

come true, is what is going to happen to Kansans—and I know other Senators have this same fear—when the warnings about the four rationers do come true.

We need to protect the all-important relationship between the doctor and the patient, which I believe the four rationers put at risk. In order to do that, we need to repeal—and most important—and replace ObamaCare with real reforms that work for Kansans.

THE FARM BILL

In this atmosphere of uncertainty and new Senate order, I would like to talk about another subject that is related, for the lack of any progress we might have.

This is becoming an all too familiar situation for Kansas farmers and ranchers and all of American agriculture. In some respects we are closer to signing a farm bill into law than 1 year ago, but we still have not yet completed this important task. As 1 of the 41 Members named at the conference committee in October, I was able to give a quick opening statement outlining my biggest priorities for the farm bill, including addressing regulations that protect crop insurance and reforming SNAP; i.e., food stamps.

Unfortunately, that was the one and only time the full conference committee has met to date. With time in short supply, the four principals of the agriculture committee both in the House and the Senate—the ranking member, the chairwoman, the chairman, and the ranking member in the House—are trying to make the majority of decisions as best they can among themselves and behind closed doors.

Sometimes you can get things done behind closed doors without 37 people offering their opinion. I understand that. But with all due respect to those Members, we have real policy differences that deserve to be debated publicly, particularly in the commodity and the nutrition titles. The other 37 of us have been ready and willing to be put to work. Yet the conference committee has only met once with no future meeting scheduled.

I am very disappointed that an agreement on the farm bill may be close and yet some of our ideas and suggestions and concerns will go unheard or unanswered, such as the new environment we live in, in the Senate.

As I said during the agriculture committee markup and our only conference meeting, I have real concerns with the direction of the farm programs in this year's bill. We have what are called target prices—we might as well just say subsidies or countercyclical payments or adverse market payments—which have proven to be trade and market distorting.

For some commodities these prices are set so high that they may cover a producer's cost of production. That is right. We have a government subsidy over the producer's cost of production. That will essentially guarantee that a farmer profits if yields are average or above average.

In this budget environment, and at a time when we are looking to make smart cuts, I simply don't know how to justify this subsidy program that can pay producers more than the cost of production and essentially becomes nothing more than an income transfer program, not a risk management tool.

After the committee markup, I had hopes we could improve the farm bill to more resemble the risk-oriented and the market-based approach the Senate had previously taken, working with the distinguished chairwoman from Michigan and myself as ranking member.

Last year I worked with the Senate leadership from both parties to consider the farm bill through, of all things, regular order. Everybody had a chance to offer an amendment. The first amendment that was offered had nothing to do with the farm bill. That amendment was by Senator PAUL. Regular order gave all Senators the chance to improve the bill or make their concerns known.

However, this year we considered a mere 15 amendments. The last time around it was 73 with 300 offered. Although 250 amendments were offered this time, we only had 15 amendments. All amendments regarding the new target price program were blocked from consideration and votes on the Senate floor—all of them. Senator THUNE had amendments, Senator GRASSLEY had amendments, Senator JOHANNES had amendments, and I had amendments. We all serve on the agriculture committee.

Of course, the real problem with farmers planting for a government program and not for the market is that these programs only serve to extend the period of low prices due to overproduction.

Besides high target prices for all commodities, the House wants to recouple payments with current production for the first time since 1996. The Chamber of Commerce has warned that if we go down this road, we will quickly invite other Nations to initiate dispute settlements against the United States and do so with a good chance of success.

I also have longstanding WTO, World Trade Organization, concerns, and the United States lost—and I mean really lost—in a case to Brazil in part because of the decoupled price program. We are still paying for that.

I am hopeful we will come to some agreement that works without further setting us up for a further trade dispute not ruled in our favor.

Another sticking point seems to be SNAP, the Supplemental Nutrition Assistance Program. I think everybody is aware of that. It is important to note that at least 80 percent of the U.S. Department of Agriculture's budget goes to nutrition programs. SNAP was exempted from across-the-board cuts known as sequestration.

The Senate bill only trims \$4 billion out of a nearly \$800 billion program in a 10-year budget. That is less than 1

percent of a reduction. It doesn't cut anybody's benefits. It looks at eligibility and other problems that are within SNAP.

We have the responsibility to do more to restore integrity to SNAP, eliminate fraud and abuse, while providing benefits to those truly in need.

I offered an amendment during the committee markup and on the floor that would have saved an additional \$31 billion for SNAP. I thought it was a smart and responsible way which would not take away food from needy families.

The House took a similar approach and also included work requirements for food stamps and found a total of \$39 billion in savings. That is about a 5-percent reduction over 10 years.

It has also been mentioned that SNAP has already been cut by \$11 billion this year. However, the end of the American Recovery and Reinvestment Act of 2009 stimulus boost for food stamps was a temporary increase in benefits to assist individuals and families hurt by the recession. The end of this temporary increase is in no way related to the farm bill, and the Congressional Budget Office agrees that no budgetary savings are achieved. Reconciling the difference between \$4 billion and \$40 billion in savings has proven very tough so far, if not impossible. However, unlike the majority of the programs in the farm bill, if we don't have a bill signed into law, the Food Stamp Program or SNAP will go unchanged and there will be no savings or reform to the program.

Last week I spoke with the Kansas Farm Bureau—800 members of the farm bureau and their families—and once again the No. 1 priority for virtually every producer was crop insurance. Even after the devastating drought over the last few years, crop insurance has proven to work. Producers from Kansas to Illinois and all over the country are still in business helping our rural families and our communities.

In 2013, producers across the country insured a record number of acres, covering nearly 295 million acres and over \$123 billion in liabilities. The takeaway message is clear: More farmers are purchasing crop insurance policies to protect their crops than ever before. In both versions of the farm bill, we are able to strengthen and preserve crop insurance. We need to keep that commitment through the final legislation.

The farm bill is the appropriate time and place to also address regulatory overreaches by the Environmental Protection Agency and the rest of the administration that impacts farmers and livestock producers. In that respect, I appreciate the House addressing several burdensome regulations that I worked on in the Senate, including pesticides, farm fuels, tank storage, the lesser prairie chicken—bless their heart—GIPSA, mandatory country-of-origin labeling, also called COOL.

Overall, I am disappointed that it looks as though we will not finish the

farm bill before the end of this year, despite the need for certainty and predictability all throughout farm country, not to mention the Department of Agriculture. Our folks back home have to make business decisions regardless of the status of negotiations.

Just one example. Kansas wheat growers have already planted their 2014 wheat crop and have been required to certify their acres; they just don't know what programs will be available to them. While we all want to provide long-term certainty to farmers, ranchers, their families, and American consumers, we have already let one extension expire in September, and the House may pursue extending the 2008 bill yet again. However, our Senate majority leader, HARRY REID, said yesterday that even if the House passes a short-term extension of the farm bill, the Senate will not pass it.

A year ago in August I went to the floor, upset with the leader for failing to consider a bill the House passed to reinstate the livestock disaster programs from the 2008 farm bill in response to the devastating drought in the Midwest. It went on for 3 years. At the time, I called it shameful and an abdication of our duty to the cattlemen and women who feed the world and warned of the costs of inaction. We were able at that time to finalize a farm bill—still the same farm bill a year later—and our livestock producers are continuing to work to rebuild their herds after multiple years of drought. Yet livestock disaster programs remain on hold. Then the devastating blizzard hit the Dakotas and Nebraska this year, and those producers were left with little Federal support—a problem we could have addressed a year ago.

All of us on the conference committee and every Member throughout Congress should be equally troubled if we leave this year without addressing the farm bill. I am committed to resolving these difficult differences in order to provide certainty and a forward-thinking farm bill that is responsible to Kansans and farmers and ranchers and consumers as well as taxpayers.

We have to end this environment here where this so-called nuclear option has really gotten us into a hole that we keep digging, whether we are trying to get a farm bill done, whether we are striving to improve the affordable health care act or repeal it, or whether we have a commission that nobody has heard of in the rules committee that is sitting doing something, but we know not really what or what to do with it.

I see the distinguished Senator from Louisiana, who I think would like to be recognized at this time, so I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

UNANIMOUS CONSENT REQUEST—S. 1610

Ms. LANDRIEU. Madam President, I see my good friend the Senator from North Dakota on the floor today, and I

wish to yield to her to begin this very important discussion on the importance of flood insurance relief for the country. She has been an outstanding spokesperson and a true advocate to help us get this right, this Flood Insurance Program that can help sustain the program itself for the benefit of the taxpayers as well as for the people in North Dakota, Louisiana, Pennsylvania, New York, and New Jersey who depend on it so much. So let me turn to our leader, Senator HEITKAMP.

The PRESIDING OFFICER. The Senator from North Dakota.

Ms. HEITKAMP. Madam President, we are here today to talk about something that is critically important to very many middle-class families who enjoy home ownership across the country, and business ownership, and it is the truly bipartisan Homeowner Flood Insurance Affordability Act, which seeks to address the recent flood insurance rate escalations across the country.

This bill is measured, it is reasonable, and it allows for FEMA to complete a study on flood insurance affordability and provides Congress with assurance about FEMA's ability to accurately determine flood risk before implementing pieces of the Biggert-Waters Flood Insurance Reform Act. I think it is true in many cases that the Congress has good intentions. They passed the Biggert-Waters provisions, they passed the act, but implementation has been a nightmare. I don't think we are exaggerating in saying it has been a nightmare for very many of our community members, especially across the coastal areas. I think it is important that I speak as someone from a Plains State who has told people repeatedly that flood insurance is a huge impediment to success and to home ownership in North Dakota, in very many of my communities.

I wish to mention some of the provisions of the bill. The bill would delay a rate increase for the following properties: primary, non-repetitive loss residences that were grandfathered; all properties sold after July 6, 2012; and all property that purchased a new policy after that date. It is important that the folks out there who have already gotten these tremendous flood insurance bills understand that our effort is to make this bill retroactive to October 1 of this year so that those rate increases that were mandated by that date don't take effect.

The basement provision is something we have spent a lot of time educating other Members about. It is a provision that affects very many communities across the country, including 14 in North Dakota, where some of our largest communities have flood-proof basements. They have lived by the rules and they have done all that they should do, so they have been granted an exemption from flood insurance, taking a look at where the foundation is as opposed to where the basement floor is when they determine vulnera-

bility. That basement exemption is in danger of being repealed by FEMA, and we want to make sure that whatever we do recognizes that when those homeowners have played by the rules, have done what is right and flood-proofed their basements, it is recognized in a flood insurance program.

Generally speaking, I came to the Senate to fight for North Dakotans. I have to imagine most of the Senators are here because they want to fight for the people of their States. A major way to do that is to protect American families and their homes and stop putting undue pressure on them. It is a simple idea, but it is proving much harder to implement than I would like.

Flooding is a reality far too often in North Dakota, and there are many other communities across the country that see the same kind of plains flooding. Just in the past few years we have seen communities such as Fargo, Minot, Grafton, and others impacted by severe flooding that has destroyed homes and businesses.

This fall flood insurance rates went up for millions of families. This puts families at risk. So many of them have to struggle to pay for flood insurance or they have to walk away, literally walk away from their investment in their home.

Biggert-Waters is having an immediate impact on homeowners in my State. I will give one example. There is a woman I know from Grafton, ND, named Alison Skari who, with her husband Kyle, purchased a home in that small community about a year ago. At the time, the flood insurance rate was \$901 for \$100,000 worth of coverage. But when the policy recently came up for renewal, their flood insurance skyrocketed to more than \$4,200 a year. Let me repeat those statistics. Their flood insurance cost when they bought their home was at \$901. Today their bill is \$4,200—a 375-percent increase for the same amount of coverage. In an email to me, Allison expressed a desire to raise her children in Grafton, but unfortunately they no longer can afford their home—not with these new rates. She said had she and her husband known about these rates when they bought their home, they would never have purchased their home.

This story reinforces that we need to take a new look. We need to take a new look at this Flood Insurance Program. We need to take a new look at affordability of home ownership.

Everybody knows that in the last—certainly since 2008 we have seen a slow recovery in home ownership. We have tried to make sure people can realize the American dream, and a big part of that is, in fact, the owning of their own home. Yet here we are in the Congress making it virtually impossible for middle-class families to buy and live in and enjoy their homes. That was never the intention of the Biggert-Waters provision. The intention was to bring the Flood Insurance Program to a more reasonable, market-based evaluation.