the Deepwater Horizon spill in 2010 and now skyrocketing flood insurance premiums.

Under the Homeowner Flood Insurance Affordability Act, the administration would be required to provide assurances to Congress that it is using sound mapping methods to make flood insurance rate determinations. A study by the National Academy of Science produced in March of this year has called into question some of the engineering practices the government uses to determine rates.

Before allowing unaffordable flood insurance rates to devalue private property and harm local communities and economies, we should be absolutely sure the government's engineering practices and procedures are as sound as possible. It will be very difficult to rebuild communities or restore home equity once they are lost, so we had better get it right.

Our bill does not create new programs to address rising premiums. It simply leaves in place some current practices so we can make sure the re-productive reforms we enacted last year will actually improve the credibility of the program among communities and homeowners.

Our bill would not affect positive reforms related to expanding program participation or the phaseout of subsidized flood insurance premiums for vacation homes and homes that have a history of repeated flooding.

My principal purpose of coming to the floor was to thank the distinguished Senator from Louisiana for her leadership as she continues to be our outfront person in dealing with some of the very challenging facts and decisions that are coming from those who are trying to improve the program at the Federal level but also at the State and local level, which is where the action is. I am pleased to join her in this plea to the Senate.

Ms. LANDRIEU. I thank the distinguished Senator from Mississippi. I appreciate his hard work as well as the staff. It has been a real team effort and without him we wouldn't be where we are today.

The Senator from Massachusetts is scheduled next in this colloquy. She has brought a particularly spectacular view, a different view, and a much needed view from the east coast, not only in light of the devastation from Hurricane Sandy but the ongoing challenges to that region.

I wish to ask unanimous consent, as it is 12:30 p.m., when we were supposed to end, if each of us takes 4 minutes in the order of Senator WARREN, Senator HOEVEN, and Senator MERKLEY, we could then recess for lunch as was required earlier.

The PRESIDING OFFICER. Without objection, it is so ordered.

Ms. LANDRIEU. What is the Senator hearing at home from the people of Massachusetts about this, and how important does she think it is for us to have the support of the realtors and the homebuilders and other national organizations that understand the dire consequences if we are not able to get some of these fixes in place?

Ms. WARREN. I thank the Senator from Louisiana for the question, but most of all I thank her for her energetic leadership on this issue; she will help us find the right way forward.

I am here today because of what I am hearing from families in Massachusetts. I also thank the Senator from Mississippi. This is something that is hitting us all around the country—this

change in the flood maps. So I am here today to support my colleagues' bipartisan efforts to help homeowners across the country who are getting hit with newly revised flood maps and increased flood insurance premiums.

Families purchase flood insurance to prevent the loss of their homes during a natural disaster, but now many of these same families fear that the price of flood insurance could be just as devastating and could actually cost them their homes.

I understand why Congress changed the national flood program to more accurately reflect the true costs and risks of flood damage, and I agree that over time we need to move to a more market-based system for setting flood insurance rates, providing we adequately take into account the affordability concerns for working families. But that is not what is happening right now. These new maps and rate increases are having as big an impact as a big storm.

When FEMA released these flood maps earlier this year and last, they knew they were placing hundreds of thousands of homeowners into a flood zone for the very first time. Yet there was inadequate warning to homeowners. Many have started receiving letters from their mortgage companies and are learning for the first time that they must now purchase flood insurance. We have heard about the costs—\$500, \$1,000 a month, even more. Most hard-working families and most seniors don't have that kind of extra money on hand to spend on flood insurance premiums they never knew they needed.

One Massachusetts resident wrote to me and said:

I have owned my property for over 33 years. Twelve years ago I built a house according to the codes at the time. Recently, flood maps were redrawn, putting my home in a new flood zone and out of compliance. The implementation of the Biggert-Waters act is going to raise our flood insurance to \$10,000 or more per year. I follow the rules, and now the rules are changing, leaving me few options to comply.

The Homeowner Flood Insurance Affordability Act that I have cosponsored along with Senator LANDRIEU and so many others will provide relief to this homeowner and to others who built to code and were later remapped into a higher risk area. This critical bill will delay rate increases until FEMA completes affordability studies mandated by the Biggert-Waters Flood Insurance Reform Act and until subsequent affordability guidelines are enacted.

There is a second problem with FEMA's actions. The reclassifications have taken place in some areas without a careful and complete analysis, but for those who believe they haven't been correctly classified, it is a tough challenge to get their flood zone status changed.

I received another letter from a Massachusetts constituent who lives in Brockton. She was informed that her only way out of this mess was to pay more than \$1,000 for an engineer to

come and conduct an elevation study of a nearby brook. Now, let's be clear. She had to spend this money even though the city of Brockton and the nearby Army Corps of Engineers have no record of the brook ever flooding. If her appeal is successful, she is still out \$1,000 due to FEMA's mistake.

The PRESIDING OFFICER. The Senator's time has expired.

Ms. WARREN. Then I will just say I am pleased to join my colleagues on both sides of the aisle in calling for this commonsense delay which will give FEMA time to get this right. I thank Senator LANDRIEU for her leadership, and I thank Senators MENENDEZ, ISAKSON, COCHRAN, and all the cosponsors of this bill. Time is running out. We need to get this done.

I yield back.

Ms. LANDRIEU. Madam President, I thank the Senator so much.

Senator HOEVEN has joined us, and he has been particularly forceful on the issue of basements in a State that doesn't have an ocean anywhere around it but has some serious flooding challenges. I would hope the Senator would take a minute to explain to everyone what he has been telling us and how important this particular piece of this bill is for the basement situation in his State.

Mr. HOEVEN. Madam President, I thank the good Senator from Louisiana. I am very pleased to join in this colloquy with my cosponsors of this very important piece of legislation.

This is about affordability of home ownership. The American dream is about home ownership. It always has been, and we want to make sure that continues. So it is about affordability, but it is also about getting it right.

Look, if we are going to reset flood insurance rates, we need to get it right. This affects people across this great Nation. It affects their ability to own and continue to own their own home. We need to make sure, as we make this transition, which we are all working on—we are all working on it—that we get it right. So that is why we see this bipartisan legislation, and we urge our colleagues to join us in this effort. This is about home ownership, this is about affordability, and this is about getting it right.

To the point the good Senator from Louisiana just made and as the Chair knows well, in the great State of North Dakota we have the Red River Basin, the Cheyenne River Basin, we have the James River Basin, we have the Missouri River Basin, the Devils Lake Basin, and more. So we know flooding, and we have seen it from year to year.

There are a number of provisions in this bill which the Senator has already identified which are critically important, and I will not repeat those, but I wish to focus for a minute on the basement exemption.

Legislation to preserve the basement exemption was included in the Hoeven-Heitkamp Flood Safe Basements Act, S. 1601. That has been incorporated

into this bill. As sponsors, we appreciate that very much because this is a collaborative effort to get it right as we make this transition in flood insurance rates and make sure we protect the affordability on a fair basis as we move to financial viability for the long term for flood insurance rates.

When a homeowner has put the cost into making sure they have a flood-proof basement, if we don't take that into account in the insurance rates, we are penalizing them and we are charging them twice. It makes no sense. It makes no sense at all. That is why we have to have the basement exemption continued in this legislation, and that is why its sponsors, on a bipartisan basis, are not only pursuing this as stand-alone legislation, but we are also introducing it as an amendment to the Defense authorization bill or other legislation that can move, because we need to address it and we need to address it now.

As the Chair well knows, the mayor of a small community in northeast North Dakota, which has seen repeated flooding, contacted our congressional delegation and said: Hey, look. What is going on with FEMA right now is they are changing these flood insurance rates, and we have examples of homeowners who are going from less than \$1,000 a year to more than \$5,000 a year—a fivefold increase—and it is not a new home. The home has been there a long time and it has never been flooded.

It has never been flooded, and they are going to go from less than \$1,000 to \$5,000 on a home that has been there for a long time and never been flooded? That is not how this is supposed to work. That is not how it is supposed to work, and that is why we need this legislation.

Again, I thank the good Senator from Louisiana. All of the sponsors—and we have a great bipartisan group going already—urge our colleagues to join us, and we urge them to join us without delay. We seek a common objective: We will adjust the flood insurance rates to make sure the program is viable for the long term, but we need to get it right, and that is what this is all about.

I yield the floor.

Ms. LANDRIEU. Madam President, we have all been extremely helpful, of course, as a team in bringing this issue forward and crafting a bill, but literally we would not be here if it were not for the leadership of the subcommittee chairman who has jurisdiction over this issue—if he had not said yes when we asked him for a hearing in his committee to allow us to present the facts in hopes that we could find a way, as all of us have said, to make this program self-sustainable for the taxpayers but helpful to the people who need it. These are twin goals, both of which must be met or there won't be any program because no one will be able to afford to be in it. I thank the Senator for getting to that so quickly.

He is the last in our colloquy. Again, what is he hearing from home and can

he give us, as chair of the subcommittee, some insight into how he thinks this will affect real estate markets if we are not able to fix this.

Mr. MERKLEY. I thank my colleague from Louisiana for her tireless efforts in this regard. We can tell from the commentaries that have just been put forward from the Senator from Massachusetts, the Senator from Mississippi, the Senator from North Dakota, of course our colleague from Louisiana, and now representing Oregon, that these are folks representing blue States and red States and all types of different terrains, and they have the common purpose of addressing the dysfunction of the Biggert-Waters bill that was passed.

Just to give a small feeling for this, the Hay family from Eagle Creek, OR, wanted to sell their home. They had a nice young couple with solid financials who wanted to buy it. It was all approved except for the insurance policy. When the couple found out the insurance policy would not be the \$500 the current family has been paying but \$5,000 a year, the deal fell apart because for every \$1,000 you pay in flood insurance, the value of the home drops by \$20,000. So not only is the couple who wanted this home unable to buy it because of the home's value dropping, but the family who owned the home, who had equity in the home, and who hoped to take these funds into retirement to be their nest egg, has lost that nest egg due to these outrageous additional costs, these dramatic increases.

So the point of sale is one particular problem that has a big impact on the real estate market, but we also have the situation of someone who has a policy lapse. Maybe an individual thinks their mortgage company is paying the policy, the mortgage company thinks the owner is paying it, and it defaults for a few days. When everyone finds out no one has paid the bill, suddenly that family might be going, in that situation, from \$500 to \$5,000. Or perhaps the mortgage company has never enforced the provision requiring flood insurance and now they have checked their records—and they are checking their records because they are now being charged a significant multithousand-dollar fine if they do not check their records—and they find you should have flood insurance under the law but you don't, so they contact you. Well, now you are facing this unsubsidized rate as a new policy.

So we have all of this, and then layered on top of that is the fact that across the Nation the flood zones are being remapped. So folks who were outside of the 100 years and have been outside and have had their homes for 15 years are suddenly getting notified that they are inside the flood zone and required by their mortgage company to get a policy.

They may say: But wait, I looked at the map, and only the corner of my property is in the flood zone and my house isn't.

Well, the mortgage company says: We are sorry. You have to get this, and you have to then prove you are not in the flood zone.

It may cost those homeowners thousands of dollars to get an elevation survey and be able to demonstrate they are outside the flood zone. The homeowner carries this burden of proof.

So this is a big challenge, and we should recognize how uncertain and what an art form it is to establish these 100-year zones because a company comes in and does a model, and they say: Well, a 100-year flood will look like this, and they will point out what tributary, what watershed that contributes to the confluence of creeks is going to end up flooding that particular town.

Based on their model, the flood zone might look as though it is in the eastern section of the town or the western section of the town, and so on and so forth, that uncertainty where just inches can change whether you are inside a 100-year or outside a 100-year. Some of these areas are very flat. A few inches water rise can cover many additional square miles, and this can have a huge impact on our business districts, because what business wants to reinvest in a business district when now they feel that any improvements they make are going to be in an area where no one else is going to want to buy their company because they are in a situation where they have unaffordable flood insurance.

This is why we have come together—Democrats and Republicans, States from the North, South, East, and West coming together—to say we must change this situation which is creating so much unfairness and economic damage. I am delighted, as the chair of the subcommittee, to be fully engaged in partnering this. A special thanks to my colleague, the Senator from Louisiana, who is doing such a fine job of championing this issue.

Ms. LANDRIEU. Our time has come to an end. In conclusion, I thank the Senator from Oregon again, the subcommittee chair, for his leadership. I also particularly thank Senator MENENDEZ and Senator ISAKSON, the two lead sponsors of this bill, who have come together to provide the leadership to move this bill forward. They will be looking for a vehicle. We filed it on this bill in the event we have an opportunity for an amendment on the Defense bill. If not, we will be looking for the next possible opportunity.

I thank the Presiding Officer for her cosponsorship and her leadership for North Dakota.

This is a map of all the counties which have levees. I was surprised when I saw this map. I am very familiar with the levees in Louisiana. I helped to build a lot of them. I am very familiar with the Mississippi River generally because we have so much commerce along the Mississippi. I am generally familiar with Missouri, Illinois, and Arkansas. But what really

stood out for me was the levee systems in Montana, Arizona, and California. A lot of these are levees, dikes, and dams that are different from the river levees that we see. But look at Pittsburgh, New York, North Dakota, Montana, Washington. There is not a place in this country—not on the coast, not on the interior—that doesn't have a threat of flooding. Either a levee can break, a dam can break, a river can overflow, or there can be flash flooding because of droughts. Even in Texas where there is a lot of flash flooding. So not only on the coast, but inland as well, in Kansas.

The conclusion is this is a real challenge for our whole Nation. We have a bill led by Senator MENENDEZ and Senator ISAKSON that costs and scores zero. We have written this bill in a way that just postpones these draconian rate increases so we can take a little more time to study it, do some modeling, and get it right. This bill was passed with very good intentions, but prematurely, without the data we need to make smart decisions for our communities. This is giving us time to get it right. There is zero cost the way this bill is structured.

Again, I appreciate the courtesies of our leader managing this bill on the floor.

I yield back the remainder of my time.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

Thereupon, the Senate, at 12:48 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2014—Continued

The PRESIDING OFFICER. The Senator from Michigan.

Mr. LEVIN. Madam President, I ask unanimous consent the time until 4 p.m. be for debate only, with the time being equally divided and controlled between the two leaders or their designees.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. LEVIN. Madam President, I hope Members will now come down and debate, particularly if we can start off again with the legislation on Guantanamo. There will be two amendments here. One will be an amendment by Senator AYOTTE and the other one would be an amendment by myself, with Senator MCCAIN. It will be a Levin-McCain amendment. I hope those who are interested in this subject particularly would come down between now and then and we can perhaps even reach a vote on Guantanamo, the two amendments, side-by-side, even later this afternoon. That is the goal. It is not part of the unanimous consent proposal, but that would be a goal.

I know my friend from Oklahoma and I are able to work things out most often, and we will try to figure out a way to hopefully get to a vote on two amendments which I think everybody agrees, not on the outcome of the vote, but agrees need to be debated and resolved.

I yield the floor.

The PRESIDING OFFICER. The Senator from Oklahoma.

Mr. INHOFE. Madam President, first of all, let me say I appreciate all the help the chairman has given us during the course of this very difficult time. I also suggest we have gone through this same thing other years in the past.

One of the things is there are so many people demanding or wanting to have a system where we could have more amendments. I encourage anyone who has amendments to go ahead and send them to the floor. It doesn't do any good to talk about them unless you have them down here and in front of us. Then I hope the chairman and I could get together and we could have, actually, more amendments. Those people who want to be heard on this, we have adopted this timing, so we encourage you to come down and be heard.

I yield the floor.

The PRESIDING OFFICER. The Senator from Michigan.

Mr. LEVIN. Madam President, I thank my friend from Oklahoma because he has said what needs to be said here, which is that we welcome amendments being brought to the floor. We will do our best to try to clear those amendments, which means obviously consulting with not just the sponsors but potential opponents to try to see if we can work things out. On this bill we have always been able to work out amendments, sometimes as many as 100. We need to have votes on this bill, but we also can clear amendments. We work together on a bipartisan basis to do that.

I join in his request that Senators who have amendments get them to us to see if we can possibly work them out. We simply must finish this bill this week. The timetable is such that if we are going to finish this bill, as we have for 51 straight years, we have to get this bill to conference. That, in and of itself, will take a week. Then we have to bring the conference report back, if we can reach an agreement on it, to both Houses, and that will take as much as a week as well under the rules, so we really need the cooperation of every Member of this body.

I yield the floor.

The PRESIDING OFFICER. The Senator from Mississippi.

Mr. WICKER. Madam President, I rise at this point to discuss Wicker amendment No. 2185. This is an important amendment. I hope the leadership of this committee is paying attention. My amendment would prohibit foreign governments from constructing, on U.S. soil, satellite positioning and ground monitoring stations. I think

many Americans were surprised when, on November 16, the New York Times published an article by Michael Schmidt and Eric Schmitt entitled "A Russian GPS Using U.S. Soil Stirs Spy Fears."

I ask unanimous consent a copy of this article be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the New York Times, Nov. 16, 2013]

A RUSSIAN GPS USING U.S. SOIL STIRS SPY FEARS

(By Michael S. Schmidt and Eric Schmitt)

WASHINGTON.—In the view of America's spy services, the next potential threat from Russia may not come from a nefarious cyberweapon or secrets gleaned from the files of Edward J. Snowden, the former National Security Agency contractor now in Moscow.

Instead, this menace may come in the form of a seemingly innocuous dome-topped antenna perched atop an electronics-packed building surrounded by a security fence somewhere in the United States.

In recent months, the Central Intelligence Agency and the Pentagon have been quietly waging a campaign to stop the State Department from allowing Roscosmos, the Russian space agency, to build about half a dozen of these structures, known as monitor stations, on United States soil, several American officials said.

They fear that these structures could help Russia spy on the United States and improve the precision of Russian weaponry, the officials said. These monitor stations, the Russians contend, would significantly improve the accuracy and reliability of Moscow's version of the Global Positioning System, the American satellite network that steers guided missiles to their targets and thirsty smartphone users to the nearest Starbucks.

"They don't want to be reliant on the American system and believe that their systems, like GPS, will spawn other industries and applications," said a former senior official in the State Department's Office of Space and Advanced Technology. "They feel as though they are losing a technological edge to us in an important market. Look at everything GPS has done on things like your phone and the movement of planes and ships."

The Russian effort is part of a larger global race by several countries—including China and European Union nations—to perfect their own global positioning systems and challenge the dominance of the American GPS.

For the State Department, permitting Russia to build the stations would help mend the Obama administration's relationship with the government of President Vladimir V. Putin, now at a nadir because of Moscow's granting asylum to Mr. Snowden and its backing of President Bashar al-Assad of Syria.

But the C.I.A. and other American spy agencies, as well as the Pentagon, suspect that the monitor stations would give the Russians a foothold on American territory that would sharpen the accuracy of Moscow's satellite-steered weapons. The stations, they believe, could also give the Russians an opening to snoop on the United States within its borders.

The squabble is serious enough that administration officials have delayed a final decision until the Russians provide more information and until the American agencies sort out their differences, State Department and White House officials said.