

NAYS—132

Adams	Gallego	Nadler
Bass	Garamendi	Napolitano
Beatty	Gomez	Neal
Beyer	Green, Al	O'Rourke
Blumenauer	Grijalva	Pallone
Blunt Rochester	Gutiérrez	Pascarell
Bonamici	Hastings	Payne
Brady (PA)	Heck	Pelosi
Brown (MD)	Higgins (NY)	Perlmutter
Butterfield	Himes	Pingree
Capuano	Hoyer	Pocan
Carson (IN)	Huffman	Price (NC)
Cartwright	Jackson Lee	Quigley
Castor (FL)	Jayapal	Raskin
Castro (TX)	Jeffries	Richmond
Chu, Judy	Johnson (GA)	Roybal-Allard
Cicilline	Johnson, E. B.	Ruppersberger
Clarke (NY)	Jones	Rush
Clay	Kaptur	Ryan (OH)
Cleaver	Kelly (IL)	Sánchez
Clyburn	Kennedy	Sarbanes
Cohen	Kihuen	Schakowsky
Connolly	Kildee	Schiff
Cooper	Kind	Schrader
Costa	Langevin	Scott (VA)
Courtney	Larsen (WA)	Serrano
Crowley	Larson (CT)	Shea-Porter
Cummings	Lawrence	Sherman
Davis, Danny	Levin	Smith (WA)
DeFazio	Lewis (GA)	Soto
DeGette	Lofgren	Takano
DeLauro	Lowenthal	Thompson (CA)
Demings	Lowey	Thompson (MS)
DeSaulnier	Lujan Grisham,	Titus
Deutch	M.	Tsongas
Doggett	Luján, Ben Ray	Velázquez
Doyle, Michael	Maloney,	Visclosky
F.	Carolyn B.	Wasserman
Engel	Matsui	Schultz
Eshoo	McCollum	Waters, Maxine
Espallat	McEachin	Watson Coleman
Esty (CT)	McGovern	Welch
Evans	McNerney	Wilson (FL)
Foster	Meeks	Yarmuth
Frankel (FL)	Meng	
Fudge		

NOT VOTING—13

Black	Hartzler	Speier
Blackburn	Long	Walz
Ellison	Moore	Yoder
Graves (MO)	Noem	
Hanabusa	Smith (MO)	

□ 1715

Mr. POLIS changed his vote from “nay” to “yea.”

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. SPEIER. Mr. Speaker, because I am at home recuperating from a medical procedure, I unavoidably missed the following vote on July 24. Had I been present, I would have voted as follows: on rollcall No. 372, I would have voted “yea” (Passage of H.R. 184—Protect Medical Innovation Act of 2017).

PERSONAL EXPLANATION

Ms. MOORE. Mr. Speaker, I was unavoidably absent on rollcall Votes 368, 369, 370, 371 and 372. I would have voted “no” on all five rollcall votes.

ANNOUNCEMENT BY THE SPEAKER
PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on additional motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

THE AMERICAN LEGION 100TH ANNIVERSARY
COMMEMORATIVE
COIN ACT

Mr. HENSARLING. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1182) to require the Secretary of the Treasury to mint commemorative coins in recognition of the 100th anniversary of The American Legion, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1182

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

SECTION 1. SHORT TITLE.

This Act may be cited as the “National Flood Insurance Program Extension Act of 2018”.

SEC. 2. PROGRAM EXTENSION.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “September 30, 2017” and inserting “November 30, 2018”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “September 30, 2017” and inserting “November 30, 2018”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous material on the bill.

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

There was no objection.

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

Mr. Speaker, I come to the floor today to do something I do not often do, and that is: I have asked my leadership to put a bill on the floor that I do not support.

I am talking about the bill that would provide for a non-reform reauthorization of the National Flood Insurance Program through the end of November. To make it very clear, Mr. Speaker, I believe this program needs to be reauthorized, and the House has done its work. The House passed a bill with reforms last November. Never underestimate the Senate’s capacity to do nothing.

Unfortunately, the Senate has done nothing. But this is a program, Mr. Speaker, that continues to be in dire need of reform. And now, we have reauthorized it without reforms, not once, not twice, not three times, not four times, not five times, but six times since the Financial Services Committee first reported this bill out. Enough is enough.

Mr. Speaker, in America, we lost 116 lives last year to flooding, with billions

and billions of dollars of property loss, and, yet, we have a program unreformed that incents people to live in harm’s way. We should not be doing this, Mr. Speaker.

I went and I visited with those who survived Hurricane Harvey, people that were close to your district, people whose homes had flooded three times in the last 8 years, and I heard harrowing tales of survival. And, yet, we have a program that says, you know what? We are going to help rebuild your same home in the same fashion in the same place. Hope you survive next time. That is just wrong, Mr. Speaker.

And, yes, we need more mitigation money. We need better flood control projects. The House bill had more flood mitigation money than any other reform bill, but this bill before us has no reforms.

Finances: This is a program that the taxpayer has subsidized so far by \$40 billion. Some of the debt has been forgiven, but it runs a billion-and-a-half dollar deficit every single year, Mr. Speaker. It is unsustainable. The Congressional Budget Office says it, the GAO says it, the OMB says it. It is an unsustainable program. The finances do not work.

And then last, but not least, Mr. Speaker, it is a government monopoly. It is a government monopoly when people could, through a competitive marketplace, actually get more affordable flood insurance. And that is just not a theory. That is happening as we speak.

In the small little bit of the marketplace that is open to competition, people are saving hundreds, if not thousands of dollars in places like Pennsylvania, and in places like Florida. We had testimony in our committee. And so it is just rather disappointing that, again, we face the seventh time of not reforming a program that has no market competition, and that is fiscally unsustainable, and, yet, we continue to see premiums skyrocket in the government monopoly.

Mr. Speaker, I do want to thank the gentleman from California (Mr. ROYCE) and the gentleman on the other side of the aisle, Mr. BLUMENAUER from Oregon. They tried to put together a reform package with the most minimal level of reforms, and, unfortunately, it did not appear to carry the day.

I suspect we will soon cast, with an overwhelming vote, a clean reauthorization, but I don’t think they are going to take it up in the Senate. Maybe I am wrong, in which case, we will have to deal with this. And I would just simply again ask, particularly for the people on my side of the aisle—I think it helps maybe once or twice a month if we ask ourselves Ronald Reagan’s eternal question: “If not us, who? If not now, when?”

Mr. Speaker, I invite somebody to answer that question for me, and 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, since the National Flood Insurance Program's multiyear authorization expired on September 30, 2017, ideological differences have led Congress to pass six short-term extensions, and have even allowed the program to briefly lapse twice since the government shutdowns.

More than 5 million families rely on the NFIP for affordable flood insurance coverage. Communities rely on the NFIP for flood maps and mitigation assistance, and small businesses rely on the NFIP to pick up the pieces when the inevitable storm hits. Yet, the long-term stability of this critical program continues to fall victim to partisan politics.

Mr. Speaker, 2017 was an absolutely catastrophic year in terms of hurricanes and other national disasters. In 2017, for the first time on record, three Category 4 hurricanes made landfall in the United States, serving as painful reminders of the importance of affordable and accessible flood insurance.

While Hurricanes Harvey, Irma, and Maria may be a distant memory for some, families affected by these storms are still just beginning their long road to recovery, and we continue to learn about the challenges that families in Puerto Rico face with no signs of leadership from the Trump administration.

We are here today in the midst of the 2018 hurricane season with no credible plan to do anything differently from the partisan gamesmanship that has brought the NFIP to the brink of a lapse several times already this Congress.

Mr. Speaker, I am deeply disappointed that Congress continues to miss opportunities to responsibly help homeowners, businesses, and renters who all need access to affordable flood insurance by taking sensible steps to stabilize flood insurance premiums, deal with the NFIP's debt and invest in up-to-date and accurate flood maps.

Instead, the House has passed controversial and ideological reforms that make flood insurance more expensive, less available, and less fair, which is, obviously, going nowhere in the Senate.

Given the critical importance of the NFIP to our housing market, I am pleased that we are taking the small step today of reauthorizing the program for 4 months to at least provide some level of certainty to businesses and families, but let us not be fooled into thinking that our work is done. I have led the effort for years to provide long-term reauthorizations of the NFIP that also ensure the affordability and the availability of flood insurance, and I will continue to do so when this latest short-term extension expires in November.

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

Mr. HENSARLING. Mr. Speaker, I am now very pleased to yield 2 minutes to the gentleman from Louisiana (Mr. SCALISE), the majority whip.

Mr. SCALISE. Mr. Speaker, I thank the gentleman from Texas for yielding,

and I really want to thank my colleague, Mr. MACARTHUR from New Jersey, for his leadership in bringing this amendment forward, which would reauthorize the National Flood Insurance Program on a short-term basis through hurricane season.

Why are we here, Mr. Speaker? We are here because, first of all, the House did take strong action to pass a 5-year reauthorization of NFIP that included really important reforms, reforms that I was happy to work with the chairman on to pass through the House.

□ 1730

But, ultimately, as the bill went over to the Senate, we kept hearing story after story that the Senate was going to pass something, and then a month would go by and another month would go by, and, ultimately, the Senate still hasn't passed anything to reauthorize this program. So it leaves us here literally days before the program expires.

Mr. Speaker, we can't play some game of chicken with the lives of millions of families that represent, by the way, all 50 States. All 50 States participate in the National Flood Insurance Program. This isn't something that just applies to coastal communities. You have got every inland State as well that have families that rely on this program to work.

Mr. Speaker, what kind of program would we like to see? I would love to see a vibrant marketplace with private sector company after private sector company that would offer options to families just like we have with car insurance or homeowners insurance. But we don't have that today. So what we need to do is usher in reforms like the Ross-Castor legislation, Mr. Speaker, that I am a cosponsor of. Ross-Castor, by the way, was included in the House-passed bill.

There are other important reforms that encourage communities to get better mapping from FEMA. Some of those reforms were included in the Royce-Blumenauer legislation which, was also in the House-passed bill.

So we could talk about the reforms that are needed, and I encourage us to get those kind of reforms done. But at the midnight hour, let's at least keep this program going for a few more months while we continue negotiating, and let's get a long-term deal that actually has the reforms that will make this a sustainable program with private sector involvement for years to come.

Mr. Speaker, I urge a "yes" vote.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Missouri (Mr. CLEAVER), who is the ranking member of the Housing and Insurance Subcommittee of the Financial Services Committee.

Mr. CLEAVER. Mr. Speaker, I rise this evening to support the House amendment to S. 1182, the National Flood Insurance Program Extension Act of 2018. This bill would provide a clean, 4-month extension for the NFIP.

Now, I do plan to vote in favor of this bill, but I do so with deep consternation that we are, yet again, passing a short-term reauthorization. This will be the seventh short-term extension for the NFIP in the last 10 months. This is somewhat embarrassing, or should be, to all of us.

If we fail to reauthorize the program, the NFIP will not be able to issue new policies, and borrowing authority would be limited. A lapse in authorization during the height of hurricane season could have serious ramifications for communities that have already weathered last year's severe storms.

When the Financial Services Committee began to consider the NFIP reauthorization, I had advocated for a long-term reauthorization. I met with Mr. DUFFY many, many times. We discussed that a long-term reauthorization of 5 or even 10 years would provide policyholders and stakeholders with certainty. It would give industry stability, communities a chance to develop mitigation plans, and policyholders peace of mind.

Affordability must remain a central component of any long-term plan to revamp the NFIP. Rates are already increasing for many policyholders, and we need to ensure that homeowners who rely on the NFIP for protection are not priced out of the program.

Additionally, I have urged my colleagues to consider the forgiving of the NFIP's debt. Though the NFIP has been self-sustaining for many years, extreme and unexpected damage following Hurricane Katrina and Superstorm Sandy left the NFIP with a \$20 billion debt. Now the NFIP continues to pay over \$400 million a year in interest, and this is ridiculous.

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

Ms. MAXINE WATERS of California. Mr. Speaker, I yield the gentleman from Missouri an additional 1 minute.

Mr. CLEAVER. The NFIP continues to pay over \$400 million a year in interest. That is money that could go towards making improvements in the program or helping enhance affordability. We need to wipe the slate clean and give the NFIP a fresh start.

Lastly, enhancing mapping technology and increasing litigation resources will go a long way in improving the program and preparing communities for prevention and recovery efforts.

To be sure, I am pleased that we are voting to keep the NFIP up and running for the next 4 months, but I remain concerned that we have been unable to agree on a long-term plan. I again urge my colleagues to come to the table in a bipartisan manner for a solution and for the updating of the NFIP.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Michigan (Mr. HUIZENGA), who is the chairman of our Capital Markets, Securities, and Investments Subcommittee.

Mr. HUIZENGA. Mr. Speaker, I rise today with deep hesitation in supporting another clean extension of the National Flood Insurance Program through November of this year. While I completely agree that letting this program lapse in the middle of hurricane season is deeply problematic, it is inconceivable to me that even extremely modest reforms to this troubled program are not included in this legislation.

The House amendment to S. 1182 is a simple piece of legislation with a simple extension. What is notable, however, is the fact that the legislation contains none of the reforms passed by this House in a bipartisan manner in November, nor does the legislation contain any of the more modest reforms recently introduced by my colleagues from California and Oregon, Representatives ROYCE and BLUMENAUER.

Mr. Speaker, as the gentleman from Missouri said, this will be extension number 7 in less than a year. This is even after Congress forgave that \$16 billion in NFIP debt, all while fewer than 2 percent of the 5 million policies that are out there have absorbed more than \$8 billion in payments.

These numbers are staggering. Instead of passing clean extension after clean extension, the Senate should—no, wait a minute—the Senate must do its job and take up bipartisan reform that we passed in November.

I urge my colleagues to be responsible and work toward crafting a long-term reauthorization of this, a program that needs to shift towards risk-based rates, increasing private sector involvement in the program, and to address repetitive loss properties, all of which will put the program on a more sustainable financial path.

I grew up in a floodplain in Michigan right along Lake Michigan and the Great Lakes. This is real for those of us in west Michigan. But at the end of the day, with this legislation, a “no” vote is not a lack of willingness or interest to address this issue, as it may be portrayed; but, equally, a “yes” vote should not be acceptance of the status quo. Hopefully, by this bill moving forward, there may be action in the Senate.

Frankly, at the end of the day, Members are being put in an impossible no-win situation; not for us, Mr. Speaker, but for our constituents, the taxpayers, it is a no-win situation.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Texas (Mr. AL GREEN), who is the ranking member of the Subcommittee on Oversight and Investigations of the Financial Services Committee.

Mr. AL GREEN of Texas. Mr. Speaker, I, too, am not enthralled with the idea of a temporary fix. My preference is a long-term remedy.

While we have different reasons for being opposed to a temporary fix, the truth is we have no choice at this point. In about a week, the program will expire.

I know what happens when we are, unfortunately, coping with hurricanes such as Katrina, which cost us \$160 billion. I saw what happened in New Orleans, Louisiana, after Katrina. The ranking member and I were there on the ground to see how people who had been quite prosperous were now having to abandon what was their home, and they had to move to other places. The Astrodome in Houston, Texas, became the home for many thousands of people who were fleeing the aftermath of Katrina.

I saw what happened after Harvey and how people were suffering and trying to go back into homes that were completely devastated. They had nowhere else to go.

So we have no choice. We must reauthorize. And 4 months, while it seems like it is an inappropriate amount of time, does give us some additional time. My hope is that we will come to some conclusion that will be acceptable such that we can have a long-term extension.

The Realtors are constantly calling to my attention the need for certainty in this program. It helps the economy to have certainty. My belief is we can have certainty, and we must extend.

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. AL GREEN of Texas. My belief is we must have certainty and we must extend. My belief also is this: If not us, who will extend it? If not now, when will we extend it?

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. ROYCE), who is the chairman of the House Foreign Affairs Committee and a very senior member of the Financial Services Committee.

Mr. ROYCE of California. Mr. Speaker, we stand here doing what we have done, I guess, 38 times now since 1998, and that is passing an extension of the National Flood Insurance Program without the much-needed reforms that should be in that program. This is unacceptable.

Subsidized flood insurance represents what economists call a moral hazard, and let me tell you why. We tell Americans that if you buy flood insurance from Uncle Sam, no matter how many times your house floods, we will give you money to rebuild it.

We haven't worked to decrease that moral hazard through reform; rather, we have embraced and refueled it, and we make it more difficult for people to move than rebuild.

We fail to encourage communities to mitigate flood risk. We continue to build in high-risk areas. The clearest sign of moral hazard is the number of repeatedly flooded properties that are rebuilt with little deference to mitigation.

I will give you some examples:

A \$90,000 home in Missouri has been flooded, now, 34 times, at a cost of more than \$600,000;

A \$56,000 home in Louisiana flooded more than 40 times at a cost of \$430,000; A \$72,000 home in Texas that flooded again last year cost taxpayers over \$1 million in payouts.

I came to the floor today hoping to support a bill that Mr. BLUMENAUER and I authored that would have extended the flood program with what The Wall Street Journal called de minimis policy changes that have broad, bipartisan support, which would do something about the fact that you have got fewer than 2 percent of the 5 million policies that have absorbed more than \$8 billion of the payments because we don't have these reforms. That is not in this bill before us.

Unfortunately, I oppose this can-kicking exercise, and I urge my colleagues to do the same.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Oregon (Mr. BLUMENAUER), who has long pushed for reducing flood risk in this country.

Mr. BLUMENAUER. Mr. Speaker, I appreciate the gentlewoman's courtesy in permitting me to speak on this, and I am pleased to follow my friend from California (Mr. ROYCE).

This is troubling for me, his reference here to 38 extensions without reform. I have been working on this for 20 years. This is the 41st time, and we had one back in 2004 with my friend, Doug Bereuter, where we had some small steps, but they were anticipatory of being able to make greater reforms.

I am vexed that we continue to move forward and dodge some hard facts. We are subsidizing too much for people who grow complacent.

I am concerned about affordability. There are things we can do to deal with affordability, but that doesn't mean to have massive subsidization for people who don't need it and, in fact, encourage people to be in harm's way and, in fact, after they are flooded out, to go back, putting them in harm's way again.

There are simple, commonsense steps we can take. There were things that Mr. ROYCE and I had that are sort of the lowest common denominator. I am deeply troubled that we are going to do this again without dealing with the problems.

I just want to say that it is not just financial hardship and it is not just wasting of money. Our failure to reform the Flood Insurance Program puts people at risk. Every one of these massive events shows that people will go back, trying to deal with a family member; they are dealing with their business, or they are dealing with a pet.

□ 1745

People die because we fail to take steps to reform and make it work right.

I appreciate the ranking member, the chair, Mr. DUFFY, and Mr. ROYCE. There is a path forward. This bill is not the path forward.

I don't want it to lapse. I don't want disruption. But it is hard for me to sit here and vote "yes" for something that doesn't do the minimum. We don't do anybody any favors along this path.

Mr. HENSARLING. Mr. Speaker, I yield 1 minute to the gentleman from Missouri (Mr. LUETKEMEYER), the chairman of our Financial Institutions and Consumer Credit Subcommittee.

Mr. LUETKEMEYER. Mr. Speaker, the National Flood Insurance Program is critical to millions of Americans who need access to affordable flood insurance, but it is also in desperate need of reform. The current construct of the NFIP doesn't serve anyone well. Taxpayers are left unprotected, and the program continues to offer antiquated policies and provides insufficient coverage. FEMA continues to hold a monopoly in the flood insurance space, leaving policyholders with no freedom to choose a policy that works best for them.

Mr. Speaker, last year, we came together as a body and passed comprehensive NFIP reform. Unfortunately, the Senate has failed to do anything with those even modest reforms that we had in that bill. Tomorrow, we are probably going to pass another bill and kick the can down the road. We will probably do the same thing in November.

Mr. Speaker, I oppose this bill because I think it is time to make some reforms. It is time to take a stand and do something to protect the taxpayers who are on the hook for all of what I call the mismanagement of this agency and for these continued risks to individuals who are policyholders of these policies who continue to live in dangerous areas.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentleman from Louisiana (Mr. GRAVES), who has been a true leader on the National Flood Insurance Program. He comes with a very, very important background. He was chairman of Louisiana's Coastal Protection and Restoration Authority. So I am pleased to have worked with him, to have talked with him, and to understand that we need him when we are working on the reforms that we will work on after we pass this bill.

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

Mr. Speaker, this discussion needs to have a reset. It needs to have a reset because I keep hearing people sit here talking about repetitive floods and how there is a certain set of these flood victims who are costing this program all sorts of problems and money.

Mr. Speaker, do you really believe people want to be flooded? Do you think people want to have everything they own underwater and have to throw it all out?

Anybody who believes that has obviously never stepped foot in a flooded home, never spoken to a flood victim.

Do you really think people intentionally want to build their home in a

place that is going to flood so all their family heirlooms are flooded and lost? That whole concept is irrational.

Mr. Speaker, the reality is that all of us want this program to be solvent. We all want to have a solution. We all want to have reforms. The things that are being pushed aren't the reforms that are going to result in solvency. The reforms that are being pushed are strictly a defense. You don't go out on the field and just play defense.

We need to lean forward. We need to integrate some of our efforts on mitigation, some of our Corps of Engineers levee projects, some of our hazard mitigation grant program funds through FEMA, look where we can protect areas and where that is the most cost-effective solution, and not tell everyone: You are out of your house, or we are going to charge you unaffordable rates.

Mr. Speaker, think about this for just a minute. I represent the State of Louisiana. We drain from Montana to two Canadian provinces to New York. All that water comes and drains down through our State. It is one of the largest watersheds in the world. More water is coming to us now.

So, yes, we are more vulnerable. But the people who live in these homes and businesses are innocent. Folks are trying to charge them more for something they have no control over. That is not American. That is not okay.

We are in hurricane season right now, Mr. Speaker. We are in hurricane season, where we need to provide people certainty. Let's be crystal clear on what this bill is and what it is not. A "yes" vote provides people certainty during hurricane season. It provides certainty to Realtors, homeowners, and homebuilders. A "no" vote kills the National Flood Insurance Program and leaves people with complete uncertainty and in limbo.

I want to thank the gentleman from New Jersey for proposing this bill and for bringing it up, because this is so important. We have had 220 disasters, each costing more than \$1 billion since 1980. In total, we spent approximately \$1.5 trillion responding to these disasters.

Mr. Speaker, there are similar programs that exist. Right now, there is Price-Anderson for nuclear power plants and TRIA for terrorism risk insurance, where the government provides a safety net. I agree that we need to reform these programs, but we need to do it in a way that does not penalize the innocent. Until we get to that point, we need to do an extension to provide certainty and to ensure we make it through hurricane season, and we have a rational debate.

Mr. HENSARLING. Mr. Speaker, I yield 1½ minutes to the gentleman from New Jersey (Mr. MACARTHUR), who is also the author of the legislation for the reauthorization bill before us.

Mr. MACARTHUR. Mr. Speaker, I spent about 30 years in the insurance

industry. A good deal of that time, I worked on this program. I know it, I would guess, better than anyone here, and I know what it does for people. I know its weaknesses as well.

Mr. Speaker, 140 million Americans live in coastal counties today. They are ordinary Americans, mostly of moderate means. I represent many of these folks in Ocean County, New Jersey. These are the victims of disasters like Sandy, and they absolutely depend upon this program.

In October, the House passed a bill that I worked on and I supported, a 5-year reauthorization with modest increases in premiums, increased mitigation dollars, and instilled some accountability at FEMA. It was too much reform for some, not enough for others. But it was absolutely necessary that we do that. The Senate has totally failed to act.

So, what do we do today? We hold every homeowner along the coast hostage? We cannot do that.

The NFIP program has \$30 billion of borrowing capacity. That drops to \$1 billion if this lapses. That is a modest event in this country. How do we look the American people in the eye after a storm and say: We don't have the money that you have been paying premiums for. How do we do that? How do we shut down the real estate market?

If you can't get a mortgage, you can't buy a home. And you cannot get a mortgage in coastal counties without flood insurance.

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

Mr. HENSARLING. Mr. Speaker, I yield the gentleman from New Jersey an additional 30 seconds.

Mr. MACARTHUR. Mr. Speaker, we cannot pull the rug out from underneath the people depending on this program.

I will continue to work with the committee, with our chairman, and with the Senate, which needs to get off their back sides and do something. They have done nothing on this. I will continue to work. But in the meantime, we must continue this program until the end of hurricane season. That is why I chose the date November 30 on this bill. That is the last day of hurricane season.

Mr. Speaker, I urge my colleagues, whatever your reservations, support it, and we will keep working on reforms.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Mississippi (Mr. PALAZZO), continuing in this bipartisan effort to pass a clean bill. He has long been a champion of the National Flood Insurance Program.

Mr. PALAZZO. Mr. Speaker, I thank the gentlewoman for yielding.

We are 1 week away from July 31—that is 7 days—which means the deadline to reauthorize the National Flood Insurance Program is nearing very fast.

I would like to thank Mr. MACARTHUR for understanding the importance of avoiding a lapse in the NFIP

program and for introducing legislation that will continue coverage for millions of policyholders.

We know that flooding always has been and will continue to be the most costly natural phenomenon humanity faces.

I support this amendment to extend the National Flood Insurance Program through the end of the 2018 hurricane season and urge my colleagues to do the same.

Policyholders who rely on the program to insure their homes from flooding should not be caught in limbo while Congress works on coming together in a bipartisan manner to reauthorize the program.

While I, along with many of my colleagues, support reform in the program, the time to enact bipartisan reforms is gone for now. We have to take immediate action. If the NFIP lapses, policyholders will not have the opportunity to renew their policies and tens of thousands of home sale closings would be negatively impacted by a program lapse. We are in the middle of the 2018 hurricane season, and a major disruption in the program will be detrimental to homeowners in every corner of the United States.

It is our duty to ensure that flood insurance remains affordable and available to our constituents. Since 1968, this program has helped protect against flooding. Since its inception, the NFIP has saved the government billions of dollars.

We are providing our constituents with certainty by supporting this bill, and I urge my colleagues to join me in voting to extend the NFIP through the end of the 2018 hurricane season.

Mr. HENSARLING. Mr. Speaker, I yield 1 minute to the gentleman from Pennsylvania (Mr. ROTHFUS), the vice chairman of the Financial Institutions Subcommittee.

Mr. ROTHFUS. Mr. Speaker, I rise in support of the House amendment to S. 1182, the National Flood Insurance Program Extension Act.

This summer has been a challenging time for western Pennsylvania, where summer storms have caused devastating floods. Residents are still recovering from the damage. At the same time, the NFIP, the National Flood Insurance Program, is close to lapsing. That is because, like so many things we have done in the House, the Senate has failed to act.

We know the NFIP is in need of reform. As a member of the Financial Services Committee, I applaud Chairman HENSARLING and DUFFY for their work to craft a bipartisan bill that we have passed. Many of these reforms in this bill are bipartisan. They are non-controversial. Pennsylvania's own insurance commissioner, a Democratic appointee, even testified before our committee in support of the private flood insurance provisions that are essential to improving consumer choice. Unfortunately, the Senate is stalled. We should continue urging Senators to take action, in the meantime.

I urge my colleagues to support the passage of this temporary extension, and I urge the Senate to get back to work.

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

Mr. HENSARLING. Mr. Speaker, I yield 30 seconds to the gentleman from Texas (Mr. BABIN).

Mr. BABIN. Mr. Speaker, I represent a working coastal community. Our communities in Texas District 36 were hit very, very hard by Hurricane Harvey, and our Nation's energy security relies on those communities.

Coastal energy and petrochemical refining facilities like the 150 that I represent cannot function without a steady and reliable workforce, and that workforce cannot exist without a stable housing market.

I am hopeful that my House colleagues will have the wisdom to see the necessity of passing S. 1182, so that we can maintain this national security issue.

Ms. MAXINE WATERS of California. Mr. Speaker, I continue to reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 30 seconds to the gentleman from Louisiana (Mr. ABRAHAM).

Mr. ABRAHAM. Mr. Speaker, allowing the NFIP to expire is simply not an option. It would be catastrophic on financial markets. But more importantly, for that family sitting around the table, it would be catastrophic.

Chairman HENSARLING and Majority Whip SCALISE had a good reform bill, but the Senate needs to act. Until that happens, we have to reauthorize this, so that the next hurricane doesn't have a devastating effect on the economy and families.

I urge my colleagues to support this bill.

Ms. MAXINE WATERS of California. Mr. Speaker, I continue to reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 30 seconds to the gentleman from Louisiana (Mr. HIGGINS).

Mr. HIGGINS of Louisiana. Mr. Speaker, I have a map in my office that shows the areas of the United States that have been impacted by flood. It is virtually the entire country.

This is the House of "We the People." This is an easy "yes" vote. I urge my colleagues on my side of the aisle to try to explain to the American people how you can vote "yes" six times on an extension and "no" the seventh time.

We did our job in November. We passed some comprehensive reforms to the NFIP, a 5-year authorization. The Senate has failed. We serve the people. This is right for the people.

I urge my colleagues to step up and vote "yes" on this extension. We don't like it, but we serve the people. This bill is for the people.

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Ms. MAXINE WATERS of California. Mr. Speaker, I continue to reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Wisconsin (Mr. DUFFY), the chairman of our Subcommittee on Housing and Insurance and the author of the real flood reform bill.

Mr. DUFFY. Mr. Speaker, I thank the chairman for yielding. This is a rich conversation. I am hearing my colleagues saying: We are almost out of time. We have to reauthorize the program. We can't let it expire.

The truth is, we have known for months that this program was going to expire. We have known. And many of us have tried to go to those who have disagreed on any kind of flood reform to craft a deal, to craft a compromise, but, lo and behold, there was no willingness to come together and find a compromise on flood reform.

It was: No, no. We want to come to the very end and pretend like it is a crisis and we have to extend the program because we can't put people in harm's way.

By the way, this program puts people in harm's way. We know that people don't want to flood, just like people don't want to get in a car crash and they don't want their house to burn. But if 2 times, 4 times, 10 times someone's house burns, we might say: Hey, we have got a problem with that. Maybe we should look at where you are living.

If someone gets in a car crash 2 times, 5 times, 10 times, 15 times, we might say: Hey, you have got a problem, maybe, with your driving.

But with flood insurance, we say: Listen, you can flood 1 time, 5 times, 10 times—and guess what? You can flood 10 times, 15 times, and your premiums don't go up at all. You are grandfathered in.

When my daughter crashed our car twice, guess what happened to my premiums? They went through the roof. But with flood insurance, your premiums don't go up.

Let's fix this program. There are commonsense reforms that we can implement. We are not asking for the bill that I introduced last year. We have said: Hey, maybe we can look at the severe repetitive loss properties, the ones that are only 3 percent of those in the NFIP but account for 25 percent of the losses. Maybe we could address those properties.

Maybe we could find some little bit of reform that could make the program work better. It is \$20.5 billion in debt, and we already forgave \$16 billion in debt. It is under water, to use a pun.

Let's work on fixing it. Let's help people get out of harm's way. Reform does that, Mr. Speaker. Let's get it done.

Ms. MAXINE WATERS of California. Mr. Speaker, I am so pleased to hear that some of my friends on the opposite side of the aisle are going to cooperate in a reauthorization bill, taking into consideration many of the concerns.

I do want you to know that I sent a letter out just July 18, Mr. Speaker, 61

Members signed this letter for reauthorization. I want you to know that I understand that we have differences, and I understand that I am focused on affordability as one of the important aspects of any reauthorization bill.

I do know that some on the other side are concerned about how many times flooding will take place where people will have to be reestablished, the homes rebuilt, repairs done, how many times. I know all of that. We know all of that. But we are here now, and we have no choice. We have got to pass this bill this evening. A clear bill that will reauthorize for 4 months, and then let's have Mr. DUFFY have another shout out loud about how we are going to do a long-term reauthorization bill when we take up the bill after the 4 months.

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

Mr. HENSARLING. I am prepared to close, Mr. Speaker. I think I have the right to close.

Ms. MAXINE WATERS of California. Mr. Speaker, I have no more speakers, and I am prepared to close.

Mr. Speaker, I yield myself the remainder of my time.

Mr. Speaker, partisan gamesmanship and harmful reforms passed out of the house stalled the NFIP's long-term reauthorization for long enough. While I would prefer a longer term reauthorization of this important program, I strongly support today's 4-month extension to provide homeowners, businesses, renters, and communities with the certainty they deserve.

But make no mistake. This short-term reauthorization does not absolve Congress of its responsibility to reauthorize the flood insurance program for the long term. It is past time for Congress to do its job and pass a long-term reauthorization that will ensure Americans are protected this and every hurricane season to come.

Mr. Speaker, flooding is truly a humbling and equalizing force. It brings out the best of America during the worst of times, with everyone putting aside their differences to come together to help one another in our time of need.

Now it is time for Congress to do the same thing. We must put partisanship and ideology aside and ensure the continued affordability and availability of coverage for millions of Americans. The long-term reauthorization of the NFIP that ensures affordable flood insurance continues to be available to communities across our country must be Congress' priority when we return from the August recess.

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

Mr. HENSARLING. Mr. Speaker, may I inquire how much time I have remaining.

The SPEAKER pro tempore. The gentleman from Texas has 1½ minutes remaining.

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

Mr. Speaker, déjà vu all over again. This House has been here many times

before. In fact, we have had 41 reauthorizations of this program, 38 with no reforms.

So, a vote for S. 1182 is a vote for the status quo. And what is the status quo? The status quo is people in harm's way who have homes that flood five, six, seven, and eight times, putting their lives in danger and burdening the taxpayer at the same time.

A vote for S. 1182 is a vote to ensure that we continue to have more red ink as far as the eye can see. Mr. Speaker, \$40 billion of taxpayer subsidies to the program already. A vote for S. 1182 is a vote to protect a government monopoly.

The ranking member spoke about affordability. Well, the irony is, if we had market competition, we would have more affordable flood insurance, but we don't have market competition.

When is enough enough? When do we finally act? If we can vote down this, we can vote in favor of reforms, which is what we should have done in the first place. For us to do the same thing over and over again and expect a different result, we all know, Mr. Speaker, is the very definition of insanity.

I have no doubt this thing will be voted "aye," but it shouldn't be, and it is a sad day for the House.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. HENSARLING) that the House suspend the rules and pass the bill, S. 1182, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. HENSARLING. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

ALLOWING SERVICEMEMBERS TO TERMINATE THEIR CABLE, SATELLITE TELEVISION, AND INTERNET ACCESS SERVICE CONTRACTS

Mr. ROE of Tennessee. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2409) to allow servicemembers to terminate their cable, satellite television, and Internet access service contracts while deployed, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2409

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

SECTION 1. TERMINATION OF MULTICHANNEL VIDEO PROGRAMMING AND INTERNET ACCESS SERVICE CONTRACTS.

(a) IN GENERAL.—Section 305A of the Servicemembers Civil Relief Act (50 U.S.C. 3956) is amended—

(1) in the section heading, by inserting “, MULTICHANNEL VIDEO PROGRAMMING, AND INTERNET ACCESS” after “TELEPHONE”;

(2) in subsection (a), by adding at the end the following new paragraph:

“(4) ADDITIONAL INDIVIDUALS COVERED.—For purposes of this section, the following individuals shall be treated as a servicemember covered by paragraph (1):

“(A) A spouse of a servicemember who dies while in military service or a spouse of a member of the reserve components who dies while performing duty described in subparagraph (B).

“(B) A member of the reserve components performing military service or performing full-time National Guard duty, active Guard and Reserve duty, or inactive-duty training (as such terms are defined in section 101(d) of title 10, United States Code).”;

(3) in subsection (b), by striking “cellular telephone service or telephone exchange service” and inserting “commercial mobile service, telephone exchange service, Internet access service, or multichannel video programming service”;

(4) in subsection (c), by inserting “for commercial mobile service or telephone exchange service” before “terminated”;

(5) in subsection (d), in the matter preceding paragraph (1), by striking “cellular telephone service” and inserting “commercial mobile service”;

(6) in subsection (e)—

(A) by striking “For any” and inserting the following:

“(1) IN GENERAL.—For any”;

(B) by striking “If the” and inserting the following:

“(2) REINSTATEMENT OF SERVICE.—If the”;

and

(C) by adding at the end the following:

“(3) RETURN OF PROVIDER-OWNED EQUIPMENT.—If a servicemember terminates a contract under subsection (a), the servicemember shall return any provider-owned consumer premises equipment to the service provider not later than 10 days after the date on which service is disconnected.”; and

(7) in subsection (g)—

(A) by redesignating paragraph (2) as paragraph (4); and

(B) by striking paragraph (1) and inserting the following:

“(1) The term ‘commercial mobile service’ has the meaning given that term in section 332(d) of the Communications Act of 1934 (47 U.S.C. 332(d)).

“(2) The term ‘multichannel video programming service’ means a subscription video service offered by a multichannel video programming distributor, as that term is defined in section 602 of the Communications Act of 1934 (47 U.S.C. 522), over a system the distributor owns or controls.

“(3) The term ‘provider-owned consumer premises equipment’ means any equipment that a provider of Internet access service or multichannel video programming service rents or loans to a customer during the provision of that service, including gateways, routers, cable modems, voice-capable modems, CableCARDs, converters, digital adapters, remote controls, and any other equipment provided.”.

(b) CLERICAL AMENDMENTS.—

(1) TITLE HEADING.—The heading for title III of the Servicemembers Civil Relief Act is amended by striking “TELEPHONE” and inserting “COMMUNICATIONS”.

(2) TABLE OF CONTENTS.—The table of contents in section 1(b) of the Servicemembers Civil Relief Act is amended—

(A) by striking the item relating to title III and inserting the following:

“TITLE III—RENT, INSTALLMENT CONTRACTS, MORTGAGES, LIENS, ASSIGNMENT, LEASES, COMMUNICATIONS SERVICE CONTRACTS”;

and