credit for this legislation, even though it is a Senate bill, is owed to our colleague from Michigan, Dr. Benishek, for making this happen. He is the lead sponsor of this legislation, or the companion legislation, in the House of Representatives. Dr. Benishek has been a persistent and persuasive advocate for this local proposal.

As the chairman of the House Natural Resources Committee, which oversees this bill, I can state with certainty that it is because of his, Dr. Benishek's, bipartisan efforts that this bill will pass the House tonight. He has worked closely with both Republicans and Democrats, especially his senior Senator, Senator Levin of Michigan, to make this a reality. Without their personal efforts, today's vote would not happen.

Dr. Benishek certainly deserves recognition for this success, and I congratulate him and the people of Michigan, whom he represents, for this legislation

With that, I reserve the balance of my time.

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

(Mr. HORSFORD asked and was given permission to revise and extend his remarks.)

Mr. HORSFORD. Mr. Speaker, I would like to thank our chairman from the Natural Resources Committee, and I am proud to be here on behalf of the minority to speak in favor of S. 23, which is a locally driven conservation initiative that will make the management of a national park unit more efficient and will create the first new acres of wilderness enacted into the system since 2009. Adding approximately 30,000 acres of wilderness will protect the special character of Sleeping Bear Dunes National Lakeshore in Michigan.

The passage of this bill is going to make a lot of people very happy, and I hope it is a sign of change to come. Congress should not stand in the way of locally driven conservation initiatives, and we look forward to working with the majority to identify more opportunities in which to work together and to move legislation that merits our attention. There are a lot more wilderness bills, monument designations, and wildlife and scenic river bills that the House should consider. We happily support the adoption of S. 23.

Mr. Speaker, I reserve the balance of my time.

Mr. HASTINGS of Washington. Mr. Speaker, I am very pleased to yield 5 minutes to the gentleman from Michigan (Mr. Benishek), the author of the House legislation which is the companion to what we are voting on from the Senate.

Mr. BENISHEK. Thank you, Mr. Chairman.

Mr. Speaker, today, I rise in support of S. 23, the Sleeping Bear Dunes National Lakeshore Conservation and Recreation Act.

As you know, this bill, which passed the Senate by unanimous consent on June 19, 2013, is identical to H.R. 163, legislation I introduced by the same title last January with the full support of the Michigan delegation.

Sleeping Bear Dunes National Lakeshore is a treasured area of my home district and for the entire Nation. The park has been named America's most beautiful place by "Good Morning America," and over 1 million visitors from around the world come to see the dunes and the surrounding lakes each year.

Sleeping Bear Dunes National Lakeshore plays a vital role in our State's outdoor recreation economy, which contributes over \$18 billion in consumer spending and over 194,000 jobs to the State of Michigan. As Pamela of Lake Township said, "Sleeping Bear is vital to the economy of northern Michigan. Most of the money earned in this area is during the summer months when tourists from all over the country visit." From gas stations to ice cream stands to local hotels, our local businesses look forward to a full and thriving park season each vear.

In 1981, Congress determined that wilderness areas should exist within this park, and over 30,000 acres of park have been managed as wilderness since that time. When the National Park Service began to update the proposed map for the first time since 1981, the local residents discovered for the first time that the map included a number of county roads, beaches, and historic sites in this proposed wilderness area.

As you can imagine, local residents in Benzie, Leelanau, and Grand Traverse County were not pleased, and a lengthy public planning period began. Because of the very public local opposition to the original land management plan, the Park Service agreed to go back to the drawing board. They worked together with the local citizens and interest groups, ranging from area businesses to environmental groups. After gathering extensive public involvement, review, and comment, a final general management plan was adopted in January 2009. This plan ensures that all county roads will remain in control of the local governments, and beaches and historic sites will be excluded from the wilderness map.

The bill on the floor here today represents the hard work of these engaged citizens. It has been introduced each Congress, in both the House and the Senate, since 2009. This legislation, like the park, itself, has always enjoyed wide support from the entire Michigan delegation on both sides of the aisle. While we may not agree on every issue, we can agree that our local communities know best when it comes to planning for the future of our parks.

Mr. Speaker, I am honored to have worked with those who have come before me—from Chairman CAMP, to former Representative Hoekstra, to Representative HUIZENGA and Senator LEVIN—to shepherd this bill through Congress. My goal is simple. Like all of those who love this amazing stretch of

shoreline, I want to ensure that those beaches and roads remain open.

I hope everyone will join me in visiting Sleeping Bear Dunes soon. You will get to see how truly blessed northern Michigan is to have this amazing natural wonder.

Mr. HORSFORD. Mr. Speaker, I continue to reserve the balance of my time.

Mr. HASTINGS of Washington. Mr. Speaker, I am very pleased to yield 2 minutes to the gentleman from Michigan (Mr. CAMP), another cosponsor of this legislation and the chairman of the Ways and Means Committee.

Mr. CAMP. I thank the gentleman for yielding.

Mr. Speaker, I rise today in strong support of the bill offered by my colleague and friend, Mr. DAN BENISHEK of Michigan.

The Sleeping Bear Dunes National Lakeshore is not just a Michigan but a national treasure. It is enjoyed by over 1 million visitors from across the State, country, and world each year. In fact, in 2011, Sleeping Bear was voted the "most beautiful place in America" by a poll conducted by "Good Morning America."

This bill is the product of years of work between members of the public, the National Park Service, and local, State, and Federal officials. It strikes a careful balance between conservation and recreation. In addition to protecting this vital natural resource, the bill ensures that the beaches of Lake Michigan will be accessible to the public and that hunting and fishing rights, as well as boating access, will be maintained.

I hope the rest of the House will join me today in supporting the Sleeping Bear Dunes National Lakeshore Conservation and Recreation Act so that this national treasure can be enjoyed to its fullest now and for many generations to come.

Mr. HORSFORD. Mr. Speaker, just to reiterate, we fully support S. 23. I look forward to its passage, and I look forward to one day visiting this beautiful location in Michigan.

I yield back the balance of my time. Mr. HASTINGS of Washington. Mr. Speaker, I urge the adoption of the legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Washington (Mr. HASTINGS) that the House suspend the rules and pass the bill, S. 23.

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

A motion to reconsider was laid on the table.

NORTH FORK WATERSHED PROTECTION ACT OF 2014

Mr. HASTINGS of Washington. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2259) to withdraw certain Federal land and interests

in that land from location, entry, and patent under the mining laws and disposition under the mineral and geothermal leasing laws and to preserve existing uses, as amended.

The Clerk read the title of the bill. The text of the bill is as follows:

H.R. 2259

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 "North Fork Watershed Protection Act of 2014".

SEC. 2. DEFINITIONS.

In this Act:

(1) ELIGIBLE FEDERAL LAND.—The term "eligible Federal land" means—

(A) any federally owned land or interest in land depicted on the Map as within the North Fork Federal Lands Withdrawal Area; or

(B) any land or interest in land located within the North Fork Federal Lands Withdrawal Area that is acquired by the Federal Government after the date of enactment of this Act.

(2) MAP.—The term "Map" means the Bureau of Land Management map entitled "North Fork Federal Lands Withdrawal Area" and dated June 9, 2010.

SEC. 3. WITHDRAWAL.

(a) WITHDRAWAL.—Subject to valid existing rights, the eligible Federal land is withdrawn from—

(1) all forms of location, entry, and patent under the mining laws; and

(2) disposition under all laws relating to mineral leasing and geothermal leasing.

(b) AVAILABILITY OF MAP.—Not later than 30 days after the date of enactment of this Act, the Map shall be made available to the public at each appropriate office of the Bureau of Land Management.

(c) EFFECT OF SECTION.—Nothing in this section violates the rights of existing leaseholders or prohibits the Secretary of the Interior from taking any action necessary to complete any requirement under the National Environmental Policy Act of 1969 (42 U.S.C. 4321 et seq.) or the Endangered Species Act of 1973 (16 U.S.C. 1531 et seq.) required for permitting surface-disturbing activity to occur on any lease issued before the date of enactment of this Act.

SEC. 4. EXISTING USES NOT AFFECTED.

Except with respect to the withdrawal under section 3, nothing in this Act restricts recreational uses, livestock management activities, or forest management activities allowed on the date of the enactment of this Act on the eligible Federal land in accordance with applicable law.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Washington (Mr. HASTINGS) and the gentleman from Nevada (Mr. HORSFORD) each will control 20 minutes.

The Chair recognizes the gentleman from Washington.

GENERAL LEAVE

Mr. HASTINGS of Washington. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the legislation under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Washington?

There was no objection.

Mr. HASTINGS of Washington. Mr. Speaker, I yield myself such time as I may consume.

The legislation before the House today enjoys bipartisan and bicameral

support in Congress and the strong endorsement of the affected local communities.

Our colleague, Mr. DAINES of Montana, is the lead sponsor of this bill, and he has championed its action here in the House. I can assure everyone that it is because of his leadership, his commitment and energy that this legislation will pass the House today. Mr. DAINES has put the interests of Montana first and has been willing to work in a bipartisan way, with Republicans and Democrats, to get this bill passed.

Mr. Speaker, the North Fork Watershed Protection Act would codify protections of Federal forest lands in the North Fork watershed from development in accordance with the memorandum of understanding signed in 2010 between the Province of British Columbia and the State of Montana. Very significantly, the bill makes certain in law that existing uses, including public recreation, livestock management, and forest management are protected and not restricted. This bill will ensure that this region stays accessible for most of the traditional activities in this beautiful part of Montana.

Mr. Speaker, in 1988, the Ninth Circuit Court enjoined the Department of the Interior from allowing any activity on issued oil and gas leases in this area. Since then, no oil and gas development has taken place in this area, and several leaseholders have voluntarily relinquished their oil and gas leases within this area. The State of Montana has made clear its desire to partner with British Columbia, as I have mentioned, to protect this watershed. H.R. 2259 would similarly protect the Federal land located within this region.

Again, I would like to recognize the author of this legislation, Mr. DAINES, for his hard work and leadership, and I urge my colleagues to support this legislation

I reserve the balance of my time.

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

H.R. 2259 will protect an important watershed and recreational resource west of Glacier National Park, and we are glad to see it on the suspension calendar. It is a widely supported initiative in Montana that will conserve a treasured landscape that belongs to every American. Some places are just too special to allow short-term commercial considerations to potentially harm their long-term viability.

Stakeholders in Montana identified the importance of the North Fork watershed, an area that supports the recreation-based economy, provides clean drinking water, and allows wildlife to thrive. H.R. 2259 guarantees that this area will not be threatened by unfettered energy development. I support this bill, and I urge its adoption.

Mr. Speaker, I reserve the balance of my time.

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Mr. HASTINGS of Washington. Mr. Speaker, I am very pleased to yield 6

minutes to the gentleman from Montana (Mr. DAINES), the author of this legislation.

(Mr. DAINES asked and was given permission to revise and extend his remarks.)

Mr. DAINES. Mr. Speaker, I want to give my thanks to the chairman of the Natural Resources Committee for his support and leadership in moving this bill through the House.

Mr. Speaker, I rise today to proudly offer H.R. 2259, the North Fork Watershed Protection Act, for consideration in the full House.

This bill is special to Montana for many reasons.

The Flathead River is one of the most cherished waterways in our great State, and our country, for trout fishing. In fact, it is considered a "red ribbon" stream. That is Montana's version of a blue ribbon trout stream.

The Flathead is an area beloved by the local community for recreation and supporting the region's forest-based economy.

Last but not least, this watershed is a gateway to one of the crown jewels of the National Park system, Glacier National Park

Protecting the watershed and ensuring its value extends for future generations has been a task shared by Governors and legislatures of both parties, our neighboring Canadian Province of British Columbia, as well as our local Chambers of Commerce. It is also supported by Montana Senators Max Baucus and JOHN TESTER, and myself. We all support protecting this area for future generations. It makes this bill the first lands legislation supported by the entire Montana delegation in nearly 30 years.

The North Fork Watershed Protection Act protects 430,000 acres along the North and Middle Forks of the Flathead River from mineral development. Eighty percent of leases in this area have already been voluntarily relinquished. The bill explicitly protects the rights of existing leaseholders, and there is no loss in production.

The North Fork Watershed Protection Act represents commonsense resource management. It is the kind of common sense Montanans understand and Washington, D.C., needs more of.

The North Fork Watershed Protection Act ensures the region's current uses—forest management, hunting, fishing, outdoor recreation, quality water supply for local communities, access to gravel for infrastructure maintenance, and livestock grazing—will continue for many generations to come because that is our way of life in Montana.

The North Fork Watershed Protection Act is a key to international agreement between the State of Montana and British Columbia. In fact, in February of 2010, the Province of British Columbia and the State of Montana

signed a Memorandum of Understanding to preclude mineral development along the Flathead. British Columbia completed prohibition of mineral development along the Flathead River in 2011.

The North Fork Watershed Protection Act is necessary to hold up the U.S. end of the bargain and to be a good neighbor. The Canadian province has expended significant resources for the sake of upholding this agreement and strongly supports passage of this legislation so their efforts will be solidified.

The bill also has an unprecedented mix of supporters, from ConocoPhillips, Anadarko, and Chevron, to Ducks Unlimited, Theodore Roosevelt Conservation Partnership, and local chambers of commerce. This unity across diverse stakeholders is reflective of the bill's strong support among Montanans. It is time we get this done.

Montanans have been working toward protecting the Flathead for decades. Senator Max Baucus began work to protect this watershed in his very first year in Congress. That was back in 1974, when he was Montana's Congressman in the House. I am proud to be part of the effort to get it done and across the finish line.

Passage of the North Fork Watershed Protection Act is a major stop towards a commonsense goal that Montanans have worked toward together for decades.

Though Senator Bachus has now retired and is serving in China, the passage of the North Fork Watershed Protection Act will send a strong message to the Senate to get it done.

I urge passage of H.R. 2259, the North Fork Watershed Protection Act.

Mr. HORSFORD. Mr. Speaker, I rise again to reiterate our support for H.R. 2259, and I yield back the balance of my time.

Mr. HASTINGS of Washington. Mr. Speaker, I urge my colleagues to support this legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Washington (Mr. HASTINGS) that the House suspend the rules and pass the bill, H.R. 2259, as amended.

The question was taken; and (twothirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014

Mrs. CAPITO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 3370) to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and for other purposes, as amend-

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3370

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

SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

- (a) SHORT TITLE.—This Act may be cited as the "Homeowner Flood Insurance Affordability Act of 2014".
- (b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:
- Sec. 1. Short title and table of contents.
- Sec. 2. Definitions.
- Sec. 3. Repeal of certain rate increases.
- Sec. 4. Restoration of grandfathered rates.
- Sec. 5. Requirements regarding annual rate increases.
- Sec. 6. Clarification of rates for properties newly mapped into areas with special flood hazards.
- Sec. 7. Premiums and reports.
- Sec. 8. Annual premium surcharge.
- Sec. 9. Draft affordability framework.
- Sec. 10. Risk transfer.
- Sec. 11. Monthly installment payment for premiums.

 Sec. 12. Optional high-deductible policies for
- residential properties.
 Sec. 13. Exclusion of detached structures from mandatory purchase re-
- quirement.

 Sec. 14. Accounting for flood mitigation activities in estimates of pre-
- mium rates. Sec. 15. Home improvement fairness.
- Sec. 16. Affordability study and report.
- Sec. 17. Flood insurance rate map certification.
- Sec. 18. Funds to reimburse homeowners for successful map appeals.
- Sec. 19. Flood protection systems.
- Sec. 20. Quarterly reports regarding Reserve Fund ratio.
- Sec. 21. Treatment of floodproofed residential basements.
- Sec. 22. Exemption from fees for certain map change requests.
- map change requests.
 Sec. 23. Study of voluntary community-based flood insurance options.
- Sec. 24. Designation of flood insurance advocate.
- Sec. 25. Exceptions to escrow requirement for flood insurance payments.
- Sec. 26. Flood mitigation methods for buildings.
- Sec. 27. Mapping of non-structural flood mitigation features.
- Sec. 28. Clear communications.
- Sec. 29. Protection of small businesses, nonprofits, houses of worship, and residences.

Sec. 30. Mapping.

Sec. 31. Disclosure. **SEC. 2. DEFINITIONS.**

For purposes of this title, the following definitions shall apply:

- (1) ADMINISTRATOR.—The term "Administrator" means the Administrator of the Federal Emergency Management Agency.
- (2) 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. 4001 et seq.).

SEC. 3. REPEAL OF CERTAIN RATE INCREASES.

- (a) Repeal.—
- (1) IN GENERAL.—Section 1307(g) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(g)) is amended—
 - (A) by striking paragraphs (1) and (2);
- (B) in paragraph (3), by striking "as a result of the deliberate choice of the holder of such policy" and inserting ", unless the decision of the policy holder to permit a lapse in flood insurance coverage was as a result of

- the property covered by the policy no longer being required to retain such coverage"; and
- (C) by redesignating paragraphs (3) and (4) as paragraphs (1) and (2), respectively.
- (2) EFFECTIVE DATE.—The Administrator shall promulgate such regulations, and make available such rate tables, as necessary to implement the amendments made by paragraph (1) as if it were enacted as part of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 957).
- (3) IIMPLEMENTATION, COORDINATION, AND GUIDANCE.—
- (A) Facilitation of timely refunds.—To ensure the participation of Write Your Own companies (as such term is defined in section 100202(a) of the Biggert-Waters Flood Insurance Reform Act of 2012 (42 U.S.C. 4004(a)), the Administrator and the Federal Emergency Management Agency shall consult with Write Your Own companies throughout the development of guidance and rate tables necessary to implement the provisions of and the amendments made by this Act.
- (B) IMPLEMENTATION AND GUIDANCE.—The Administrator shall issue final guidance and rate tables necessary to implement the provisions of and the amendments made by this Act not later than eight months following the date of the enactment of this Act. Write Your Own companies, in coordination with the Federal Emergency Management Agency, shall have not less than six months but not more than eight months following the issuance of such final guidance and rate tables to implement the changes required by such final guidance and rate tables.
- (4) REFUND OF EXCESS PREMIUM CHARGES COLLECTED.—The Administrator shall refund directly to insureds any premiums for flood insurance coverage under the National Flood Insurance Program collected in excess of the rates required under the provisions of and amendments made by this section. To allow for necessary and appropriate implementation of such provisions and amendments, any premium changes necessary to implement such provisions and amendments, including any such premium refund due to policy holders, which shall be paid directly by the National Flood Insurance Program, shall not be charged or paid to policyholders by the National Flood Insurance Program until after the Administrator issues guidance and makes available such rate tables to implement the provisions of and amendments made by this Act.
- (b) ASSUMPTION OF POLICIES AT EXISTING PREMIUM RATES.—The Administrator shall provide that the purchaser of a property that, as of the date of such purchase, is covered under an existing flood insurance policy under this title may assume such existing policy and coverage for the remainder of the term of the policy at the chargeable premium rates under such existing policy. Such rates shall continue with respect to such property until the implementation of subsection (a).

SEC. 4. RESTORATION OF GRANDFATHERED RATES.

- (a) IN GENERAL.—Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended—
 - (1) by striking subsection (h); and
- (2) by redesignating subsection (i) as subsection (h).
- (b) EFFECTIVE DATE.—The amendments made by subsection (a) shall take effect as if enacted as part of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141: 126 Stat. 957).

SEC. 5. REQUIREMENTS REGARDING ANNUAL RATE INCREASES.

Section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)) is amended—