

Brown was also a smuggler—one of Rhode Island's most notorious, Abbass said—and had been nursing a grudge against Dudingston and his ship.

Learning that the Gaspee was temporarily marooned, “Mr. Brown immediately resolved on her destruction,” Ephraim Bowen, a local man who was among the several dozen men who joined Brown, would recount decades later.

As many as 60 men gathered in the Providence harbor that evening, launching boats and muffling their oars to quietly row out to the Gaspee under cover of darkness. As they approached the ship, a confrontation began—with one of the Gaspee raiders asserting that Dudingston was a criminal who had evaded the local law, Bowen recounted—that led to Dudingston being shot in the groin and arm and all of the ship's crew being taken from the vessel.

The Rhode Islanders burned the Gaspee to the water line early on the morning of June 10. Then the gunpowder on board exploded, sending pieces of the ship flying.

As news of the attack made its way to London, British leaders seethed. In a royal proclamation, King George III offered a reward of up to 1,000 pounds sterling—more than \$150,000 in today's currency—to anyone who could help identify and convict the “outrageous and heinous Offenders” behind the ship's burning. He also established a commission to conduct a formal inquiry, and the British vowed to transport any colonists indicted in the attack to England for trial and, almost certainly, execution.

But no arrests were ever made. Rhode Islanders refused to volunteer information about the Gaspee raiders, and local officials found ways to slow or stymie the British investigation. Colonial leaders further argued that anyone involved in the Gaspee's burning should face a jury of their peers in America. A Rhode Island sheriff even arrested Dudingston as he recovered from his wounds, charging him for the Gaspee's previous seizures of cargo.

Meanwhile, the nation's founding fathers exchanged fervent messages about the Gaspee's burning and the British response, setting up the committees of correspondence that helped them coordinate strategies in the years to come.

Adams, particularly, warned that Britain's determination to pursue the Gaspee affair, and the discussion of the deployment of troops, could lead to a cascade of events that might spark “a most violent political Earthquake through the whole British Empire if not its total Destruction,” he wrote in January 1773 to Rhode Island's deputy governor, Darius Sessions.

“I have long feared that this unhappy Contest between Britain & America will end in Rivers of Blood,” Adams wrote.

#### AN ‘UNCELEBRATED BURNING’ IS FORGOTTEN

Most of the Rhode Islanders involved in the burning of the Gaspee successfully concealed their identities from the British and even other colonials, helping confound the crown's probe. In some ways, their effort to hide was too successful: Even today, about half the men who burned the Gaspee are unknown.

But as the American Revolution began to slip out of living memory, Rhode Islanders tried to lay a claim to the first shot fired.

“The first blood that was shed in the revolutionary contest, by that very act begun, stained her deck, and it was drawn by a Rhode Island hand,” William Hunter, a former U.S. senator from Rhode Island, said in an address on July 4, 1826—50 years after the signing of the Declaration of Independence. “Yes, the blood of Lieutenant Duddington was the first blood drawn in the American cause.”

Those efforts to highlight the Gaspee affair had limited success. In the fight over the American legacy, Rhode Island would end up largely nudged to the side—a casualty of a battle between larger states, chiefly Massachusetts and Virginia, that were disproportionately home to some of the era's most influential figures.

“There was a very busy group of Boston-based intellectuals who were eager to frame Boston as the driver of the revolution and Bostonians as the inheritors of the legacy of the revolution,” said Nat Sheidley, a historian who runs Revolutionary Spaces, a Boston-based organization that runs public programs about colonial America—including this week's anniversary of the tea party. He added that America's elite leaders initially downplayed a number of revolutionary events, such as the destruction of tea in Boston's harbor, fearing that it would undermine the sense of order in the young nation.

“But by the 1830s, it felt a little bit safer to go there,” Sheidley said. “And so that's the moment where . . . the name ‘Tea Party’ is invented, and it becomes popularized as a story of what led us to the revolution.”

A century later, a 1922 New York Times article detailed “the uncelebrated burning” of the Gaspee and asked why the Boston Tea Party had developed a “much stronger hold” upon Americans.

“[A]s an exhibition of daring the tea party was literally a tea party and nothing more compared with the Gaspee incident,” Jonathan A. Rawson Jr. wrote in the Times.

#### THE GASPEE AFFAIR'S PLACE IN HISTORY

Even today, some historians are largely unfamiliar with the Gaspee or suggest that its burning was a regional matter. The Post found. But in Rhode Island, lore about the Gaspee is thriving. For 57 years, local volunteers have held an annual celebration—known as Gaspee Days—featuring a parade to celebrate the burning of the ship, which is increasingly joined by government officials, reenactors and thousands of residents.

“Declare your independence from bank fees!” reads one ad from a local credit union in last year's 250th anniversary booklet.

Other efforts abound. Rhode Island's secretary of state offers free Gaspee posters on demand. A Brown University instructor created a virtual reality app that allows users to be immersed in a reenactment of the story. A license plate depicting the burning of the Gaspee became available to state drivers this fall—and it looks “wicked cool,” said John Concannon, a retired pediatrician who is Gaspee Days' historian.

It's all part of a larger state goal: to ensure that the burning of the Gaspee is never forgotten again. Historians who have studied the event said that it merits more mention, particularly in textbooks.

“The thing about the Gaspee that is important was that the king took notice,” said Abbass, who has written about other colonial attacks on British vessels that preceded the burning of the Gaspee but provoked negligible reaction from the crown.

The king's intervention also led to a British attempt to circumvent the colonial courts, causing alarm and ultimately backfiring on the crown, Concannon said. He argued that several articles in the Declaration of Independence, including the right to a jury of one's peers, stem from the Gaspee affair—a more significant contribution to that document than made by the Boston Tea Party, he said.

That's one reason this weekend's latest celebration of the events in Massachusetts continues to vex Rhode Islanders. When it comes to the founding of America, Concannon said, the burning of the Gaspee is “just as important.”

Philip Bump, Azi Paybarah and Dan Lamothe contributed to this report.

#### CORRECTION

Because of a transcription error, an earlier version of this story initially misquoted Sen. Sheldon Whitehouse (D-R.I.) as saying the Boston Tea Party participants “painted themselves like idiots.” In fact, he said they “painted themselves like Indians.” This version has been corrected.

Mr. WHITEHOUSE. And with that, I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Ms. BUTLER). The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. CASSIDY. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### NATIONAL FLOOD INSURANCE PROGRAM

Mr. CASSIDY. Madam President, hurricane season started on June 1; and although we, of course, feel that particularly in Louisiana, I will note that last year, a hurricane hit Southern California. So this is something which can happen all over our Nation, and people in Louisiana know what people in California have learned: When there is a hurricane, there can be flooding. Now, we—I say “we” as we in Louisiana but, hopefully, people all over—know how to prepare; but this year, unfortunately, fewer people in Louisiana and fewer people nationwide will be able to count on the National Flood Insurance Program to help them in case they do flood.

The National Flood Insurance Program, or the NFIP, was created as a safety net for the most vulnerable Americans. The stereotype is that this is only for rich people who build properties on coastal islands which are bound to flood. The reality is these are working families. These are folks who have no place else to move. These are folks who have spent decades in communities that have never flooded; yet, nonetheless, they are left without the protection of the National Flood Insurance Program. The NFIP covers 4.7 million American homes, but because of the new FEMA risk assessment system, called Risk Rating 2.0, there has been an unprecedented spike in insurance premiums, making them unaffordable and causing people to drop their coverage.

I speak to constituents constantly about flood insurance. I just want to, if I can, channel my constituents onto the floor of the U.S. Senate and, perhaps, through C-SPAN and, perhaps, through the CONGRESSIONAL RECORD speak to the Nation through folks who feel as if they are not being heard.

I recently heard from a constituent in Larose, LA, who switched from the NFIP to a private insurance carrier because he could not afford his national flood insurance plan. Now, the private insurance plan isn't cheap—it is \$2,200 a year—but he would have paid NFIP somewhere between \$4,500 and \$5,000 a

year, and that was 2 years ago. I note that the private plan is cheaper, although it is not cheap, which suggests that maybe the National Flood Insurance Program has things built into it that aren't required to be there.

By the way, his house is 6 feet above sea level, but the NFIP ignores that. The way the National Flood Insurance Program rates a home is not by how much you have elevated it above sea level but by the zone in which you live. So if you are surrounded by homes on slabs but you are elevated, you get rated just the same as they. According to his neighbors, the last time this area flooded was with Hurricane Juan in 1985, but his property did not flood.

Now, this story isn't unique or uncommon. Families across Louisiana and across the country are experiencing the same situation. You will love the names in Louisiana, but here is another one.

One retired couple living on Bayou Lafourche—meaning “the fork”—near Raceland, LA, dropped their National Flood Insurance policy because premiums rose from \$500 to \$2,500 annually. Some people might say: Oh, my gosh; \$2,500 is just not a lot of money. For a family living in Bayou Lafourche, \$2,500 is more than they can afford. Now, the premium increases are capped at 18 percent a year, but 18 percent compounded upon 18 percent compounded upon 18 percent quickly adds up.

Their son lives just down the road from them, and his flood insurance is going from \$500 to \$6,300. Obviously, this is not sustainable for your typical homeowner.

By the way, if you buy a new policy, then you are subject to the new rates right away—meaning, for example, you would be charged \$6,300 off the bat, and you wouldn't start off with the lower amount and work your way up.

This brings us to a family in Lockport, LA. They just bought a new home and chose not to have flood insurance because the premium would have been too unaffordable. Now, they had the option that other homeowners don't have. Most mortgages in Louisiana require home buyers to get flood insurance. So if you take a mortgage, you have got to buy it.

This leads us to a business owner. He invested \$1.2 million in a brandnew office building and warehouse in the town of Cut Off, LA. They are behind a levee system that has never failed, and they elevated the office 7 feet off the ground. He tells me that if he had taken a mortgage, he would have had to pay tens of thousands of dollars of combined insurance between the flood insurance and the property insurance, and it would have been more than his actual mortgage. He says: My gosh. Why would any business locate here if they could build somewhere else cheaper and with less red tape?

This tells us that not only is Risk Rating 2.0 charging pretty exorbitant rates for people who have never flood-

ed, but it is stifling communities; it is eliminating economic growth; it is making people who live there move and keeping people who would like to live there from moving to there.

There is a man in Boutte, LA, who told my office his premium will increase to over \$8,000 a year over the next 13 years. His flood insurance before Risk Rating 2.0 was \$570. At the current rate, he will be paying more for flood insurance than his mortgage in 2 years.

I have said this before on the Senate floor and will say it again: Someone who has never flooded should never be paying more for their flood insurance than they are for their mortgage.

There is a constituent in Montegut, LA, who might lose his home altogether because he can't afford to keep it. He is a Korean war veteran. He and his wife are both in their eighties, and they took out a reverse mortgage on their house several years ago to help pay medical bills. They live behind a 12-foot levee, but their reverse mortgage requires them to carry flood insurance. That now costs them \$6,500 a year; and that is on top of what he is paying for his homeowners insurance. If their flood insurance continues to rise, they will give up their home. And that is not right.

Now I speak to my fellow legislators.

We are elected to serve. If we are failing to address the issue of the National Flood Insurance Program and folks like this Korean war veteran and his wife, who are in their eighties, are driven out of their home because FEMA has decided they are going to develop a new system to assess, but that system has flaws and we don't address it, we are not doing our job. By this, by channeling these voices, I am asking that we in this body work to address these very human needs of fellow Americans.

Now, some of these stories are more dramatic than others, but they all have a common theme: They didn't flood, but they can't afford their insurance. Well, if you can't afford insurance and you don't flood anyway, then you are quite likely to drop your insurance. That is too bad because what that is going to do to the National Flood Insurance Program is create what is called an actuarial death spiral. If the low-risk people who don't flood are paying such high premiums that they drop their coverage, then all the remaining risk is put upon the remaining policyholders, which means they pay more, and there are going to be some of those who will drop out because they can't afford it. It will continue to concentrate the cost of the risk upon a smaller and smaller group of people until, ultimately, no one can afford this.

We are setting the program up—or at least FEMA is setting up the program—for collapse. FEMA itself forecasted that over 20 percent of policyholders will leave the program within 10 years.

Now is the time for Congress to act. But I want to be clear: This is not just a Louisiana or a gulf coast issue. I opened up by speaking about a hurricane hitting Southern California. This is an issue that affects the entire country. We are seeing, just by cost, the areas that are dark are those that have had over \$1 billion in claims—so the mid-Atlantic States, the Northeast, including New York, Pennsylvania, and New Jersey, and if you go across the gulf coast, including Texas, Missouri, and all the way out to California. Now, if you went over \$50 million, then those are also these other tan States. This is a nationwide issue.

I am pleased to say we have a bipartisan solution. I urge my colleagues to come talk to me about the National Flood Insurance Program reauthorization and reform. These bipartisan Northeast-gulf coast, Democratic-Republican, liberal-conservative kind of perspectives that have been included in this have come up with a solution. This would make Risk Rating 2.0 transparent; it would make it affordable; and it would make it accountable.

We need a way forward, because if these stories just make one thing clear, it is that doing nothing is not an option. It is that doing nothing is a disservice to fellow Americans.

I yield the floor.

**THE PRESIDING OFFICER.** The Senator from Alabama.

**Mrs. BRITT.** Madam President, I ask unanimous consent to speak for up to 5 minutes prior to the scheduled rollcall vote.

**THE PRESIDING OFFICER.** Without objection, it is so ordered.

**RIGHT TO CONTRACEPTION ACT**

**Mrs. BRITT.** Madam President, this week, my colleagues across the aisle will start their summer of scare tactics. Unfortunately, this is continuing the campaign of fearmongering we have already seen.

Contraception is available in every State across the Nation. And, of course, I want to be absolutely, 100-percent clear that I support continued nationwide access to contraception, but that is not the purpose of the bill my colleagues across the aisle are bringing to the floor on Wednesday. Once again, the bill tramples on foundational religious liberty protections that have long been bipartisan and truly should remain bipartisan, and my colleagues across the aisle know that. The goal of my Democratic colleagues right now is to scare the American people—to scare women—across our great Nation. It is not that they believe that there is a problem they are truly trying to solve; they are prioritizing their own short-term, partisan, political interests. Sadly, this only does a disservice to the very families and the very women we should be trying to find common ground to help. We saw the false fearmongering with the MOMS Act. We have already seen it with issues like IVF.

Just like nationwide access to contraception, I want to make it clear