

universities to continue to raise costs which are already out of control.

What is particularly troubling is that this burden is being shifted onto the shoulders of hardworking Americans who may not have had the opportunity to pursue higher education for themselves or they consciously opted against doing so.

This policy only adds more financial burden to families as Americans already struggle to keep up with the staggering cost of inflation. Instead of offering meaningful relief, it adds yet another layer of economic hardship, further challenging the financial stability of countless households across our great Nation.

It is simple. If you take out a loan for your education, then you commit to paying it back. It is a simple equation. Biden's student loan redistribution scam is a slap in the face to every American who built their career without attending college or attending a trade school or those who worked to pay off the student loans that they took out, the notes that they signed.

As Representatives of the American people, it is our duty to advocate for policies that help our economy and allow individuals to pursue the American Dream, not ones that perpetuate dependency and fiscal irresponsibility.

Mr. President, abandon this misguided approach and work with House Republicans toward solutions that promote genuine opportunity and prosperity for all Americans regardless of their educational background.

OUR NATIONAL DEBT

Mr. LANGWORTHY. Madam Speaker, today the United States' national debt is more than \$34.408 trillion. That puts our debt per citizen at over \$102,000. Since President Biden took office, inflation has increased by more than 17 percent. It is simple: Bidenomics is pricing Americans out of the American Dream.

Bidenomics continues to fail the American people as it creates one of the most unaffordable housing markets in recent memory, putting homeownership out of reach for millions of hardworking Americans. Average monthly home payments have increased by 90 percent since Joe Biden entered the White House.

That is why this legislative body is working to block the policies that drive up our national debt and push costly and burdensome regulations that increase costs for consumers.

Just look at Biden's war on American energy producers. His administration is doing everything it can to block domestic oil and gas production, ban gas stoves and gas cars, and even hinder the export of American energy to our allies.

It is clear that President Biden and my colleagues across the aisle would rather push their woke Green New Deal policies than do what is right for the American people. Hardworking Americans are still struggling to pay their bills and balance their family budgets

while the President and Democrats in Washington continue to spend carelessly.

The SPEAKER pro tempore. Members are reminded to direct their remarks to the Chair.

HUNTER BIDEN AND JARED KUSHNER

The SPEAKER pro tempore. The Chair recognizes the gentleman from California (Mr. ROBERT GARCIA) for 5 minutes.

Mr. ROBERT GARCIA of California. Madam Speaker, yesterday I sat in on the Hunter Biden deposition for hours. Republicans, once again, provided zero evidence—zero evidence—and failed to show any sort of link between Hunter Biden and the President. There are no links between those business dealings.

This entire case is a political stunt and a joke. Donald Trump ordered House Republicans to smear President Biden. They tried and tried and tried and failed.

Nonetheless, I want to remind everyone about the real White House crime family.

Why did Saudi Arabia give Jared Kushner \$2 billion—billion with a b—just months after he left the Trump White House?

Moreover, why did the Saudis spend hundreds of thousands of dollars at Trump properties while he was still the President?

We also know that Jared Kushner used his cushy White House job to secure a \$100 billion arms deal for Saudi Arabia and did other favors, as well.

Some Members of the majority actually agree that this was unethical. In fact, a few weeks ago, Jared Kushner was asked by a reporter about his gift. He responded: "Are we really still doing this?"

Yes, Jared, we are still really doing this.

The American people deserve answers.

I rise yet again to urge my colleagues across the aisle to answer our calls and subpoena Jared Kushner's companies once and for all. We are not stopping, and we demand answers.

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FLOOD INSURANCE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. Madam Speaker, as I prepare to leave office at the end of this Congress, one of my greatest disappointments has been an inability to make progress dealing with our flood insurance system and the dangerous pattern of development and infrastructure.

What is so frustrating to me is that the handwriting has been on the wall. Even though I have tried to sound the alarm, we really have precious little to show for it.

I was on national TV 2 weeks before Hurricane Katrina, sketching in very vivid terms what was going to happen to New Orleans when the big one hit. Sadly, that was true even though Katrina wasn't the big one, but it could have been much, much worse. The devastation was unimaginable, and our efforts at recovery were woefully inadequate, inefficient, and unfair. We keep having to learn the same lessons with new victims in new disasters.

This inspired my first major piece of legislation, which aimed to reform the flood insurance program. However, looking back, it was simply inadequate. We tried to provide incentives which simply weren't strong enough. There are all sorts of examples.

Houston has been a poster child for repetitive flood loss. I used an example of one home flooded 22 times over 35 years and received more than \$1.8 million in flood insurance claims for a home worth a fraction of that amount.

While we labored mightily through the legislative process to make modest gains in the flood insurance program, it was too little and too late. Our incentives weren't strong enough to overcome a 200-year history of people making poor decisions on where and how they live and how we designed our infrastructure.

People continue to live in low-lying, flood-prone areas because we are attracted to water. Rich and middle-class people are attracted to it, and poor people are forced to live in vulnerable areas because the land is less expensive.

Both strategies are flawed. What is so frustrating is that we spend enough money to potentially do things much better. Madam Speaker, \$1 in prevention saves \$6 in costs of damages, but we continue to make the mistakes of the past by spending billions of dollars on flawed reactions to catastrophes like Hurricanes Katrina and Sandy.

Additionally, it is not just massive storms. Day in and day out, we continue to put people in harm's way. We treat our rivers, waterways, and wetlands like machines that make the inevitable floods worse. We are happy to invest in decidedly suboptimal solutions. Traditional infrastructure that paves wetlands, channelized our rivers, and fortifies our coastlines make the inevitable flooding worse.

By giving people the illusion of protection, we encourage more people to move into harm's way. Over the past 20 years, we have failed in fundamental reforms. Making people respond to accurate flood mapping is too painful in the short term, so more people suffer pain in the long term.

The national flood insurance program is hopelessly inadequate and insolvent. The fundamental solutions have not changed over the last 25 years I have been working on this problem. We need to have accurate floodplain mapping, so people know exactly the situation they face and can act accordingly.

We can begin to make flood insurance actuarially sound. We shouldn't pretend that we can make incremental changes to a system that is fundamentally bankrupt. We should accept those losses and start over.

There must be stronger financial disincentives for people who refuse to do their jobs, and not just for individuals. State and local governments, with their land use planning, zoning, and building codes, should bear more of the financial burden in changing our policies to be sustainable financially, not the general taxpayer.

For people at risk, this is not unduly harsh. It is the reality in a world that is changing dramatically because of climate change. We do not do people any favors by ignoring the reality, subsidizing reckless behavior, and putting more people and property at risk. This does involve some short-term pain but will avoid long-term financial disaster and human catastrophe.

COMMENDING YASMEEN BANKOLE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Illinois (Mrs. RAMIREZ) for 5 minutes.

Mrs. RAMIREZ. Madam Speaker, I rise today to recognize Yasmeen Bankole, who is here with us today with her mother, Victoria, in the gallery.

Yasmeen is a public servant who always shows up for her neighbors in Illinois District Three. Yasmeen is a longtime resident of Hanover Park, calling it home for over 20 years. At the age of 27, Ms. Bankole's commitment to her community pushed her to serve as the village trustee of Hanover Park, becoming the first and only Nigerian American elected official in Illinois.

As a founding member of Black Women Who Lead, Yasmeen empowers and supports Illinois Black women to succeed in elected and leadership roles.

Ms. Bankole also serves in Illinois District Three and the surrounding region in Illinois as the regional director for U.S. Senator DICK DURBIN and as the economic development chair of the NAACP DuPage County Branch.

Yasmeen brightens every room she walks into, and she inspires others.

Today, on behalf of Illinois District Three, it is my honor to present Yasmeen with a commendation for her contributions to our community and for her commitment to public service, equity, and justice.

I congratulate Yasmeen.

RECOGNIZING MICHAEL CHILDRESS

Mrs. RAMIREZ. Madam Speaker, I also rise in commendation of Michael Childress, a leader dedicated to our multicultural, multiracial democracy.

A longtime resident of DuPage County, Mr. Childress is the first-ever Black member of the DuPage County Board, where he serves as vice chair and represents families from Bloomingdale, Bensenville, Addison, and Wood Dale.

Michael also serves as the president of the DuPage County Branch of the

NAACP. Under his leadership, the organization has assisted Black-owned businesses and entrepreneurs in our community, expanded voter participation, and offered mentorship opportunities to involve youth of diverse backgrounds in leadership and our democracy.

Mr. Childress also spearheads efforts to combat domestic violence, serving on the board of directors of one of the largest domestic violence advocacy agencies in Chicago, Family Rescue.

Therefore, for his contributions to Illinois District Three, our youth, and our multicultural democracy, I am honored to recognize Michael Childress.

THANKING DARA MUNSON

Mrs. RAMIREZ. Madam Speaker, I rise to recognize Dara Munson.

Dara is a nonprofit leader who has provided constituents with lifesaving services and opportunities to thrive for more than 25 years.

Native to Detroit, Ms. Munson moved to Chicago when she became the CEO of the Chicago Child Care Center. Under her leadership, the organization became one with Family Focus, expanding services for over 20,000 children and families.

As the president and CEO of Family Focus, she also serves families in my district as the vice chair of the International Women's Forum and the founding member of the Early Childhood Education CEO Roundtable.

In her own words, it is her goal to see families receive equitable support and resources so they may realize their dreams and the dreams of their ancestors.

In the name of my constituents, it is my great honor to thank and recognize Dara for her contributions.

COMMENDING EMANUEL CHRIS WELCH

Mrs. RAMIREZ. Madam Speaker, I rise in commendation to the Honorable one and only Speaker Emmanuel Chris Welch for his historic and inspirational service to the families of Illinois.

Speaker Welch, a dear colleague and a fierce advocate of racial equity, serves as the first-ever Black speaker of the Illinois House of Representatives.

Speaker Welch has led historic legislation to provide immigrants, independently of legal status, access to driver's licenses; combat homelessness in our State; and create an elected school board for Chicago.

I was honored to serve as assistant speaker of the house as part of his leadership team, where we were able to approve a ban on assault weapons, invest in green jobs, and reform our criminal justice system.

We thank Speaker Welch for his brave leadership and unwavering commitment to advancing equity, inclusion, justice, and dignity for all Illinoisans.

HONORING TONI PRECKWINKLE

Mrs. RAMIREZ. Madam Speaker, I rise to honor the Cook County Board president, Toni Preckwinkle.

From five terms as alderperson to becoming the first Black woman president of Cook County Board and overseeing the Nation's second most populous county, President Preckwinkle has proven her dedication to our communities.

President Preckwinkle believes, like I do, that healthcare is a human right. Under her leadership, Cook County has expanded healthcare to 600,000 residents of Cook County, regardless of citizenship status.

Her work also extends to the criminal justice system, advocating for policies to reduce incarceration.

I am honored to commend President Preckwinkle for her 30 years of public service and the impact she has had on my constituents.

HONORING BLACK HISTORY MONTH

The SPEAKER pro tempore. The Chair recognizes the gentleman from New York (Mr. ESPAILLAT) for 5 minutes.

Mr. ESPAILLAT. Madam Speaker, I rise to honor Black History Month as today marks the closing of that very important celebration in our community and across the Nation.

However, Black History Month is not just a month. It is every day of the year, and it must reaffirm unity in action.

During this month, we reflect on the significance of the shoulders we stand on, the shoulders of giants in Harlem such as the late, great Adam Clayton Powell, Jr., and our former Congress Member, the Lion of Lenox Avenue, Charles B. Rangel.

This month and always, we must acknowledge the achievements of Black Americans throughout the Nation's history. That is why, Madam Speaker, I am proud to introduce the Holcombe Rucker Park Landmark Act. This is a noncontroversial measure that would honor the life and legacy of Holcombe Rucker, a World War II veteran, Harlem Junior High School teacher, family man, and graduate of City College in New York City. He dedicated his entire life to uplifting Harlem through compassion, books, and basketball.

My bill would ensure the preservation of Holcombe Rucker Park, considered by many across the country as the "Mecca of Basketball." Rucker Park has helped forge a path to multiple NBA stars, such as Wilt Chamberlain, Kareem Abdul-Jabbar, Kobe Bryant, "Tiny" Archibald, and the great Earl "The Pearl" Monroe.

This Federal recognition would also preserve the park's legacy and ensure that future generations can appreciate his role in shaping the cultural and sporting landscapes of our Nation.

Speaking of Federal recognition, we are also closing out Dominican Heritage Month. This week, I joined Dominican-American leaders and the diaspora to ring the closing bell at Nasdaq in honor of a day of importance, Dominican Independence Day, February 27,