Brooks (AL)
Brown (MD)
Brownley (CA)
Buchanan
Buck
Bucshon
Budd
Burgess
Bustos
Butterfield
Byrne
Calvert
Capuano
Carbajal
Cárdenas
Carson (IN)
Carter (GA)
Carter (TX)
Cartwright
Castor (FL)
Castro (TX)
Chabot
Cheney
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Coffman
Cohen
Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Connolly
Conyers
Cook
Cooper
Correa
Costa
Costello (PA)
Courtney
Cramer
Crawford
Crist
Crowley
Cuellar
Culberson
Cummings
Curbelo (FL)
Davidson
Davis (CA)
Davis, Danny
Davis, Rodney
DeFazio
DeGette
Delaney
DeLauro
DelBene
Demings
Denham
Dent
DeSantis
DeSaulnier
DesJarlais
Deutch
Diaz-Balart
Dingell
Doggett
Donovan
Doyle, Michael F.
Duffy
Duncan (SC)
Duncan (TN)
Dunn
Ellison
Emmer
Engel
Eshoo
Espaillat
Estes (KS)
Esty (CT)
Evans
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foster
Foxx
Frankel (FL)
Franks (AZ)
Frelinghuysen
Fudge
Gabbard
Gaetz
Gallagher
Gallego
Garamendi
Garrett
Gianforte
Gibbs
Gohmert
Gomez
Gonzalez (TX)
Goodlatte
Gosar
Gottheimer
Gowdy
Graves (GA)
Graves (LA)
Graves (MO)
Green, Al
Green, Gene
Griffith
Grijalva
Grothman
Guthrie
Handel
Harper
Harris
Hartzler
Hastings
Heck
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Higgins (NY)
Hill
Himes
Holding
Hollingsworth
Huffman
Huizenga
Hultgren
Hunter
Hurd
Issa
Jackson Lee
Jayapal
Jeffries
Jenkins (KS)
Jenkins (WV)
Johnson (GA)
Johnson (LA)
Johnson (OH)
Jones
Jordan
Joyce (OH)
Kaptur
Katko
Kelly (IL)
Kelly (MS)
Kelly (PA)
Kennedy
Khanna
Kihuen
Kildee
Kilmer
Kind
King (IA)
King (NY)
Kinzinger
Knight
Krishnamoorthi
Kuster (NH)
Kustoff (TN)
Labrador
LaHood
LaMalfa
Lamborn
Lance
Langevin
Larsen (WA)
Larson (CT)
Latta
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lewis (MN)
Lieu, Ted
Lipinski
LoBiondo
Loebsack
Lofgren
Loudermilk
Love
Lowenthal
Lowey
Lucas
Luetkemeyer
Lujan Grisham, M.
Luján, Ben Ray
Lynch
MacArthur
Maloney, Carolyn B.
Maloney, Sean
Marino
Marshall
Massie
Mast
Matsui
McCarthy
McCaul
McClintock
McCollum
McEachin
McGovern
McHenry
McKinley
McMorris Rodgers
McNerney
McSally
Meadows
Meehan
Meeks
Meng
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin
Murphy (FL)
Murphy (PA)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pearce
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger
Pocan
Poe (TX)
Poliquin
Polis
Posey
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Renacci
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney, Thomas J.
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Russell
Rutherford
Ryan (OH)
Sánchez
Sanford
Sarbanes
Schakowsky
Schiff
Schneider
Schrader
Schweikert
Scott (VA)
Scott, Austin
Scott, David
Sensenbrenner
Serrano
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Stivers
Suozzi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Turner
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walters, Mimi
Wasserman Schultz
Waters, Maxine
Watson Coleman
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NOT VOTING—20

Bishop (UT)
Bridenstine
Brooks (IN)
Granger
Gutiérrez
Hanabusa
Hoyer
Hudson
Johnson, E. B.
Johnson, Sam
Keating
Long
Marchant
Messer
Rooney, Francis
Ros-Lehtinen
Scalise
Tiberi
Walorski
Walz

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1729

So (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

The result of the vote was announced as above recorded.

The title of the resolution was amended so as to read: ''A bill reaffirming the 40 years of relations between the United States and the Association of Southeast Asian Nations (ASEAN), and the shared pursuit of economic growth and regional security in Southeast Asia.''.

A motion to reconsider was laid on the table.

Stated for:

Mr. TIBERI. Mr. Speaker, on rollcall No. 540 (motion to suspend the rules and pass H. Res. 311), I did not cast my vote. Had I been present, I would have voted "Yea" on this vote.

Mr. HUDSON. Mr. Speaker, I was unavoidably detained and missed a vote. Had I been present, I would have voted "Yea" on rollcall No. 540.

PERSONAL EXPLANATION

Mr. GUTIÉRREZ. Mr. Speaker, I was unavoidably absent in the House chamber for votes Wednesday, September 27, 2017. Had I been present, I would have voted "Nay" on rollcall votes 538 and 539, and I would have voted "Yea" on rollcall vote 540.

PERSONAL EXPLANATION

Mrs. BROOKS of Indiana. Mr. Speaker, I was not present for votes on 9/27/17 because I was in Indiana with the President of the United States on an official visit. Had I been present, I would have voted "Yea" on rollcall No. 538, "Yea" on rollcall No. 539, and "Yea" on rollcall No. 540.

PERSONAL EXPLANATION

Mrs. WALORSKI. Mr. Speaker, I was not present for votes on 9/27/17 because I was in Indiana with the President of the United States on an official visit. Had I been present, I would have voted "Yea" on rollcall No. 538, "Yea" on rollcall No. 539, and "Yea" on rollcall No. 540.

HOUR OF MEETING ON TOMORROW

Mr. CURBELO of Florida. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow.

The SPEAKER pro tempore (Mr. WEBER of Texas). Is there objection to the request of the gentleman from Florida?

There was no objection.

DISASTER TAX RELIEF AND AIRPORT AND AIRWAY EXTENSION ACT OF 2017

Mr. CURBELO of Florida. Mr. Speaker, pursuant to House Resolution 538, I call up the bill (H.R. 3823) to amend title 49, United States Code, to extend authorizations for the airport improvement program, to amend the Internal Revenue Code of 1986 to extend the funding and expenditure authority of the Airport and Airway Trust Fund, to provide disaster tax relief, and for other purposes, and ask for its immediate consideration.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 538, the amendment printed in House Report 115–333 is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 3823

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

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the ''Disaster Tax Relief and Airport and Airway Extension Act of 2017''.

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

TITLE I—FEDERAL AVIATION PROGRAMS

SEC. 101. EXTENSION OF AIRPORT IMPROVEMENT PROGRAM.

(a) AUTHORIZATION OF APPROPRIATIONS.—

(1) IN GENERAL.—Section 48103(a) of title 49, United States Code, is amended by striking the period at the end and inserting ''and $1,670,410,959 for the period beginning on October 1, 2017, and ending on March 31, 2018.''.

(2) OBLIGATION OF AMOUNTS.—Subject to limitations specified in advance in appropriations Acts, sums made available pursuant to the amendment made by paragraph (1) may be obligated at any time through September 30, 2018, and shall remain available until expended.

(3) PROGRAM IMPLEMENTATION.—For purposes of calculating funding apportionments and meeting other requirements under sections 47114, 47115, 47116, and 47117 of title 49, United States Code, for the period beginning on October 1, 2017, and ending on March 31, 2018, the Administrator of the Federal Aviation Administration shall—

(A) first calculate such funding apportionments on an annualized basis as if the total amount available under section 48103 of such title for fiscal year 2018 were $3,350,000,000; and

(B) then reduce by 50 percent—

(i) all funding apportionments calculated under subparagraph (A); and

(ii) amounts available pursuant to sections 47117(b) and 47117(f)(2) of such title.

(b) PROJECT GRANT AUTHORITY.—Section 47104(c) of title 49, United States Code, is amended in the matter preceding paragraph (1) by striking ''September 30, 2017,'' and inserting ''March 31, 2018,''.

SEC. 102. EXTENSION OF EXPIRING AUTHORITIES.

(a) Section 47107(r)(3) of title 49, United States Code, is amended by striking ''October 1, 2017'' and inserting ''April 1, 2018''.

(b) Section 47114(c)(1)(F) of title 49, United States Code, is amended—

(1) in the subparagraph heading by striking ''FOR FISCAL YEAR 2017''; and

(2) in the matter preceding clause (i) by striking ''for fiscal year 2017 an amount'' and inserting ''for each of fiscal years 2017 and 2018 an amount''.

(c) Section 47115(j) of title 49, United States Code, is amended by inserting ''and for the period beginning on October 1, 2017, and ending on March 31, 2018'' after ''fiscal years 2012 through 2017''.

(d) Section 47124(b)(3)(E) of title 49, United States Code, is amended by inserting ''and not more than $5,160,822 for the period beginning on October 1, 2017, and ending on March 31, 2018,'' after ''fiscal years 2012 through 2017''.

(e) Section 47141(f) of title 49, United States Code, is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(f) Section 186(d) of the Vision 100—Century of Aviation Reauthorization Act (117 Stat. 2518) is amended by inserting ''and for the period beginning on October 1, 2017, and ending on March 31, 2018,'' after ''fiscal years 2012 through 2017''.

(g) Section 409(d) of the Vision 100—Century of Aviation Reauthorization Act (49 U.S.C. 41731 note) is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(h) Section 140(c)(1) of the FAA Modernization and Reform Act of 2012 (126 Stat. 28) is amended by striking ''2017'' and inserting ''2018''.

(i) Section 411(h) of the FAA Modernization and Reform Act of 2012 (49 U.S.C. 42301 prec. note) is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(j) Section 822(k) of the FAA Modernization and Reform Act of 2012 (49 U.S.C. 47141 note) is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(k) Section 2306(b) of the FAA Extension, Safety, and Security Act of 2016 (130 Stat. 641) is amended by striking ''October 1, 2017'' and inserting ''April 1, 2018''.

SEC. 103. FEDERAL AVIATION ADMINISTRATION OPERATIONS.

Section 106(k) of title 49, United States Code, is amended—

(1) in paragraph (1)—

(A) in subparagraph (D) by striking ''and'' at the end;

(B) in subparagraph (E) by striking the period at the end and inserting ''; and''; and

(C) by inserting after subparagraph (E) the following:

''(F) $4,999,191,956 for the period beginning on October 1, 2017, and ending on March 31, 2018.''; and

(2) in paragraph (3) by inserting ''and for the period beginning on October 1, 2017, and ending on March 31, 2018'' after ''fiscal years 2012 through 2017''.

SEC. 104. SMALL COMMUNITY AIR SERVICE.

(a) ESSENTIAL AIR SERVICE AUTHORIZATION.—Section 41742(a)(2) of title 49, United States Code, is amended by striking ''and $175,000,000 for each of fiscal years 2016 and 2017'' and inserting ''$175,000,000 for each of fiscal years 2016 and 2017, and $74,794,521 for the period beginning on October 1, 2017, and ending on March 31, 2018,''.

(b) AIRPORTS NOT RECEIVING SUFFICIENT SERVICE.—Section 41743(e)(2) of title 49, United States Code, is amended by inserting ''and $4,986,301 for the period beginning on October 1, 2017, and ending on March 31, 2018,'' after ''fiscal years 2012 through 2017''.

SEC. 105. AIR NAVIGATION FACILITIES AND EQUIPMENT.

Section 48101(a) of title 49, United States Code, is amended by adding at the end the following:

''(6) $1,423,589,041 for the period beginning on October 1, 2017, and ending on March 31, 2018.''.

SEC. 106. RESEARCH, ENGINEERING, AND DEVELOPMENT.

Section 48102(a) of title 49, United States Code, is amended—

(1) in paragraph (8) by striking ''and'' at the end;

(2) in paragraph (9) by striking the period at the end and inserting ''; and''; and

(3) by adding at the end the following:

''(10) $88,008,219 for the period beginning on October 1, 2017 and ending on March 31, 2018.''.

SEC. 107. FUNDING FOR AVIATION PROGRAMS.

(a) IN GENERAL.—Section 48114 of title 49, United States Code, is amended—

(1) in subsection (a)(2) by striking ''2017'' and inserting ''2018''; and

(2) in subsection (c)(2) by striking ''2017'' and inserting ''2018''.

(b) COMPLIANCE WITH FUNDING REQUIREMENTS.—The budget authority authorized in this title, including the amendments made by this title, shall be deemed to satisfy the requirements of subsections (a)(1)(B) and (a)(2) of section 48114 of title 49, United States Code, for the period beginning on October 1, 2017, and ending on March 31, 2018.

TITLE II—AVIATION REVENUE PROVISIONS

SEC. 201. EXPENDITURE AUTHORITY FROM AIRPORT AND AIRWAY TRUST FUND.

(a) IN GENERAL.—Section 9502(d)(1) of the Internal Revenue Code of 1986 is amended—

(1) in the matter preceding subparagraph (A) by striking ''October 1, 2017'' and inserting ''April 1, 2018''; and

(2) in subparagraph (A) by striking the semicolon at the end and inserting ''or the Disaster Tax Relief and Airport and Airway Extension Act of 2017;''.

(b) CONFORMING AMENDMENT.—Section 9502(e)(2) of such Code is amended by striking ''October 1, 2017'' and inserting ''April 1, 2018''.

SEC. 202. EXTENSION OF TAXES FUNDING AIRPORT AND AIRWAY TRUST FUND.

(a) FUEL TAXES.—Section 4081(d)(2)(B) of the Internal Revenue Code of 1986 is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(b) TICKET TAXES.—

(1) PERSONS.—Section 4261(k)(1)(A)(ii) of such Code is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(2) PROPERTY.—Section 4271(d)(1)(A)(ii) of such Code is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

(c) FRACTIONAL OWNERSHIP PROGRAMS.—

(1) TREATMENT AS NONCOMMERCIAL AVIATION.—Section 4083(b) of such Code is amended by striking ''October 1, 2017'' and inserting ''April 1, 2018''.

(2) EXEMPTION FROM TICKET TAXES.—Section 4261(j) of such Code is amended by striking ''September 30, 2017'' and inserting ''March 31, 2018''.

TITLE III—EXPIRING HEALTH PROVISIONS

SEC. 301. EXTENSION OF CERTAIN PUBLIC HEALTH PROGRAMS.

(a) EXTENSION OF PROGRAM OF PAYMENTS TO TEACHING HEALTH CENTERS THAT OPERATE GRADUATE MEDICAL EDUCATION PROGRAMS.—Section 340H(g) of the Public Health Service Act (42 U.S.C. 256h(g)) is amended—

(1) by striking ''and $60,000,000'' and inserting '', $60,000,000''; and

(2) by inserting '', and $15,000,000 for the first quarter of fiscal year 2018'' before the period at the end.

(b) EXTENSION OF SPECIAL DIABETES PROGRAM FOR INDIANS.—Section 330C(c)(2) of the Public Health Service Act (42 U.S.C. 254c–3(c)(2)) is amended—

(1) in subparagraph (B), by striking ''and'' at the end;

(2) in subparagraph (C), by striking the period at the end and inserting ''; and''; and

(3) by adding at the end the following new subparagraph:

''(D) $37,500,000 for the first quarter of fiscal year 2018.''.

(c) TECHNICAL CORRECTIONS.—Part D of the Public Health Service Act is amended by redesignating—

(1) the second subpart XI (42 U.S.C. 256i; relating to a community-based collaborative care network program) as subpart XII; and

(2) the second section 340H (42 U.S.C. 256i) as section 340I.

SEC. 302. EXTENSION OF MEDICARE PATIENT IVIG ACCESS DEMONSTRATION PROJECT.

Section 101(b) of the Medicare IVIG Access and Strengthening Medicare and Repaying Taxpayers Act of 2012 (42 U.S.C. 1395l note) is amended—

(1) in paragraph (1), by inserting after ''for a period of 3 years'' the following: ''and, subject to the availability of funds under subsection (g)—

''(A) if the date of enactment of the Disaster Tax Relief and Airport and Airway Extension Act of 2017 is on or before September 30, 2017, for the period beginning on October 1, 2017, and ending on December 31, 2020; and

''(B) if the date of enactment of such Act is after September 30, 2017, for the period beginning on the date of enactment of such Act and ending on December 31, 2020''; and

(2) in paragraph (2), by adding at the end the following new sentences: ''Subject to the preceding sentence, a Medicare beneficiary enrolled in the demonstration project on September 30, 2017, shall be automatically enrolled during the period beginning on the date of the enactment of the Disaster Tax Relief and Airport and Airway Extension Act of 2017 and ending on December 31, 2020, without submission of another application.''.

SEC. 303. FUNDS FROM THE MEDICARE IMPROVEMENT FUND.

Section 1898(b)(1) of the Social Security Act (42 U.S.C. 1395iii(b)(1)) is amended by striking ''during and after fiscal year 2021, $270,000,000'' and inserting ''during and after fiscal year 2021, $220,000,000''.

TITLE IV—DEVELOPMENT OF PRIVATE FLOOD INSURANCE MARKET

SEC. 401. PRIVATE FLOOD INSURANCE.

(a) FLOOD INSURANCE MANDATORY PURCHASE REQUIREMENT.—

(1) AMOUNT AND TERM OF COVERAGE.—Section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a) is amended by striking ''Sec. 102. (a)'' and all that follows through the end of subsection (a) and inserting the following:

''SEC. 102. (a) AMOUNT AND TERM OF COVERAGE.—After the expiration of sixty days following the date of the enactment of this Act, no Federal officer or agency shall approve any financial assistance for acquisition or construction purposes for use in any area that has been identified by the Administrator as an area having special flood hazards and in which the sale of flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property to which such financial assistance relates is covered by flood insurance: *Provided*, That the amount of flood insurance (1) in the case of Federal flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (2) in the case of private flood insurance, is at least equal to the development or project cost of the building, mobile home, or personal property (less estimated land cost), the outstanding principal balance of the loan, or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less: *Provided further*, That if the financial assistance provided is in the form of a loan or an insurance or guaranty of a loan, the amount of flood insurance required need not exceed the outstanding principal balance of the loan and need not be required beyond the term of the loan. The requirement of maintaining flood insurance shall apply during the life of the property, regardless of transfer of ownership of such property.''.

(2) REQUIREMENT FOR MORTGAGE LOANS.—Subsection (b) of section 102 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)) is amended—

(A) by striking paragraph (7);

(B) by redesignating paragraph (6) as paragraph (7);

(C) by striking the subsection designation and all that follows through the end of paragraph (5) and inserting the following:

''(b) REQUIREMENT FOR MORTGAGE LOANS.—

''(1) REGULATED LENDING INSTITUTIONS.—Each Federal entity for lending regulation (after consultation and coordination with the Financial Institutions Examination Council established under the Federal Financial Institutions Examination Council Act of 1974) shall by regulation direct regulated lending institutions not to make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance: *Provided*, That the amount of flood insurance (A) in the case of Federal flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less; or (B) in the case of private flood insurance, is at least equal to the outstanding principal balance of the loan or the maximum limit of Federal flood insurance coverage made available with respect to the particular type of property, whichever is less.

''(2) FEDERAL AGENCY LENDERS AND MORTGAGE INSURANCE AND GUARANTEE AGENCIES.—

''(A) FEDERAL AGENCY LENDERS.—A Federal agency lender may not make, increase, extend, or renew any loan secured by improved real estate or a mobile home located or to be located in an area that has been identified by the Administrator as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in accordance with paragraph (1). Each Federal agency lender may issue any regulations necessary to carry out this paragraph. Such regulations shall be consistent with and substantially identical to the regulations issued under paragraph (1).

''(B) OTHER FEDERAL MORTGAGE ENTITIES.—

''(i) COVERAGE REQUIREMENTS.—Each covered Federal mortgage entity shall implement procedures reasonably designed to ensure that, for any loan that—

''(I) is secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

''(II) is made, insured, held, or guaranteed by such entity, or backs or on which is based any trust certificate or other security for which such entity guarantees the timely payment of principal and interest,

the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1).

''(ii) DEFINITION.—For purposes of this subparagraph, the term 'covered Federal mortgage entity' means—

''(I) the Secretary of Housing and Urban Development, with respect to mortgages insured under the National Housing Act;

''(II) the Secretary of Agriculture, with respect to loans made, insured, or guaranteed under title V of the Housing Act of 1949; and

''(III) the Government National Mortgage Association.

''(C) REQUIREMENT TO ACCEPT FLOOD INSURANCE.—Each Federal agency lender and each covered Federal mortgage entity shall accept flood insurance as satisfaction of the flood insurance coverage requirement under subparagraph (A) or (B), respectively, if the flood insurance coverage meets the requirements for coverage under such subparagraph and the requirements relating to financial strength issued pursuant to paragraph (4).

''(3) GOVERNMENT-SPONSORED ENTERPRISES FOR HOUSING.—The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall implement procedures reasonably designed to ensure that, for any loan that is—

''(A) secured by improved real estate or a mobile home located in an area that has been identified, at the time of the origination of the loan or at any time during the term of the loan, by the Administrator as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Act of 1968, and

''(B) purchased or guaranteed by such entity,

the building or mobile home and any personal property securing the loan is covered for the term of the loan by flood insurance in the amount provided in paragraph (1). The Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation shall accept flood insurance as satisfaction of the flood insurance coverage requirement under paragraph (1) if the flood insurance coverage provided meets the requirements for coverage under that paragraph and the requirements relating to financial strength issued pursuant to paragraph (4).

''(4) REQUIREMENTS REGARDING FINANCIAL STRENGTH.—The Director of the Federal Housing Finance Agency, in consultation with the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Secretary of Housing and Urban Development, the Government National Mortgage Association, and the Secretary of Agriculture shall develop and implement requirements relating to the financial strength of private insurance companies from which such entities and agencies will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.

''(5) APPLICABILITY.—

''(A) EXISTING COVERAGE.—Except as provided in subparagraph (B), paragraph (1) shall apply on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994.

''(B) NEW COVERAGE.—Paragraphs (2) and (3) shall apply only with respect to any loan made, increased, extended, or renewed after the expiration of the 1-year period beginning on the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994. Paragraph (1) shall apply with respect to any loan made, increased, extended, or renewed by any lender supervised by the Farm Credit Administration only after the expiration of the period under this subparagraph.

''(C) CONTINUED EFFECT OF REGULATIONS.—Notwithstanding any other provision of this subsection, the regulations to carry out paragraph (1), as in effect immediately before the date of enactment of the Riegle Community Development and Regulatory Improvement Act of 1994, shall continue to apply until the regulations issued to carry out paragraph (1) as amended by section 522(a) of such Act take effect.

''(6) RULE OF CONSTRUCTION.—Except as otherwise specified, any reference to flood insurance in this section shall be considered to include Federal flood insurance and private flood insurance. Nothing in this subsection shall be construed to supersede or limit the authority of a Federal entity for lending regulation, the Federal Housing Finance Agency, a Federal agency lender, a covered Federal mortgage entity (as such term is defined in paragraph (2)(B)(ii)), the Federal National Mortgage Association, or the Federal Home Loan Mortgage Corporation to establish requirements relating to the financial strength of private insurance companies from which the entity or agency will accept private flood insurance, provided that such requirements shall not affect or conflict with any State law, regulation, or procedure concerning the regulation of the business of insurance.''; and

(D) by adding at the end the following new paragraphs:

''(8) DEFINITIONS.—In this section:

''(A) FLOOD INSURANCE.—The term 'flood insurance' means—

''(i) Federal flood insurance; and

''(ii) private flood insurance.

''(B) FEDERAL FLOOD INSURANCE.—The term 'Federal flood insurance' means an insurance policy made available under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.).

''(C) PRIVATE FLOOD INSURANCE.—The term 'private flood insurance' means an insurance policy that—

''(i) is issued by an insurance company that is—

''(I) licensed, admitted, or otherwise approved to engage in the business of insurance in the State in which the insured building is located, by the insurance regulator of that State; or

''(II) eligible as a nonadmitted insurer to provide insurance in the home State of the insured, in accordance with sections 521 through 527 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (15 U.S.C. 8201 through 8206);

''(ii) is issued by an insurance company that is not otherwise disapproved as a surplus lines insurer by the insurance regulator of the State in which the property to be insured is located; and

''(iii) provides flood insurance coverage that complies with the laws and regulations of that State.

''(D) STATE.—The term 'State' means any State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, Guam, the Northern Mariana Islands, the Virgin Islands, and American Samoa.''.

(b) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended by adding at the end the following:

''(n) EFFECT OF PRIVATE FLOOD INSURANCE COVERAGE ON CONTINUOUS COVERAGE REQUIREMENTS.—For purposes of applying any statutory, regulatory, or administrative continuous coverage requirement, including under section 1307(g)(1), the Administrator shall consider any period during which a property was continuously covered by private flood insurance (as defined in section 102(b)(8) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)(8))) to be a period of continuous coverage.''.

TITLE V—TAX RELIEF FOR HURRICANES HARVEY, IRMA, AND MARIA

SEC. 501. DEFINITIONS.

(a) HURRICANE HARVEY DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE HARVEY DISASTER ZONE.—The term ''Hurricane Harvey disaster zone'' means that portion of the Hurricane Harvey disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under the Robert T. Stafford Disaster Relief and Emergency Assistance Act by reason of Hurricane Harvey.

(2) HURRICANE HARVEY DISASTER AREA.—The term ''Hurricane Harvey disaster area'' means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Harvey.

(b) HURRICANE IRMA DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE IRMA DISASTER ZONE.—The term ''Hurricane Irma disaster zone'' means that portion of the Hurricane Irma disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under such Act by reason of Hurricane Irma.

(2) HURRICANE IRMA DISASTER AREA.—The term ''Hurricane Irma disaster area'' means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Irma.

(c) HURRICANE MARIA DISASTER ZONE AND DISASTER AREA.—For purposes of this title—

(1) HURRICANE MARIA DISASTER ZONE.—The term ''Hurricane Maria disaster zone'' means that portion of the Hurricane Maria disaster area determined by the President to warrant individual or individual and public assistance from the Federal Government under such Act by reason of Hurricane Maria.

(2) HURRICANE MARIA DISASTER AREA.—The term ''Hurricane Maria disaster area'' means an area with respect to which a major disaster has been declared by the President before September 21, 2017, under section 401 of such Act by reason of Hurricane Maria.

SEC. 502. SPECIAL DISASTER-RELATED RULES FOR USE OF RETIREMENT FUNDS.

(a) TAX-FAVORED WITHDRAWALS FROM RETIREMENT PLANS.—

(1) IN GENERAL.—Section 72(t) of the Internal Revenue Code of 1986 shall not apply to any qualified hurricane distribution.

(2) AGGREGATE DOLLAR LIMITATION.—

(A) IN GENERAL.—For purposes of this subsection, the aggregate amount of distributions received by an individual which may be treated as qualified hurricane distributions for any taxable year shall not exceed the excess (if any) of—

(i) $100,000, over

(ii) the aggregate amounts treated as qualified hurricane distributions received by such individual for all prior taxable years.

(B) TREATMENT OF PLAN DISTRIBUTIONS.—If a distribution to an individual would (without regard to subparagraph (A)) be a qualified hurricane distribution, a plan shall not be treated as violating any requirement of the Internal Revenue Code of 1986 merely because the plan treats such distribution as a qualified hurricane distribution, unless the aggregate amount of such distributions from all plans maintained by the employer (and any member of any controlled group which includes the employer) to such individual exceeds $100,000.

(C) CONTROLLED GROUP.—For purposes of subparagraph (B), the term ''controlled group'' means any group treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986.

(3) AMOUNT DISTRIBUTED MAY BE REPAID.—

(A) IN GENERAL.—Any individual who receives a qualified hurricane distribution may, at any time during the 3-year period beginning on the day after the date on which such distribution was received, make one or more contributions in an aggregate amount not to exceed the amount of such distribution to an eligible retirement plan of which such individual is a beneficiary and to which a rollover contribution of such distribution could be made under section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), of the Internal Revenue Code of 1986, as the case may be.

(B) TREATMENT OF REPAYMENTS OF DISTRIBUTIONS FROM ELIGIBLE RETIREMENT PLANS OTHER THAN IRAS.—For purposes of the Internal Revenue Code of 1986, if a contribution is made pursuant to subparagraph (A) with respect to a qualified hurricane distribution from an eligible retirement plan other than an individual retirement plan, then the taxpayer shall, to the extent of the amount of the contribution, be treated as having received the qualified hurricane distribution in an eligible rollover distribution (as defined in section 402(c)(4) of such Code) and as having transferred the amount to the eligible retirement plan in a direct trustee to trustee transfer within 60 days of the distribution.

(C) TREATMENT OF REPAYMENTS FOR DISTRIBUTIONS FROM IRAS.—For purposes of the Internal Revenue Code of 1986, if a contribution is made pursuant to subparagraph (A) with respect to a qualified hurricane distribution from an individual retirement plan (as defined by section 7701(a)(37) of such Code), then, to the extent of the amount of the contribution, the qualified hurricane distribution shall be treated as a distribution described in section 408(d)(3) of such Code and as having been transferred to the eligible retirement plan in a direct trustee to trustee transfer within 60 days of the distribution.

(4) DEFINITIONS.—For purposes of this subsection—

(A) QUALIFIED HURRICANE DISTRIBUTION.—Except as provided in paragraph (2), the term ''qualified hurricane distribution'' means—

(i) any distribution from an eligible retirement plan made on or after August 23, 2017, and before January 1, 2019, to an individual whose principal place of abode on August 23, 2017, is located in the Hurricane Harvey disaster area and who has sustained an economic loss by reason of Hurricane Harvey,

(ii) any distribution (which is not described in clause (i)) from an eligible retirement plan made on or after September 4, 2017, and before January 1, 2019, to an individual whose principal place of abode on September 4, 2017, is located in the Hurricane Irma disaster area and who has sustained an economic loss by reason of Hurricane Irma, and

(iii) any distribution (which is not described in clause (i) or (ii)) from an eligible retirement plan made on or after September 16, 2017, and before January 1, 2019, to an individual whose principal place of abode on September 16, 2017, is located in the Hurricane Maria disaster area and who has sustained an economic loss by reason of Hurricane Maria.

(B) ELIGIBLE RETIREMENT PLAN.—The term ''eligible retirement plan'' shall have the meaning given such term by section 402(c)(8)(B) of the Internal Revenue Code of 1986.

(5) INCOME INCLUSION SPREAD OVER 3-YEAR PERIOD.—

(A) IN GENERAL.—In the case of any qualified hurricane distribution, unless the taxpayer elects not to have this paragraph apply for any taxable year, any amount required to be included in gross income for such taxable year shall be so included ratably over the 3-taxable-year period beginning with such taxable year.

(B) SPECIAL RULE.—For purposes of subparagraph (A), rules similar to the rules of subparagraph (E) of section 408A(d)(3) of the Internal Revenue Code of 1986 shall apply.

(6) SPECIAL RULES.—

(A) EXEMPTION OF DISTRIBUTIONS FROM TRUSTEE TO TRUSTEE TRANSFER AND WITHHOLDING RULES.—For purposes of sections 401(a)(31), 402(f), and 3405 of the Internal Revenue Code of 1986, qualified hurricane distributions shall not be treated as eligible rollover distributions.

(B) QUALIFIED HURRICANE DISTRIBUTIONS TREATED AS MEETING PLAN DISTRIBUTION REQUIREMENTS.—For purposes the Internal Revenue Code of 1986, a qualified hurricane distribution shall be treated as meeting the requirements of sections 401(k)(2)(B)(i), 403(b)(7)(A)(ii), 403(b)(11), and 457(d)(1)(A) of such Code.

(b) RECONTRIBUTIONS OF WITHDRAWALS FOR HOME PURCHASES.—

(1) RECONTRIBUTIONS.—

(A) IN GENERAL.—Any individual who received a qualified distribution may, during the period beginning on August 23, 2017, and ending on February 28, 2018, make one or more contributions in an aggregate amount not to exceed the amount of such qualified distribution to an eligible retirement plan (as defined in section 402(c)(8)(B) of the Internal Revenue Code of 1986) of which such individual is a beneficiary and to which a rollover contribution of such distribution could be made under section 402(c), 403(a)(4), 403(b)(8), or 408(d)(3), of such Code, as the case may be.

(B) TREATMENT OF REPAYMENTS.—Rules similar to the rules of subparagraphs (B) and (C) of subsection (a)(3) shall apply for purposes of this subsection.

(2) QUALIFIED DISTRIBUTION.—For purposes of this subsection, the term ''qualified distribution'' means any distribution—

(A) described in section 401(k)(2)(B)(i)(IV), 403(b)(7)(A)(ii) (but only to the extent such distribution relates to financial hardship), 403(b)(11)(B), or 72(t)(2)(F), of the Internal Revenue Code of 1986,

(B) received after February 28, 2017, and before September 21, 2017, and

(C) which was to be used to purchase or construct a principal residence in the Hurricane Harvey disaster area, the Hurricane Irma disaster area, or the Hurricane Maria disaster area, but which was not so purchased or constructed on account of Hurricane Harvey, Hurricane Irma, or Hurricane Maria.

(c) LOANS FROM QUALIFIED PLANS.—

(1) INCREASE IN LIMIT ON LOANS NOT TREATED AS DISTRIBUTIONS.—In the case of any loan from a qualified employer plan (as defined under section 72(p)(4) of the Internal Revenue Code of 1986) to a qualified individual made during the period beginning on the date of the enactment of this Act and ending on December 31, 2018—

(A) clause (i) of section 72(p)(2)(A) of such Code shall be applied by substituting ''$100,000'' for ''$50,000'', and

(B) clause (ii) of such section shall be applied by substituting ''the present value of the nonforfeitable accrued benefit of the employee under the plan'' for ''one-half of the present value of the nonforfeitable accrued benefit of the employee under the plan''.

(2) DELAY OF REPAYMENT.—In the case of a qualified individual with an outstanding loan on or after the qualified beginning date from a qualified employer plan (as defined in section 72(p)(4) of the Internal Revenue Code of 1986)—

(A) if the due date pursuant to subparagraph (B) or (C) of section 72(p)(2) of such Code for any repayment with respect to such loan occurs during the period beginning on the qualified beginning date and ending on December 31, 2018, such due date shall be delayed for 1 year,

(B) any subsequent repayments with respect to any such loan shall be appropriately adjusted to reflect the delay in the due date under paragraph (1) and any interest accruing during such delay, and

(C) in determining the 5-year period and the term of a loan under subparagraph (B) or (C) of section 72(p)(2) of such Code, the period described in subparagraph (A) shall be disregarded.

(3) QUALIFIED INDIVIDUAL.—For purposes of this subsection—

(A) IN GENERAL.—The term ''qualified individual'' means any qualified Hurricane Harvey individual, any qualified Hurricane Irma individual, and any qualified Hurricane Maria individual.

(B) QUALIFIED HURRICANE HARVEY INDIVIDUAL.—The term ''qualified Hurricane Harvey individual'' means an individual whose principal place of abode on August 23, 2017, is located in the Hurricane Harvey disaster area and who has sustained an economic loss by reason of Hurricane Harvey.

(C) QUALIFIED HURRICANE IRMA INDIVIDUAL.—The term ''qualified Hurricane Irma individual'' means an individual (other than a qualified Hurricane Harvey individual) whose principal place of abode on September 4, 2017, is located in the Hurricane Irma disaster area and who has sustained an economic loss by reason of Hurricane Irma.

(D) QUALIFIED HURRICANE MARIA INDIVIDUAL.—The term ''qualified Hurricane Maria individual'' means an individual (other than a qualified Hurricane Harvey individual or a qualified Hurricane Irma individual) whose principal place of abode on September 16, 2017, is located in the Hurricane Maria disaster area and who has sustained an economic loss by reason of Hurricane Maria.

(4) QUALIFIED BEGINNING DATE.—For purposes of this subsection, the qualified beginning date is—

(A) in the case of any qualified Hurricane Harvey individual, August 23, 2017,

(B) in the case of any qualified Hurricane Irma individual, September 4, 2017, and

(C) in the case of any qualified Hurricane Maria individual, September 16, 2017.

(d) PROVISIONS RELATING TO PLAN AMENDMENTS.—

(1) IN GENERAL.—If this subsection applies to any amendment to any plan or annuity contract, such plan or contract shall be treated as being operated in accordance with the terms of the plan during the period described in paragraph (2)(B)(i).

(2) AMENDMENTS TO WHICH SUBSECTION APPLIES.—

(A) IN GENERAL.—This subsection shall apply to any amendment to any plan or annuity contract which is made—

(i) pursuant to any provision of this section, or pursuant to any regulation issued by the Secretary or the Secretary of Labor under any provision of this section, and

(ii) on or before the last day of the first plan year beginning on or after January 1, 2019, or such later date as the Secretary may prescribe.

In the case of a governmental plan (as defined in section 414(d) of the Internal Revenue Code of 1986), clause (ii) shall be applied by substituting the date which is 2 years after the date otherwise applied under clause (ii).

(B) CONDITIONS.—This subsection shall not apply to any amendment unless—

(i) during the period—

(I) beginning on the date that this section or the regulation described in subparagraph (A)(i) takes effect (or in the case of a plan or contract amendment not required by this section or such regulation, the effective date specified by the plan), and

(II) ending on the date described in subparagraph (A)(ii) (or, if earlier, the date the plan or contract amendment is adopted),

the plan or contract is operated as if such plan or contract amendment were in effect, and

(ii) such plan or contract amendment applies retroactively for such period.

SEC. 503. DISASTER-RELATED EMPLOYMENT RELIEF.

(a) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE HARVEY.—

(1) IN GENERAL.—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Harvey employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Harvey employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified wages which may be taken into account with respect to any individual shall not exceed $6,000.

(2) DEFINITIONS.—For purposes of this subsection—

(A) ELIGIBLE EMPLOYER.—The term ''eligible employer'' means any employer—

(i) which conducted an active trade or business on August 23, 2017, in the Hurricane Harvey disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after August 23, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Harvey.

(B) ELIGIBLE EMPLOYEE.—The term ''eligible employee'' means with respect to an eligible employer an employee whose principal place of employment on August 23, 2017, with such eligible employer was in the Hurricane Harvey disaster zone.

(C) QUALIFIED WAGES.—The term ''qualified wages'' means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after August 23, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal place of employment of the employee immediately before Hurricane Harvey, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) CERTAIN RULES TO APPLY.—For purposes of this subsection, rules similar to the rules of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under section 51 of the Internal Revenue Code of 1986 with respect to such employee for such period.

(b) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE IRMA.—

(1) IN GENERAL.—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Irma employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Irma employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified

wages which may be taken into account with respect to any individual shall not exceed $6,000.

(2) DEFINITIONS.—For purposes of this subsection—

(A) ELIGIBLE EMPLOYER.—The term ''eligible employer'' means any employer—

(i) which conducted an active trade or business on September 4, 2017, in the Hurricane Irma disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after September 4, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Irma.

(B) ELIGIBLE EMPLOYEE.—The term ''eligible employee'' means with respect to an eligible employer an employee whose principal place of employment on September 4, 2017, with such eligible employer was in the Hurricane Irma disaster zone.

(C) QUALIFIED WAGES.—The term ''qualified wages'' means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after September 4, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal place of employment of the employee immediately before Hurricane Irma, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) CERTAIN RULES TO APPLY.—For purposes of this subsection, rules similar to the rules of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under subsection (a), or section 51 of the Internal Revenue Code of 1986, with respect to such employee for such period.

(c) EMPLOYEE RETENTION CREDIT FOR EMPLOYERS AFFECTED BY HURRICANE MARIA.—

(1) IN GENERAL.—For purposes of section 38 of the Internal Revenue Code of 1986, in the case of an eligible employer, the Hurricane Maria employee retention credit shall be treated as a credit listed in subsection (b) of such section. For purposes of this subsection, the Hurricane Maria employee retention credit for any taxable year is an amount equal to 40 percent of the qualified wages with respect to each eligible employee of such employer for such taxable year. For purposes of the preceding sentence, the amount of qualified wages which may be taken into account with respect to any individual shall not exceed $6,000.

(2) DEFINITIONS.—For purposes of this subsection—

(A) ELIGIBLE EMPLOYER.—The term ''eligible employer'' means any employer—

(i) which conducted an active trade or business on September 16, 2017, in the Hurricane Maria disaster zone, and

(ii) with respect to whom the trade or business described in clause (i) is inoperable on any day after September 16, 2017, and before January 1, 2018, as a result of damage sustained by reason of Hurricane Maria.

(B) ELIGIBLE EMPLOYEE.—The term ''eligible employee'' means with respect to an eligible employer an employee whose principal place of employment on September 16, 2017, with such eligible employer was in the Hurricane Maria disaster zone.

(C) QUALIFIED WAGES.—The term ''qualified wages'' means wages (as defined in section 51(c)(1) of the Internal Revenue Code of 1986, but without regard to section 3306(b)(2)(B) of such Code) paid or incurred by an eligible employer with respect to an eligible employee on any day after September 16, 2017, and before January 1, 2018, which occurs during the period—

(i) beginning on the date on which the trade or business described in subparagraph (A) first became inoperable at the principal place of employment of the employee immediately before Hurricane Maria, and

(ii) ending on the date on which such trade or business has resumed significant operations at such principal place of employment.

Such term shall include wages paid without regard to whether the employee performs no services, performs services at a different place of employment than such principal place of employment, or performs services at such principal place of employment before significant operations have resumed.

(3) CERTAIN RULES TO APPLY.—For purposes of this subsection, rules similar to the rules of sections 51(i)(1) and 52, of the Internal Revenue Code of 1986, shall apply.

(4) EMPLOYEE NOT TAKEN INTO ACCOUNT MORE THAN ONCE.—An employee shall not be treated as an eligible employee for purposes of this subsection for any period with respect to any employer if such employer is allowed a credit under subsection (a) or (b), or section 51 of the Internal Revenue Code of 1986, with respect to such employee for such period.

SEC. 504. ADDITIONAL DISASTER-RELATED TAX RELIEF PROVISIONS.

(a) TEMPORARY SUSPENSION OF LIMITATIONS ON CHARITABLE CONTRIBUTIONS.—

(1) IN GENERAL.—Except as otherwise provided in paragraph (2), subsection (b) of section 170 of the Internal Revenue Code of 1986 shall not apply to qualified contributions and such contributions shall not be taken into account for purposes of applying subsections (b) and (d) of such section to other contributions.

(2) TREATMENT OF EXCESS CONTRIBUTIONS.—For purposes of section 170 of the Internal Revenue Code of 1986—

(A) INDIVIDUALS.—In the case of an individual—

(i) LIMITATION.—Any qualified contribution shall be allowed only to the extent that the aggregate of such contributions does not exceed the excess of the taxpayer's contribution base (as defined in subparagraph (G) of section 170(b)(1) of such Code) over the amount of all other charitable contributions allowed under section 170(b)(1) of such Code.

(ii) CARRYOVER.—If the aggregate amount of qualified contributions made in the contribution year (within the meaning of section 170(d)(1) of such Code) exceeds the limitation of clause (i), such excess shall be added to the excess described in the portion of subparagraph (A) of such section which precedes clause (i) thereof for purposes of applying such section.

(B) CORPORATIONS.—In the case of a corporation—

(i) LIMITATION.—Any qualified contribution shall be allowed only to the extent that the aggregate of such contributions does not exceed the excess of the taxpayer's taxable income (as determined under paragraph (2) of section 170(b) of such Code) over the amount of all other charitable contributions allowed under such paragraph.

(ii) CARRYOVER.—Rules similar to the rules of subparagraph (A)(ii) shall apply for purposes of this subparagraph.

(3) EXCEPTION TO OVERALL LIMITATION ON ITEMIZED DEDUCTIONS.—So much of any deduction allowed under section 170 of the Internal Revenue Code of 1986 as does not exceed the qualified contributions paid during the taxable year shall not be treated as an itemized deduction for purposes of section 68 of such Code.

(4) QUALIFIED CONTRIBUTIONS.—

(A) IN GENERAL.—For purposes of this subsection, the term ''qualified contribution'' means any charitable contribution (as defined in section 170(c) of the Internal Revenue Code of 1986) if—

(i) such contribution—

(I) is paid during the period beginning on August 23, 2017, and ending on December 31, 2017, in cash to an organization described in section 170(b)(1)(A) of such Code, and

(II) is made for relief efforts in the Hurricane Harvey disaster area, the Hurricane Irma disaster area, or the Hurricane Maria disaster area,

(ii) the taxpayer obtains from such organization contemporaneous written acknowledgment (within the meaning of section 170(f)(8) of such Code) that such contribution was used (or is to be used) for relief efforts described in clause (i)(II), and

(iii) the taxpayer has elected the application of this subsection with respect to such contribution.

(B) EXCEPTION.—Such term shall not include a contribution by a donor if the contribution is—

(i) to an organization described in section 509(a)(3) of the Internal Revenue Code of 1986, or

(ii) for the establishment of a new, or maintenance of an existing, donor advised fund (as defined in section 4966(d)(2) of such Code).

(C) APPLICATION OF ELECTION TO PARTNERSHIPS AND S CORPORATIONS.—In the case of a partnership or S corporation, the election under subparagraph (A)(iii) shall be made separately by each partner or shareholder.

(b) SPECIAL RULES FOR QUALIFIED DISASTER-RELATED PERSONAL CASUALTY LOSSES.—

(1) IN GENERAL.—If an individual has a net disaster loss for any taxable year—

(A) the amount determined under section 165(h)(2)(A)(ii) of the Internal Revenue Code of 1986 shall be equal to the sum of—

(i) such net disaster loss, and

(ii) so much of the excess referred to in the matter preceding clause (i) of section 165(h)(2)(A) of such Code (reduced by the amount in clause (i) of this subparagraph) as exceeds 10 percent of the adjusted gross income of the individual,

(B) section 165(h)(1) of such Code shall be applied by substituting ''$500'' for ''$500 ($100 for taxable years beginning after December 31, 2009)'',

(C) the standard deduction determined under section 63(c) of such Code shall be increased by the net disaster loss, and

(D) section 56(b)(1)(E) of such Code shall not apply to so much of the standard deduction as is attributable to the increase under subparagraph (C) of this paragraph.

(2) NET DISASTER LOSS.—For purposes of this subsection, the term ''net disaster loss'' means the excess of qualified disaster-related personal casualty losses over personal casualty gains (as defined in section 165(h)(3)(A) of the Internal Revenue Code of 1986).

(3) QUALIFIED DISASTER-RELATED PERSONAL CASUALTY LOSSES.—For purposes of this subsection, the term ''qualified disaster-related

personal casualty losses'' means losses described in section 165(c)(3) of the Internal Revenue Code of 1986—

(A) which arise in the Hurricane Harvey disaster area on or after August 23, 2017, and which are attributable to Hurricane Harvey,

(B) which arise in the Hurricane Irma disaster area on or after September 4, 2017, and which are attributable to Hurricane Irma, or

(C) which arise in the Hurricane Maria disaster area on or after September 16, 2017, and which are attributable to Hurricane Maria.

(c) SPECIAL RULE FOR DETERMINING EARNED INCOME.—

(1) IN GENERAL.—In the case of a qualified individual, if the earned income of the taxpayer for the taxable year which includes the applicable date is less than the earned income of the taxpayer for the preceding taxable year, the credits allowed under sections 24(d) and 32 of the Internal Revenue Code of 1986 may, at the election of the taxpayer, be determined by substituting—

(A) such earned income for the preceding taxable year, for

(B) such earned income for the taxable year which includes the applicable date.

In the case of a resident of Puerto Rico determining the credit allowed under section 24(d)(1)(B)(ii) of such Code, the preceding sentence shall be applied by substituting ''social security taxes (as defined in section 24(d)(2)(A) of the Internal Revenue Code of 1986)'' for ''earned income'' each place it appears.

(2) QUALIFIED INDIVIDUAL.—For purposes of this subsection—

(A) IN GENERAL.—The term ''qualified individual'' means any qualified Hurricane Harvey individual, any qualified Hurricane Irma individual, and any qualified Hurricane Maria individual.

(B) QUALIFIED HURRICANE HARVEY INDIVIDUAL.—The term ''qualified Hurricane Harvey individual'' means any individual whose principal place of abode on August 23, 2017, was located—

(i) in the Hurricane Harvey disaster zone, or

(ii) in the Hurricane Harvey disaster area (but outside the Hurricane Harvey disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Harvey.

(C) QUALIFIED HURRICANE IRMA INDIVIDUAL.—The term ''qualified Hurricane Irma individual'' means any individual (other than a qualified Hurricane Harvey individual) whose principal place of abode on September 4, 2017, was located—

(i) in the Hurricane Irma disaster zone, or

(ii) in the Hurricane Irma disaster area (but outside the Hurricane Irma disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Irma.

(D) QUALIFIED HURRICANE MARIA INDIVIDUAL.—The term ''qualified Hurricane Maria individual'' means any individual (other than a qualified Hurricane Harvey individual or a qualified Hurricane Irma individual) whose principal place of abode on September 16, 2017, was located—

(i) in the Hurricane Maria disaster zone, or

(ii) in the Hurricane Maria disaster area (but outside the Hurricane Maria disaster zone) and such individual was displaced from such principal place of abode by reason of Hurricane Maria.

(3) APPLICABLE DATE.—For purposes of this subsection, the term ''applicable date'' means—

(A) in the case of a qualified Hurricane Harvey individual, August 23, 2017,

(B) in the case of a qualified Hurricane Irma individual, September 4, 2017, and

(C) in the case of a qualified Hurricane Maria individual, September 16, 2017.

(4) EARNED INCOME.—For purposes of this subsection, the term ''earned income'' has the meaning given such term under section 32(c) of the Internal Revenue Code of 1986.

(5) SPECIAL RULES.—

(A) APPLICATION TO JOINT RETURNS.—For purposes of paragraph (1), in the case of a joint return for a taxable year which includes the applicable date—

(i) such paragraph shall apply if either spouse is a qualified individual, and

(ii) the earned income of the taxpayer for the preceding taxable year shall be the sum of the earned income of each spouse for such preceding taxable year.

(B) UNIFORM APPLICATION OF ELECTION.—Any election made under paragraph (1) shall apply with respect to both sections 24(d) and 32, of the Internal Revenue Code of 1986.

(C) ERRORS TREATED AS MATHEMATICAL ERROR.—For purposes of section 6213 of the Internal Revenue Code of 1986, an incorrect use on a return of earned income pursuant to paragraph (1) shall be treated as a mathematical or clerical error.

(D) NO EFFECT ON DETERMINATION OF GROSS INCOME, ETC.—Except as otherwise provided in this subsection, the Internal Revenue Code of 1986 shall be applied without regard to any substitution under paragraph (1).

(d) APPLICATION OF DISASTER-RELATED TAX RELIEF TO POSSESSIONS OF THE UNITED STATES.—

(1) PAYMENTS TO UNITED STATES VIRGIN ISLANDS AND PUERTO RICO.—

(A) UNITED STATES VIRGIN ISLANDS.—The Secretary of the Treasury shall pay to the United States Virgin Islands amounts equal to the loss in revenues to the United States Virgin Islands by reason of the provisions of this title. Such amounts shall be determined by the Secretary of the Treasury based on information provided by the government of the United States Virgin Islands.

(B) PUERTO RICO.—The Secretary of the Treasury shall pay to Puerto Rico amounts estimated by the Secretary of the Treasury as being equal to the aggregate benefits that would have been provided to residents of Puerto Rico by reason of the provisions of this title if a mirror code tax system had been in effect in Puerto Rico. The preceding sentence shall not apply with respect to Puerto Rico unless Puerto Rico has a plan, which has been approved by the Secretary of the Treasury, under which Puerto Rico will promptly distribute such payments to its residents.

(2) DEFINITION AND SPECIAL RULES.—

(A) MIRROR CODE TAX SYSTEM.—For purposes of this subsection, the term ''mirror code tax system'' means, with respect to any possession of the United States, the income tax system of such possession if the income tax liability of the residents of such possession under such system is determined by reference to the income tax laws of the United States as if such possession were the United States.

(B) TREATMENT OF PAYMENTS.—For purposes of section 1324 of title 31, United States Code, the payments under this subsection shall be treated in the same manner as a refund due from a credit provision referred to in subsection (b)(2) of such section.

(C) COORDINATION WITH UNITED STATES INCOME TAXES.—In the case of any person with respect to whom a tax benefit is taken into account with respect to the taxes imposed by any possession of the United States by reason of this title, the Internal Revenue Code of 1986 shall be applied with respect to such person without regard to the provisions of this title which provide such benefit.

SEC. 505. BUDGETARY EFFECTS.

(a) EMERGENCY DESIGNATION.—This title is designated as an emergency requirement pursuant to section 4(g) of the Statutory Pay-As-You-Go Act of 2010 (2 U.S.C. 933(g)).

(b) DESIGNATION IN SENATE.—In the Senate, this title is designated as an emergency requirement pursuant to section 403(a) of S. Con. Res. 13 (111th Congress), the concurrent resolution on the budget for fiscal year 2010.

The SPEAKER pro tempore. The bill shall be debatable for 1 hour, with 40 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Ways and Means and 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Florida (Mr. CURBELO) and the gentleman from Massachusetts (Mr. NEAL) each will control 20 minutes. The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 10 minutes.

The Chair recognizes the gentleman from Florida.

GENERAL LEAVE

Mr. CURBELO of Florida. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on the bill currently under consideration.

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

There was no objection.

Mr. CURBELO of Florida. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, Hurricane Irma's direct hit to the lower and middle Keys was devastating to my district. Many lost everything to the storm's 130-mile-an-hour winds and significant storm surge. Some lost their lives.

But fortunately, the Keys' recovery is well underway, and the resiliency and generosity of Conchs and other south Florida residents have been on display before, during, and after the storm.

While facing the prospects of receiving the full force of the storm, Key West police and fire departments decided to remain on the ground, risking their personal safety. They wanted to be there for their neighbors when the storm had passed.

Navy personnel, under the leadership of Captain Bobby Baker, who sacrifice for our country every day, once again answered the call to serve and stayed behind to ensure they would be there to get the runways open and ready to receive aid. Coast Guard Captain Jeff Janszen also stayed to make sure the Port of Key West could open.

Two days after the storm had passed, I visited with both of these leaders. They were working tirelessly to stand up their bases and had not yet checked on the interior of their own homes.

Monroe County Sheriff Rick Ramsay rode out the storm at the Marathon shelter because he felt it was his responsibility to be there to protect his community. Officials from local municipalities from the city of Key West to Ocean Reef have been working around the clock with their teams to get utilities up and running, roads cleared, and government offices operational.

I am grateful to our first responders and all the public officials and employees who have been working hard to serve the people of the Florida Keys.

I also want to thank my office's Florida Keys director, Nicole Rapanos, who has dedicated long hours to assist our constituents and our neighbors in the Keys so that they can get the resources they need. I am grateful for her dedication to her neighbors and proud to have her on my staff.

Community organizations are also playing an instrumental role in the Keys' recovery. Nonprofit groups like Star of the Sea Outreach, Rotary Club of Key West, and the Florida Keys Outreach Coalition, just to name a few, have been volunteering their time, coordinating donations, and serving direct relief to the community.

Private companies and small businesses have also stepped up to help. Robert Spottswood, whose family owns the Marriott Beachside, opened up the hotel to first responders, Navy personnel, and others who chose to ride out the storm.

Baby's Coffee, which was left with its own damage from the storm, was providing their entire stock to residents of Key West, along with hot meals and coffee.

Ikon Builders and UDT have brought supplies to the food banks and donation distribution centers. The Marathon EOC, which has been operating 24/7 and where approximately one-third of employees had lost their homes, these people continued working to help in recovery and rebuilding, and the list goes on.

On the individual level, people have gone above and beyond to show their true Conch spirit. They have shared their own supplies and taken time to go help neighbors. The outpouring of support from local heroes in the Florida Keys has been so extraordinary, I could be here all day telling the stories of thousands upon thousands of acts of kindness. This powerful sense of community and humanity is one of the many reasons I am proud to represent these local heroes.

Mr. Speaker, clearly the Keys' recovery is well underway. Tourism will be opening up again next week, nearly 3 weeks earlier than anticipated. I have no doubt continued recovery efforts will make the Florida Keys an even greater one-of-its-kind paradise Americans from across the country and people from all over the world have come to love.

But the truth is, the Keys' tourism-based economy has been stalled, and perhaps the greatest devastation is the financial strain on individuals, families, and small entrepreneurs. Many of those facing hardship are themselves working to assist their fellow survivors, putting their personal interests aside. This community is doing its part to help their own, Mr. Speaker.

Now it is time for Congress to do our part to help our fellow Americans in my district and in similar communities throughout my home State of Florida, in Texas, Louisiana, Puerto Rico, and the U.S. Virgin Islands.

When we debated this bill on Monday, I told my colleagues about how the tax credit for wages would allow small business owners like Owen, a crab and lobster fisherman whose traps were destroyed in the storm, to claim a tax credit for 40 percent of employee wages, up to $6,000 per employee, helping him get his team back to work as soon as possible.

This legislation would also allow up to 415,000 hurricane survivors in Miami-Dade and nearly 7,500 in Monroe County keep more of their paycheck by referring to earned income from the immediately preceding year for purposes of determining the earned income tax credit.

We are also making it easier for taxpayers to deduct more of the costs from the extensive property damage these storms left behind and allowing anyone struggling with initial recovery efforts to have immediate access to their retirement savings without penalty.

Lastly, this legislation will encourage more American businesses and individuals to continue generously supporting qualified hurricane relief organizations by lifting caps on charitable giving to these groups.

Mr. Speaker, hardworking Americans in Texas, Florida, Louisiana, the U.S. Virgin Islands, and Puerto Rico need Congress to act. On Monday, this bill was derailed by political games, posturing, and name calling. I hope that will not be the case today because my constituents and those in other communities like my district don't have time to wait. This tax relief package deserves bipartisan support from my colleagues.

I want to thank Chairman BRADY and the Ways and Means Committee staff for allowing me to shape this legislation for the benefit of south Florida residents, especially those in Monroe County who were hardest hit by Hurricane Irma. I want to thank Chairman SESSIONS and the Rules Committee for making in order my amendment that will provide additional benefits that are critical for our fellow Americans in Puerto Rico and the people of the U.S. Virgin Islands. In the aftermath of Hurricane Maria, they are facing a terribly difficult uphill battle to rebuild their communities. I stand in complete solidarity with my friends STACEY PLASKETT of the U.S. Virgin Islands and JENNIFFER GONZÁLEZ-COLÓN of Puerto Rico, and will work to get them everything they need to rebuild their communities. I hope for their sake we can finally get this done today.

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

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

Mr. Speaker, first I want to acknowledge those individuals that Mr. CURBELO pointed out and congratulate them for their courage and their kindness as they attempt to get southern Florida back on its feet.

But the key phrase here that my friend from Florida mentioned was the following: Now it is time for us to do our part.

''Our part'' calls for a much more vigorous effort, a much more robust investment, and it could, it should, be done now. We don't have to wait to get this done. We don't have to parcel this out in the small amounts that are being suggested.

Now, earlier this week, I rose in opposition to H.R. 3823, the Disaster Tax Relief and Airport and Airway Extension Act, as well. Today, I am disappointed to say that I am not going to support today's updated version of the legislation either, based on the word ''more.''

I take no issue with a clean 6-month extension of the FAA expenditure authority, but today's bill includes an extensive list of extraneous provisions.

If we are to include extraneous measures on this must-pass legislation, then the process of compiling the bill should have been done in a bipartisan manner. Instead, our Republican friends assembled their near-term priorities barely, if at all, consulting the Democratic minority, even though many of these issues are indeed bipartisan.

Worse, rather than work together to solve what is rapidly becoming an American humanitarian crisis, they chose to take most of the day off to unveil the tax cut for the wealthiest people in America.

The priorities at this moment are misguided. As I noted earlier this week, while I support the disaster tax relief in this bill, the package is plainly insufficient. I had hoped that we might work together in a manner on these provisions, but that has not occurred.

Traditionally, in this body, we honored and used to respect what is known as the national principle. It was a code of honor that bound us together when one part of the Nation was beset by disaster. Whether it was an earthquake in California, a hurricane in North Carolina, a tornado in Massachusetts, floods in Missouri, or forest fires in Alabama, we did not ask about gender, race, geography. We simply said the national principle prevails and the Federal Government will offer a robust response.

□ 1745

We are failing in that respect to set the precedent today. Instead, unfortunately, this disaster relief package that we will consider does not provide the comprehensive package of incentives and relief that will drive investment and speed up recovery in American communities in Texas, Florida, the U.S. Virgin Islands, and the devastation across Puerto Rico.

These hurricanes left massive devastation in their wake, and the ongoing situation in the U.S. Virgin Islands and Puerto Rico are dire. The situation not only justifies but demands a comprehensive package of incentives and relief to help these communities and their residents get back to their feet.

Republicans will hide behind an amendment they added to the Rules Committee last night. It is really a fig leaf, amounting to $68 per person in tax relief. We can do much more for our American brothers and sisters in the Caribbean, especially given that the administration continues to drag its feet in terms of sending an emergency supplemental request. That should be done forthwith. We can do better, and we must do better.

They are making vague assurances that we will get around to considering a more extensive package later, but delay and uncertainty will make the situation worse, not better.

Today's package should have included other powerful and proven tax incentives that we have extended in the past disaster recovery efforts consistently. I consider this a missed opportunity.

We need to do more to help our fellow Americans recover from these tragedies. Therefore, I intend to oppose this legislation.

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

Mr. CURBELO of Florida. Mr. Speaker, I yield 1 minute to the gentleman from Texas (Mr. BRADY), the distinguished chairman of the Ways and Means Committee.

Mr. BRADY of Texas. Mr. Speaker, I first want to thank Mr. CURBELO for his leadership in crafting this disaster relief package for our communities, and Chairman SHUSTER for his leadership on this bill as well.

I rise today not only on behalf of the people in my district in Texas who have been just hammered, but on behalf of everyone in Texas, Puerto Rico, Florida, and the Virgin Islands, who have been devastated by this fall's destructive hurricanes.

These are people who desperately need the support of our bill, the Disaster Tax Relief and Airport and Airway Extension Act. Hundreds of thousands of families have lost everything, even loved ones. This bill will help them begin to recover through meaningful, targeted tax relief they need now.

Earlier this week, as communities continued to be decimated by record-high wind gusts, flooding, and storm surges, regrettably, my House Democratic friends opposed this critical bill, putting politics above the very people they represent.

I stand here today to say we all have to do better. We have to show the Nation we can stand together in times of great tragedy to help each other and our neighbors, just as our people did in our district in the aftermath of Hurricane Harvey.

Mr. Speaker, I strongly urge support for this bill.

Mr. NEAL. Mr. Speaker, I yield 3 minutes to the gentleman from New Jersey (Mr. PASCRELL).

Mr. PASCRELL. Mr. Speaker, my heart goes out, as all of us, to those impacted by Hurricanes Harvey, Irma, and Maria. I am committed to providing the resources necessary for Federal response and recovery.

We all voted for the money a week and a half ago. That took 3 days. Other storms in the past took 3 months, so let's set the record straight.

I am pleased to support aid to those affected by Harvey, Irma, Maria, and I will continue to do so. We urgently need to deliver relief and assistance to those currently impacted by Hurricane Maria in the U.S. Virgin Islands and Puerto Rico, where the entire island has lost power and many are without water.

I can't support a bill before us today which is not even close to providing the robust relief that Puerto Rico needs. You know it, and we know it. The Congress and this administration need to step up, help Puerto Rico recover.

I plan to reintroduce legislation to extend the earned income tax credit to residents of Puerto Rico, and I hope my colleagues will support it.

The bill before us today completely circumvented the committee process. I am not a process person, but this bill did not have any hearing, despite the fact that myself and my Republican colleague from New York, Mr. REED, have had legislation on comprehensive disaster relief for the last 5 years.

I want to address something my good friend from Texas, the chairman of the Ways and Means Committee, put out yesterday in response to my position and others. He said that Democrats were using hurricane relief as a ''bargaining chip'' and ''playing politics'' to enact our own agenda. He also tweeted that we were ''sick,'' which I can only hope was tweeted by an overzealous staffer.

This is where I usually fly off the handle, but I am going to keep cool, I am going to keep calm, and I am going to make sure that I am a real American, not judging people on where they live. I promised myself I would stay calm for the rest of what I have to say.

My only agenda, Mr. Speaker, is to help those who have been hurt by disasters, regardless of where in the United States they live, regardless of what they look like, regardless of how they cook their food. If that is a political agenda, I don't know what world we are living in.

As for ''playing politics,'' as I mentioned, the gentleman from New York and I introduced the National Disaster Tax Relief Act to take politics out of the process, to avoid having to have debates like these.

Congress shouldn't pick and choose who gets disaster relief and who doesn't based on political whims. Tax relief should not be reserved only for victims of a storm that happened to impact the home district——

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

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentleman.

Mr. PASCRELL. Mr. Speaker, this bill needlessly pits residents of Texas and Florida against residents of New York, New Jersey, Connecticut, Louisiana, West Virginia, Utah, and other States. We should treat everyone fairly, and the Reed-Pascrell bill would do that.

Tax relief provisions would kick in automatically for federally declared disaster situations, even in Montana, even in Alaska. We should not play favorites when it comes to helping those in need.

The SPEAKER pro tempore. The time of the gentleman has again expired.

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentleman.

Mr. PASCRELL. Mr. Speaker, so let's be clear about who is playing politics here. New York, New Jersey, and Connecticut continue to feel the effects of Hurricane Sandy, just as Carolinians, Utahns, people from West Virginia and Louisiana still feel the effects of the major floods of 2015 and 2016. This is true in many other States.

So while this bill takes a few provisions from our bill, it does not get into the real meat and potatoes as to how we can help everybody. This bill doesn't do enough in the first place, and it doesn't include victims of other disasters.

Mr. Speaker, I urge my colleagues to demand robust and fair disaster tax relief. And if that is politics, so be it. I plead guilty. I want fairness.

Mr. CURBELO of Florida. Mr. Speaker, I yield 3 minutes to the gentleman from Pennsylvania (Mr. SHUSTER), the chairman of the House Committee on Transportation and Infrastructure.

Mr. SHUSTER. Mr. Speaker, I rise in support of H.R. 3823.

Mr. Speaker, I want to be very clear what is at stake if Congress fails to pass the FAA extension. Starting on October 1, no aviation taxes will be collected. Approximately $40 million of revenue will be lost each day; the revenue that would have been used for airport infrastructure funding and the FAA's important safety, operational, and research functions.

No new Airport Improvement Program grants will be issued to airports in the communities across the country.

All FAA accounts funded out of the aviation trust fund—the Facilities and Equipment; AIP; Research, Engineering, and Development accounts—will be impacted.

Thousands of employees will be furloughed and some will be required to show up to work for no pay.

We must also be clear on the impact to hurricane recovery efforts currently underway by the FAA and funded from the Facilities and Equipment account, including those in Puerto Rico and the U.S. Virgin Islands.

The FAA is currently trying to restore radars, navigational aids, and other equipment damaged during Hurricane Maria. This is happening while stranded passengers in the San Juan airport wait without air-conditioning and electricity for flights off the island.

The FAA technicians are working around the clock to restore services, but because of the extent of the damage and the challenges of the terrain where equipment is located, it is difficult to determine when full restoration will happen.

For instance, as we debate this bill, technicians are making their way to a long-range radar site on a mountain in Puerto Rico. The last two miles to the site through the rainforest are impassable, so the technicians are using chainsaws to clear a path for themselves and their replacement equipment. The radar and navigation equipment are critical for the safe operation of flights.

We will have plenty of time to debate aviation policy in the coming weeks, and I look forward to it. But the FAA extension we are considering this week is not a pawn in a Washington game of political brinksmanship.

It is time for Congress to ensure the FAA's authorities, funding, and disaster recovery efforts continue uninterrupted in order to help those impacted by the hurricanes that are desperately needed.

Mr. Speaker, I urge all of my colleagues to support this critical legislation.

Mr. NEAL. Mr. Speaker, I yield 3 minutes to the gentleman from Oregon (Mr. DEFAZIO), who is the ranking member of the Transportation and Infrastructure Committee.

Mr. DEFAZIO. Mr. Speaker, this would be the fourth FAA extension in 2 years. It didn't have to be this way. We had a bill come out of the committee in the last Congress and this Congress that was bipartisan except for one provision; that is the privatization of the Air Traffic Organization.

Now, there is a citizen group out there called Citizens for On Time Flights—actually, Airlines for America funds this—who are saying that we have to fly these old zigzag routes with 1950s' radar, and if only we, the airlines—the same airlines, by the way, that have had their dispatch and reservation systems go down 39 times in the last 2 years. The national air traffic system hasn't gone down in the last 2 years.

But, anyway, they could do better, they say—or Citizens for On Time Flights say. But, unfortunately, it is based on lies.

We have deployed a system where we could fly planes closer together. It is operational, actually, but the airlines haven't purchased the equipment to use it, and they are not going to purchase that equipment until 2020 or after.

So they are saying the FAA is dragging its feet; the FAA is over budget; the FAA is this, the FAA is that. No. Actually, it is the airlines that haven't purchased the equipment to use that system.

Now, the other most egregious part of this privatization proposal is the Ways and Means Committee, Chairman BRADY, has decided to give taxing authority to the private corporation. Now, they are not going to call it taxes. It is fees. Okay.

But right now we finance our Air Traffic Organization with a 7½ percent tax, a progressive tax; the more expensive your ticket, the more you pay. That is how we finance, predominantly, our Air Traffic Organization.

Well, this bill repeals that ticket tax. First thing that happens is the airlines raise their tickets by 7½ percent. They already did that once 5 years ago when there was a temporary lapse. Only two airlines didn't, Spirit and Alaska. Everybody else grabbed the money and ran, $400 billion.

So Congress repeals the ticket tax. They raise prices 7½ percent, and then they would get three seats on the board. Three seats will go to direct airlines interests to decide what passengers and how people will pay to use the national airspace. So they, in all probability, will come up with a head tax.

So, in addition to paying $7 billion a year for baggage fees, now we are going to start charging people to use the national airspace with a flat tax. So, hey, that is a big, great win for the people with first class tickets. The people, of course, who have got a $100 coach seat are now going to be paying more like 20 percent or 25 percent. And the person with a $2,000 ticket is going to pay, basically, 3-point-something percent.

So this is all really unfortunate because we could have passed already out of this House a bipartisan bill, sent it to the Senate. Instead of trying to jam them with this bill that is loaded down with riders, we would be jamming them with good, long-term policy for the FAA and the traveling public and the aviation industry in America.

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

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentleman.

Mr. DEFAZIO. Mr Speaker, we have already heard from the gentleman from Louisiana (Mr. GRAVES), who is a member of the committee, who is going to oppose the bill because of provisions regarding private flood insurance. He thinks it will cause Federal flood insurance to collapse. And the two Senators from Louisiana who they are attempting to jam with this bill are saying they are going to oppose the bill and block it in the Senate. So we may end up with no continuing authorization for the FAA because they wanted to put these flood insurance provisions and other riders on this bill instead of passing them as separate legislation.

□ 1800

Mr. CURBELO of Florida. Mr. Speaker, I yield 2 minutes to the gentlewoman from Washington (Mrs. MCMORRIS RODGERS), the distinguished chairman of the House Republican Conference.

Mrs. MCMORRIS RODGERS. Mr. Speaker, I thank the gentleman for yielding and for his tremendous leadership on this important legislation.

Mr. Speaker, I rise in support of the Disaster Tax Relief and Airport and Airway Extension Act of 2017. It also includes a 3-month extension for the Special Diabetes Program for Indians. This is an important program for many of the Tribes that I represent in my district.

It is also a 3-month extension of the Teaching Health Center Graduate Medical Education program that is set to expire at the end of this week.

It is estimated that we could have a national doctor shortage of 23,000 by 2025, and when you look at the rural areas like mine in eastern Washington, it is especially stark. We know primary care saves lives, and that is why it is so important to include these provisions in the long-term reauthorization of the THCGME program.

This program specially trains residents in some of the larger shortage areas; and when you compare it to the traditional Medicare program, the Teaching Health Center residents are 3½ times more likely to practice primary care, twice as likely to work in rural areas, and 2½ times more likely to work in the underserved areas.

It is a part of the solution in solving our primary care crisis, but it must be funded. That is why it is so important to continue this funding and this legislation. Without the funding, the program will unravel. The centers could be forced to ramp down. Residents could be terminated, and some centers may be shut down and their programs eliminated altogether.

I encourage my colleagues to recognize the importance of this program and encourage them to continue working with me on a long-term solution that ensures the future success of this vital program.

Mr. NEAL. Mr. Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE. Mr. Speaker, let me thank the gentleman from Massachusetts for his leadership. He has been particularly helpful in thinking through how we can work together on the multiple crises that Texas, Florida, the U.S. Virgin Islands, and Puerto Rico are facing.

Let me thank the manager of the bill for working on these issues as well.

Let me first of all indicate, as I have done earlier today, that I understand that the FAA extension is a clean extension which I will support, recognizing the international airport that is in my district. But again, I will seek the important leadership on the Transportation and Infrastructure Committee, and particularly, the ranking member, when it comes to dealing with not supporting privatization of air traffic controllers.

I want to speak specifically to the hurricane tax relief. As I do so, let me particularly make mention that I had hoped this bill would have an extension of the CHIP program and the community health centers. Maybe we can work on that, because I know in many of our communities impacted by the hurricanes, those elements are important, community health centers, and, certainly, the Children's Health Insurance Program.

I do want to make a point to say that I wish we could have gone further. I know that there were at least 21 different tax credits or exemptions that we could have had to help those who are impacted by the hurricanes, but these, I want to cite and say that I appreciate them being utilized for my constituents now.

The bill would provide tax credit deductions and other relief to taxpayers in disaster areas affected by Hurricanes Harvey, Irma, and Maria. Most measures would apply to taxpayers in parts of Florida, Puerto Rico, Texas, and the U.S. Virgin Islands.

In particular, access to one's retirement funds, the bill would waive the 10 percent penalty on each distribution from retirement accounts for taxpayers in affected areas. Individuals will be eligible to make the withdrawal if their primary residence was in one of the disaster areas as of the date of the storm and they sustained an economic loss.

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

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentlewoman from Texas.

Ms. JACKSON LEE. Mr. Speaker, the bill would increase the size of a loan an individual can take from their employee retirement fund under the retirement plan loans. It would also provide a credit for businesses that were rendered inoperable by the hurricanes but that retained employees, and on the charitable deduction for those who are giving dollars between the 23rd and December 31.

What I would like to do, Mr. Speaker, is to look at some form of a disaster relief tax scheme, if you will, to enhance what we are doing now and to listen, where we can do this in a bipartisan way, working with Mr. NEAL, working with the chairman of the committee, and really making sure we have a long-term response to the journey that my constituents and others will have to take.

I close by saying that now we are up to 185,000 homes that have been severely damaged or damaged. We have got problems with mortgage deductions and a number of other issues, and, therefore, I am hoping we can work together.

Mr. CURBELO of Florida. Mr. Speaker, I yield 1½ minutes to the gentleman from South Carolina (Mr. NORMAN).

Mr. NORMAN. Mr. Speaker, I rise in support of H.R. 3823, the Disaster Tax Relief and Airport and Airway Extension Act of 2017, which provides additional time to debate the future of our Nation's air traffic control system.

Earlier this week, I visited Charlotte Douglas' air traffic control tower and learned firsthand from the controllers about the importance of modernizing our traffic control system. Fortunately, Chairman BILL SHUSTER exercised leadership through spearheading H.R. 2997, the 21st Century AIRR Act, that does just that, by shifting the current bureaucratic and broken air traffic control to a stakeholder-managed, not-for-profit corporation. With NextGen projected to ultimately cost $120 billion, it is imperative that we fix our air traffic control in this Congress.

Importantly, the 21st Century AIRR Act also strengthens air service in rural communities through ensuring that general aviation will have full access to U.S. airspace. It advances the remote air traffic control tower program, which means that rural communities are fully integrated into our Nation's air traffic control system.

Mr. Speaker, I look forward to working with my colleagues on this critical issue facing the Fifth District of South Carolina.

Mr. NEAL. Mr. Speaker, I yield 2 minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), and I must tell you that anybody who has witnessed her heartfelt advocacy on behalf of the people of Puerto Rico in the last 24 hours would be moved. I also would say that nobody in this Chamber knows more about what has happened in Puerto Rico right now than the gentlewoman from New York, NYDIA VELÁZQUEZ.

Ms. VELÁZQUEZ. Mr. Speaker, I thank the gentleman, and I really appreciate those kind words.

Mr. Speaker, I rise in opposition to the bill. As we all know, many people are hurting in the areas affected by Hurricanes Harvey, Irma, and Maria. Sadly, the response by the administration has been bumbling, inexcusably weak, and inadequate.

While some of the proposals in the bill are needed, these measures are necessary, but far from sufficient to help Puerto Rico recover. If anything, these half steps are an insult to the American citizens living in Puerto Rico and the Virgin Islands.

Puerto Rico is hurting. They do not need legislative lip service passed just so that the majority can claim they are helping. Instead of taking real and meaningful steps to provide much-needed relief for Puerto Rico and the Virgin Islands, this bill ignores the challenges they face.

Providing personal casualty assistance and penalty-free withdrawals from retirement accounts is commendable, but not for Puerto Rico. Just under half the island is living in poverty, and the average median income is under $20,000. In fact, 67 percent of workers have no money left to save for retirement after paying bills, and only one in five workers is contributing to retirement savings.

So I ask you, what savings will they pull from, and how and when will this happen? American citizens in Puerto Rico cannot even get cash out of an ATM without waiting hours in line. Providing funds based on the assessed value of those provisions for Puerto Rico is insufficient. It is a fig leaf offered by Republicans so that they can check it off their list.

In order to truly help the many victims affected by the hurricanes, Congress needs to start by providing the economic support required to recover.

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

Mr. NEAL. Mr. Speaker, I yield an additional 30 seconds to the gentlewoman from New York.

Ms. VELÁZQUEZ. Mr. Speaker, this bill is unworkable for Puerto Rico as it stands now. I applaud the effort and speed with which this was drafted, but it must be strengthened to truly address the needs of Americans in these disaster areas.

Even today, I got a call from the most important medical institution, and they are running out of antibiotics. The veterans hospital that treats 200,000 soldiers who have participated in every war, they do not have access to healthcare. This is how we honor their service? No, Mr. Speaker.

Vote down this legislation.

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

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

Mr. Speaker, you just heard the eloquent testimony from Ms. VELÁZQUEZ about what the people of Puerto Rico are facing right now.

I wish that the majority would have approached this process differently. The reauthorization of the FAA could have been a simple, straightforward exercise. It could have and should have been a bipartisan effort. They saddled the FAA with unrelated partisan priorities, incorporated with little input from Democrats, and presented a weak tax package to address the recent major national disasters.

As I said when a version of this bill came up earlier this week, I wish the disaster tax relief section were better designed and more extensive. This updated bill still doesn't provide adequate relief to the affected families and communities who desperately need it. You just heard from Ms. VELÁZQUEZ on that basis.

While waiving penalties on the withdrawal of retirement savings and expanding EITC and child tax credit provisions are helpful, the majority inexplicably left out some of the most economically powerful tax incentives on the shelf, including those that would be helpful to rebuild devastated infrastructure.

Given this damage and the needs of hard-hit areas, especially the Virgin Islands and Puerto Rico, I cannot understand why we are not including proven assistance contained in previous disaster tax packages as we did to our family and friends in places like Texas and Louisiana.

Therefore, I urge my colleagues to oppose this legislation, and I yield back the balance of my time.

Mr. CURBELO of Florida. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I truly deplore the way some colleagues have decided to politicize such a sensitive, urgent, and important issue.

There are people in my community who are suffering, who lost their homes, yet they are still working hard to help their neighbors rebuild. For them to find out that this institution would oppose a measure to help them because some colleagues think it is just not good enough—now, you heard them. They recognize there is a lot of good in this package, but it is not enough.

I am the Representative of the district that was hit the hardest by Hurricane Irma. Chairman BRADY was here. He has been working hard back home to help his community recover while managing his responsibilities here as chairman of the Ways and Means Committee. He is calling for passage of this legislation that he sponsored.

Also putting their names on this legislation, JENNIFFER GONZÁLEZ-COLÓN, the Resident Commissioner elected by Puerto Ricans on the island to this Chamber, she has added her name to this legislation.

Also, STACEY PLASKETT, a member of the minority who represents the Virgin Islands, she has added her name to the amendment we filed to make this legislation even stronger.

So the Members representing the districts that were hit the hardest, where people are suffering—and the gentlewoman from New York is absolutely correct; the suffering in Puerto Rico cannot be compared to anything else that we are seeing here on the mainland—their representatives want to see this legislation pass, but some of our colleagues say it is just not good enough. So because this is not good enough for them, people should get nothing.

We wonder. We wonder why so many Americans don't trust this institution, why so many Americans are frustrated with the politics in this country: because if it isn't perfect, if it isn't exactly what I want, then I am against it.

□ 1815

Now, fortunately, not all of the Members of the minority agree with this. When we first had this vote on Monday, 26 Democrats voted in favor of the legislation. And I thank them—not just for me, but on behalf of all of my constituents, the people of the Florida Keys, south Florida, and, of course, the people of Texas, Louisiana, Puerto Rico, and U.S. Virgin Islands. I thank my Democratic colleagues and all of my Republican colleagues that supported this package. I invite more Members from both parties to support this package today because this is not the time to play political games.

Now, I understand some people here are frustrated about what may have happened in the past. I wasn't here, and I belong to a new generation of Members of this institution. Quite frankly, I think none of us on either side is interested in relitigating the old fights and the old debates. We want to see the solutions for today and tomorrow.

The people of Florida—Monroe County, the Florida Keys, and Miami-Dade—the people of Texas, Louisiana, U.S. Virgin Islands, and Puerto Rico, they need us now. They need this solution now.

Can we do more later?

Absolutely. Everyone knows that this Chamber and the other will soon consider additional funding for FEMA—much-needed funding. I will support a robust package for FEMA because the agency is strained and it is working hard to help people all over this country and out in the Atlantic.

But to say that this is not good enough, so instead we will do nothing is just unacceptable.

I urge my colleagues to reconsider because I think it is important that we send a message of national unity to help those who are hurting. If we can do more in the future, we will and we should.

So, Mr. Speaker, in closing, I would just thank all of my colleagues that understand how urgent this situation is, how much pain and suffering are being experienced in these communities, and I ask them respectfully to please support this legislation.

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

The SPEAKER pro tempore. All time for the Committee on Ways and Means has expired.

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

Mr. Speaker, we have all seen the terrible tragedy and suffering from Harvey, Irma, and Maria. We have seen the shattered homes, and we have seen the shattered lives. I have been to Houston and my native Texas to visit with a number of the victims.

There are many tragedies, Mr. Speaker, out of these hurricanes and flooding, but one of the tragedies—one of the tragedies—is that in Harris County, where Houston is, 80 percent of the homes that were flooded didn't have flood insurance.

Now, why didn't they have flood insurance, Mr. Speaker?

I believe one of the reasons is because we have a government monopoly called the National Flood Insurance Program. Many people don't even know of its existence. Many people think they were safe because they were 3 feet outside of the government designated 100-year floodplain. Many thought that somehow this was simply rolled into their homeowners' insurance policy, but it wasn't.

So, Mr. Speaker, we have an opportunity to make sure that people have more affordable options for flood insurance.

Wouldn't it be wonderful that for every time you saw a life insurance commercial or an auto insurance commercial, you saw something about flood insurance to help educate the American people about the need for this basic insurance policy?

We could see the savings occur as people rolled this into their homeowners' policy.

In the very small portion of the market, Mr. Speaker, where there is competition, people are saving not just hundreds of dollars, but thousands of dollars.

We have heard from the Megoulas family in Pennsylvania: "NFIP insurance would have cost me $2,700 a year, but I was able to find private coverage for only $718. . . . "

We heard from the Cyr family, also of Pennsylvania: "I have benefited from switching to private market flood insurance from FEMA. I save about $1,000 per year."

So, Mr. Speaker, there is a piece of legislation known as the Flood Insurance Market Parity and Modernization Act, also known as Ross-Castor. I want to thank my colleague from Florida (Mr. ROSS) for his leadership on this issue. It is very simple. It simply clarifies congressional intent that people ought to have more options.

In particular, Mr. Speaker, as people begin to rebuild after these hurricanes, they need better options for flood insurance, particularly with the NFIP $30 billion in debt, facing another bailout, and facing an uncertain future. Now we need to take care of that.

That is why I have proposed, along with Chairman DUFFY, a 5-year, long-term reauthorization. We are currently operating under a temporary 90-day authorization. But as we do, let's work on something that we can all agree on. The last time this bill came up in the House, Mr. Speaker, 419–0. It has recently come out of the Financial Services Committee 58–0.

I am not sure you can get that kind of vote tally for a Mother's Day resolution. It is bipartisan. It is the very definition of bipartisan.

So let's take one important step today to help the victims of Harvey, Irma, and Maria as they begin to rebuild their homes, to have more flood insurance options, more affordable insurance options. As we work through what we might disagree on in the NFIP authorization, let's pass today what we can agree on and help the victims today.

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

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in opposition to this bill, which began as a must-pass reauthorization of the Federal Aviation Administration but has now become a Christmas tree for unrelated Republican priorities.

Puerto Rico is on the brink of a humanitarian crisis following Hurricane Maria that is being exacerbated by Trump's and Congress' failure to adequately respond. Tens of thousands in Texas and Florida are just beginning to pick up the pieces following Hurricanes Harvey and Irma. Yet, other than the small initial down payment of disaster aid we passed—which I might add Chairman HENSARLING voted against—Congress has yet to pass a single policy reform that will actually improve the lives of any of those who found themselves in harm's way.

This is the first time in this Congress that we are debating a flood insurance policy change on the House floor. However, this is not a policy change that would address the resilience of the Flood Insurance Program, help families to recover, or improve our country's response to natural disasters. No. The Republican response to the catastrophic storms of these last 2 months is to muscle through the expansion of private flood insurance, which has long been sought by the insurance industry.

Now, let me be clear. I don't oppose this policy. I voted for it last Congress and I voted for it when we marked it up in committee this year. But moving this bill at this time, while ignoring all the other policy responses needed but the Flood Insurance Program and the ongoing natural disasters in our country, is simply irresponsible.

The NFIP will expire on December 8 of this year, and we still lack a credible plan to ensure that it is reauthorized for the long term. Therefore, I will oppose any and all efforts to break apart the debate on substantive reforms to the NFIP from the reauthorization debate we should so desperately be having.

The bill before us today does absolutely nothing to address the stability of the NFIP, which is in jeopardy following a devastating series of catastrophic hurricanes across several States and U.S. territories. We know that we will need to increase the NFIP's borrowing authority so that policyholders from Harvey, Irma, and Maria can be made whole, but the chairman has no plan to deal with the debt, frequently telling those of us who have urged him to consider debt forgiveness to just forget about that idea.

I have long called for Congress to forgive NFIP's debt, particularly because of the unsustainable burden placed on policyholders paying hundreds of millions of dollars a year just on the interest for the government to pay itself back. Flood insurance is already unaffordable.

So why are we continuing to make it worse by saddling policyholders with interest on a debt that will never be repaid?

We need thoughtful, comprehensive solutions to a long-term reauthorization that addresses the debt, affordability, mapping, and mitigation. That is not what we have before us today.

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

Mr. HENSARLING. Mr. Speaker, I yield 3 minutes to the gentleman from Florida (Mr. ROSS), who is the author of the bipartisan Flood Insurance Market Parity and Modernization Act, which passed this body in the last Congress 419–0. He is the vice chairman of the Housing and Insurance Subcommittee and the real leader for affordable private flood insurance.

Mr. ROSS. Mr. Speaker, I thank the chairman for his leadership.

Mr. Speaker, I rise in support of the Disaster Tax Relief and Airport and Airway Extension Act of 2017, and I urge my colleagues to vote in favor of this desperately needed legislation.

Included in this bill are two provisions that are particularly important to my constituents in central Florida. One is tax relief for families and small businesses recovering from the destruction of Hurricanes Harvey, Maria, and Irma. The other is language taken from my legislation, the Private Flood Insurance Market Development Act, which will allow private sector insurers to compete with the National Flood Insurance Program.

The catastrophic impact of the three major hurricanes is heartbreaking and tragic. However, it has been inspiring to witness the outpouring of charity and goodwill from our communities in response.

Now it is time for this Congress to rise to the occasion. The tax relief for disaster victims in this legislation is a great first step.

This bill will help individuals in the disaster areas keep their jobs, support retirement savers paying for recovery, encourage charitable contributions to help victims, and put more money in the pockets of families trying to get their lives back on track after having lost everything.

To deny our constituents this relief because it is not enough is simply irresponsible. To be sure, I agree that more aid will likely be needed.

But is that really a good excuse to do nothing?

I certainly don't think so.

Mr. Speaker, this bill isn't just about providing immediate relief. Thankfully, it also provides some measure of long-term relief to communities vulnerable to floods—the most costly of all natural disasters.

Thanks to the inclusion of my legislation, H.R. 1422, this bill will provide consumers with more options and lower costs in the flood insurance marketplace as well as help to reduce the unacceptable number of homes not insured for flood losses.

Last Congress, this House passed nearly identical legislation by a vote of 419–0. That is why I was so disheartened to hear some characterize this reform as a long-time Republican priority. This isn't a Republican priority, and it is not a Democratic priority. This is a national priority.

The NFIP is more than $25 billion in debt and runs an annual deficit of $1.4 billion. Folks, this is an insurance company on the brink of being unable to pay out claims to policyholders without another taxpayer bailout.

The NFIP desperately needs to offload some of its risk, and we can help by allowing the private sector to do what it does best: compete for customers by offering better service, lower prices, and more comprehensive coverage.

I understand some of my colleagues think competition will destabilize the NFIP. First, we need to be clear that the NFIP in its current state is beleaguered, it is not stable, and it is not sustainable. Reforms must be made.

Second, I would urge my colleagues to recognize that by forcing nearly all of the flood risk in this Nation into a single, government-run insurance program, we contribute to the NFIP's bloated and unstable risk portfolio.

□ 1830

So the NFIP needs some help, and consumers need competition. More coverage options will help make flood insurance an attractive investment for everyone, thereby reducing the number of uninsured homes.

With the NFIP alone, our constituents are severely limited. For example, an NFIP policy only covers up to $250,000 of damages.

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

Mr. HENSARLING. Mr. Speaker, I yield the gentleman an additional 15 seconds.

Mr. ROSS. In addition, NFIP policies do not cover homeowners displaced by living expenses.

Mr. Speaker, this legislation has an untold number of supporters. I include in the RECORD a letter from 15 major insurance, housing, banking, and trade associations in support of the private flood insurance provisions in H.R. 3823.

SEPTEMBER 26, 2017.

Hon. PAUL RYAN,
Speaker, House of Representatives,
Washington, DC.
Hon. NANCY PELOSI,
Democratic Leader, House of Representatives,
Washington, DC.

DEAR SPEAKER RYAN AND LEADER PELOSI: The undersigned trades and organizations strongly support the ''Development of a Private Flood Insurance Market'' title of H.R. 3823, the Disaster Tax Relief and Airport and Airway Extension Act of 2017. This package includes bipartisan, clarifying language, introduced by Representative Dennis A. Ross (FL–15) and Representative Kathy Castor (FL–14), to increase acceptance of private flood insurance products. This will increase flood insurance options for consumers, thereby providing more competition and coverage options to families and businesses.

The Ross-Castor language passed the House last year by a vote of 419–0, and it was ordered reported out of the House Financial Services Committee in June by a vote of 58–0. The bipartisan fix clarifies what is already in federal law (following the passage of the Biggert-Waters Flood Insurance Reform Act of 2012 and reinforced in the Homeowners Flood Insurance Affordability Act of 2014) intended by Congress to allow lenders to accept private flood insurance in lieu of federal coverage to satisfy the mandatory purchase requirement.

The undersigned trades and organizations strongly support inclusion of the bipartisan Ross-Castor language in the Disaster Tax Relief and Airport and Airway Extension Act of 2017 that allows consumers the choice of government or private flood insurance coverage. We ask for you to vote in favor of this important legislative package when it is considered by the House of Representatives.

Sincerely,

Property Casualty Insurers Association of America (PCI)

Reinsurance Association of America (RAA)

National Multifamily Housing Council (NMHC)

National Apartment Association (NAA)

American Bankers Association (ABA)

Council of Insurance Agents and Brokers (CIAB)

American Insurance Association (AIA)

National Association of REALTORS® (NAR)

National Association of Professional Insurance Agents (PIA)

Financial Services Roundtable (FSR)

Independent Insurance Agents & Brokers of America (Big "I")

Mortgage Bankers Association (MBA)

National Association of Mutual Insurance Companies (NAMIC)

Independent Community Bankers of America (ICBA)

National Association of Federally-Insured Credit Unions (NAFCU).

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Georgia (Mr. DAVID SCOTT), a senior member of the Financial Services Committee.

Mr. DAVID SCOTT of Georgia. Mr. Speaker, let me start off by letting the America people know fully why we Democrats on this side of the aisle are opposed to this bill.

Nobody has worked as hard as Democrats on this bill, Mr. Speaker, but the reason we object to it is that the flood insurance part of this bill was a result of cherry-picking items that they wanted. The American people deserve better than that. Then they attach it to an FAA bill with a 6-month extension. That is no way to treat the issues that we have today.

All you have got to do is click on the television and look at what is happening to American citizens in Puerto Rico, Florida, Texas. And you are going to put something where they cherry-picked this together to solve this particular problem?

There is no sense of urgency here, Mr. Speaker.

Another reason is that, unlike all of our other disaster tax credit relief packages, every time we have had an expansion added to the bill, we expanded these tax credits for low-income people, expanded the tax credits for the new markets area for people to immediately come in and invest. Not in this bill. There is no expansion in this bill.

My friends over there talk about bipartisanship. My middle name is bipartisanship. There is nobody on that committee who works harder for bipartisanship than DAVID SCOTT.

But the one piece of bipartisanship—our amendment that I worked feverishly on with the gentleman from Wisconsin (Mr. DUFFY), in which we were able to address the issue of the penalties of expense on those poor people who chose to have their monthly installments there and not be punished for it.

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

Ms. MAXINE WATERS of California. Mr. Speaker, I yield the gentleman an additional 30 seconds.

Mr. DAVID SCOTT of Georgia. We worked together on that and cut that cost in half. That one bipartisan piece of endeavor in our Financial Services Committee is not even included in this bill. That is why we are opposed to it.

Let's treat the American people the way they deserve. There is no better time. You are talking about expanding the help. Our people, American citizens in Puerto Rico, Florida, and Texas, deserve for us to have a complete flood insurance program, not piecemeal.

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

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from New Jersey (Mr. PALLONE), the ranking member of the Energy and Commerce Committee.

Mr. PALLONE. Mr. Speaker, I rise today to oppose H.R. 3823.

First, I would like to mention I have deep concerns over Republicans' failure to extend vital healthcare programs that expire this Saturday, including important bipartisan programs like CHIP, Community Health Centers, and the National Health Service Corps. If we fail to act, access to affordable and quality care for children and vulnerable populations nationwide will be jeopardized.

However, I want to focus on another issue that is extremely important to my constituents: flood insurance.

This bill would undermine efforts to comprehensively reform the National Flood Insurance Program by allowing the development of a private flood insurance market while not confronting challenges to NFIP, like increasing affordability, investing in mitigation, and ensuring transparency and accountability. It would not even reauthorize the flood insurance program, which is due to expire on December 8; or raise its borrowing authority, which is due to run out in the coming weeks and could impact claims from Hurricanes Harvey, Irma, and Maria.

When Superstorm Sandy devastated New Jersey 5 years ago, some of the hardest hit communities were in my district, and the NFIP did not help them the way it should have. Too many of my constituents are still dealing with high premiums, inaccurate flood maps, or still waiting for their Sandy claims appeals to be decided.

That is why I helped introduce the bipartisan SAFE NFIP Reauthorization Act, which would reauthorize the program, cap premium rate increases, authorize funding for more flood mapping, reform the appeals process, and cap the compensation of flood insurance companies. These are changes that we must pursue. The legislation we consider does none of this.

Mr. Speaker, we should be working together to comprehensively improve the NFIP. Doing anything less is an abdication of our responsibility. I encourage all of my colleagues to oppose this legislation and work towards meaningful flood insurance reform.

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

Ms. MAXINE WATERS of California. Mr. Speaker, I yield the balance of my time to the gentleman from Louisiana (Mr. GRAVES), a true expert on flood insurance issues.

Mr. GRAVES of Louisiana. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, there has been a lot of talk during this discussion about the flood insurance program, about making sure we are providing for the hurricane victims. There is talk about the FAA.

Let me be clear: we support the FAA. We support making sure that we provide all the resources necessary for the hurricane victims, from Hurricanes Irma, Harvey, and Maria. Where things are getting distorted is that this bill includes extraneous provisions that will actually undermine these very objectives.

I want to explain.

Under the legislation that has been attached—the flood insurance legislation—it does allow private insurers to come in, which all of us support, but not in a vacuum. What is going to happen when you do this in a vacuum is that you are going to cause premiums to be diverted from the program.

This is the program where these people have been paying premiums for years, and the program is not going to have the resources to pay their claims, which means it is going to have to borrow more money, which is going to make the premiums go up even greater.

You are going to see the private insurers come in and cherry-pick low- and moderate-risk policies, which is only going to leave the high-risk policies in the program trying to pay a debt and not having a diverse portfolio of low-, moderate-, and high-risk policies.

This is a flawed approach. It needs to be addressed on December 9, when this current program expires. We should be addressing this holistically.

I want to say it again. Those of you who have hurricane victims are undermining their very recovery by supporting this legislation.

One of the other major flaws is this, Mr. Speaker. This shows flooding in Louisiana last year, flooding in Texas this year.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield the balance of my time to the gentleman from Wisconsin (Mr.

DUFFY), chairman of the Housing and Insurance Subcommittee and a leader on flood insurance in the House today.

Mr. DUFFY. Mr. Speaker, I want to take a moment and thank Ms. CASTOR and Mr. ROSS for their hard work on this legislation.

There are some here in this body who have said: if we let free markets into the National Flood Insurance Program that is run by the Federal Government, you are going to undermine the premiums that come into the national flood insurance pool.

It is $25 billion in debt and is structured in a way where premiums can't rise. This doesn't undermine the program.

What we are doing is saying: Listen, if you are in the National Flood Insurance Program right now, the way it is structured, there is only one place you can buy insurance. But this is a provision that will open up the market and let private companies come in and offer families better policies at better prices. If they don't, you can stay in the NFIP. You don't have to go private. You can stay government. But you give people a choice.

It is like saying: Listen, you have to keep the United States Postal Service as your one carrier. You can't have FedEx or UPS. You don't get those choices.

People want a choice. In Houston, instead of having only 20 percent of the people who had coverage, you might have had 40, 50, or 60 percent of the people who would have had coverage. More people would have had protection.

I have got to tell you, I am disappointed in the partisanship.

I am going to quote a person I rarely quote, but a person I truly like. She once said in the process of this bill: ''This is an example of real compromise.''

Then, on the substance of the bill, this fine woman from California said: ''We can have the opportunity for our constituents to have some choice. I think that is real compromise, that is substantive compromise, that is meaningful compromise, and that is the kind of compromise that reasonable people can engage in.''

Mr. Speaker, that was the gentlewoman from California, who is now in opposition to this bill.

When this came up by itself—the same bill—last Congress, everyone voted for it. When it came up in committee, everyone voted for it. Democrats and Republicans voted for this bill because they knew that it was going to offer more choice and better prices to American families. That is why it was bipartisan.

I think this is a moment where our Congress can stand together on behalf of the American people who don't have flood insurance, who don't have a reasonably priced policy. Let's stand with them today and pass the Ross-Castor bill. By the way, ROSS and CASTOR are both from Florida. Two Florida Members, Republican and Democrat, came together.

Let's get it done, Mr. Speaker.

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

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 538, the previous question is ordered on the bill, as amended.

Pursuant to clause 1(c) of rule XIX, further consideration of H.R. 3823 is postponed.

GOLD STAR MOTHERS

(Mr. BACON asked and was given permission to address the House for 1 minute.)

Mr. BACON. Mr. Speaker, I rise today in support of our fellow Americans who know what it means to give the ultimate sacrifice to the Nation: our Gold Star families.

This past weekend, we observed National Gold Star Mothers and Families Day, a solemn reminder of our sacred obligation to hold dear in our heart and to never forget those in uniform we have lost. Psalm 34 says: ''The Lord is close to the brokenhearted and saves those who are crushed in spirit.''

I believe this was on President Lincoln's mind when he wrote to Mrs. Bixby, a mother who lost five of her sons in the Civil War. President Lincoln wrote: ''I pray that our Heavenly Father may assuage the anguish of your bereavement and leave you only with the cherished memory of the loved and lost, and the solemn pride that must be yours to have laid so costly a sacrifice upon the altar of freedom.''

Like many in this Chamber, I have presented and saluted too many flag-draped coffins of our fallen warriors. As we remember them, let us also recommit ourselves to the task of caring for the families they leave behind who forever carry the pain of their loss. As they gave to the Nation, the Nation must give to them.

Today, I urge my colleagues to join me in renewing our obligations to our Gold Star families, a commitment for life.

□ 1845

NATIONAL PREPAREDNESS MONTH

(Mr. DONOVAN asked and was given permission to address the House for 1 minute.)

Mr. DONOVAN. Mr. Speaker, September is National Preparedness Month, and I rise today to offer prayers, condolences, and encouragement for those impacted by Hurricanes Harvey, Irma, and Maria.

Also, I rise to thank the thousands of first responders, neighbors, and volunteers who have come out in droves to respond to these disasters. I stand with those residents now recovering from storm and flood devastation.

This Nation stands behind you ready to make you stronger and more resilient in the face of disaster. As a resident of a city that faced many disasters, I can attest to the fact that Americans across this Nation are resilient and only grow in strength in the face of a challenge.

In the wake of these disasters and as we remember the 16th anniversary of the September 11 terrorist attacks and prepare to mark the fifth anniversary of Superstorm Sandy next month, we are reminded of the critical importance of preparing for the disasters that our communities may face. We cannot always control whether a disaster will strike our communities, but we can take every opportunity to prepare ourselves, our loved ones, and our communities.

We are a resilient nation in the face of disasters. As a resident of Staten Island and chairman of the Homeland Security Subcommittee on Emergency Preparedness, Response, and Communications, I urge all Americans to take time this month to make a plan, sign up for alerts and warnings in your area, check your insurance coverage, and make sure that you have an evacuation plan. We cannot plan on disasters ahead of time, but we can certainly prepare ourselves for when they come.

POLLS HAVE BUILT-IN BIAS

(Mr. SMITH of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Texas. Mr. Speaker, both the Washington Examiner and Washington Times recently have reported on a practice that is resulting in overly low approval ratings for President Trump. Pollsters are not necessarily rigging their questions to get a desired result; instead, they are creating a biased result by how they select people to poll.

Frequently, the pollsters contact more Democrats than Republicans. Unsurprisingly, the results tilt anti-Trump. The Examiner pointed out that this ''robs Trump of about 8 points in his approval ratings, from 46 percent to 38 percent.''

The Times noted that in polls including Presidential approval questions, the Economist relied on a sample that used 58 percent more Democrats than Republicans, which ''gave Democrats a 14-point edge, while Reuters and Gallup gave Democrats an 11-point and 7-point edge in their samples.''

Mr. Speaker, as the 2016 election taught us, we shouldn't rely on biased polls if we want accuracy.

SEPTEMBER IS SUICIDE PREVENTION MONTH

The SPEAKER pro tempore (Mr. GAETZ). Under the Speaker's announced policy of January 3, 2017, the gentlewoman from Arizona (Ms. SINEMA) is recognized for 60 minutes as the designee of the minority leader.

Ms. SINEMA. Mr. Speaker, September is Suicide Prevention Month, a