

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

that Republicans support continued nationwide access to IVF.

I look forward to discussing this more next week, as, unfortunately, my Democratic colleagues will continue their summer of scare tactics.

The Republican Party is the party of families, and we are going to continue fighting to support the rights and freedoms of families across America.

I yield the floor.

CLOTURE MOTION

The PRESIDING OFFICER. Pursuant to rule XXII, the Chair lays before the Senate the pending cloture motion, which the clerk will state.

The legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the nomination of Executive Calendar No. 647, Christopher T. Hanson, of Michigan, to be a Member of the Nuclear Regulatory Commission for the term of five years expiring June 30, 2029. (Reappointment.)

Charles E. Schumer, Thomas R. Carper, Laphonza R. Butler, Sheldon Whitehouse, Alex Padilla, Brian Schatz, Debbie Stabenow, John W. Hickenlooper, Patty Murray, Tina Smith, Tammy Baldwin, Tammy Duckworth, Christopher Murphy, Jack Reed, Richard J. Durbin, Angus S. King, Jr., Gary C. Peters.

The PRESIDING OFFICER. By unanimous consent, the mandatory quorum call has been waived.

The question is, Is it the sense of the Senate that debate on the nomination of Christopher T. Hanson, of Michigan, to be a Member of the Nuclear Regulatory Commission for the term of five years expiring June 30, 2029 (Reappointment), shall be brought to a close?

The yeas and nays are mandatory under the rule.

The clerk will call the roll.

The legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Connecticut (Mr. BLUMENTHAL), the Senator from Pennsylvania (Mr. FETTERMAN), the Senator from New Jersey (Mr. MENENDEZ), and the Senator from Connecticut (Mr. MURPHY) are necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from Tennessee (Mrs. BLACKBURN), the Senator from Indiana (Mr. BRAUN), the Senator from North Dakota (Mr. HOEVEN), the Senator from Kentucky (Mr. MCCONNELL), the Senator from Oklahoma (Mr. MULLIN), the Senator from Idaho (Mr. RISCH), and the Senator from Florida (Mr. RUBIO).

The yeas and nays resulted—yeas 74, nays 15, as follows:

[Rollcall Vote No. 183 Ex.]

YEAS—74

Baldwin	Capito	Cotton
Barrasso	Cardin	Cramer
Bennet	Carper	Crapo
Booker	Casey	Daines
Boozman	Cassidy	Duckworth
Brown	Collins	Durbin
Budd	Coons	Fischer
Butler	Cornyn	Gillibrand
Cantwell	Cortez Masto	Graham

Grassley	Marshall	Shaheen
Hassan	Merkley	Sinema
Heinrich	Moran	Smith
Hickenlooper	Murkowski	Stabenow
Hirono	Murray	Tester
Hyde-Smith	Ossoff	Tillis
Kaine	Padilla	Van Hollen
Kelly	Peters	Warner
Kennedy	Reed	Warnock
King	Ricketts	Warren
Klobuchar	Romney	Welch
Lankford	Rosen	Whitehouse
Lujan	Rounds	Wicker
Lummis	Sanders	Wyden
Manchin	Schatz	Young
Markley	Schumer	

NAYS—15

Britt	Johnson	Scott (SC)
Cruz	Lee	Sullivan
Ernst	Paul	Thune
Hagerty	Schmitt	Tuberville
Hawley	Scott (FL)	Vance

NOT VOTING—11

Blackburn	Hoeven	Murphy
Blumenthal	McConnell	Risch
Braun	Menendez	Rubio
Fetterman	Mullin	

The PRESIDING OFFICER (Mr. HEINRICH). On this vote, the yeas are 74, the nays are 15, and the motion is agreed to.

The motion was agreed to.

The PRESIDING OFFICER. The Senator from Vermont.

ISRAEL

Mr. SANDERS. Mr. President, yesterday, in an interview with FOX News, Speaker MIKE JOHNSON said that I “was parroting the talking points of Hamas” and that I and others “stand with Hamas and the Ayatollah.”

Well, that, of course, is an absolute lie. As I have said many times, I believe that Hamas is a terrorist organization that committed an atrocious act when it began this war by attacking Israel on October 7, killing 1,200 innocent men, women, and children, and taking more than 200 hostages, many of whom are still being held in captivity today.

Further, as I have said on numerous occasions, I think that the Hamas leader, Yahya Sinwar, is a war criminal and should be arrested.

Now, I am not quite sure those are the talking points that Hamas uses. But what the FOX interview did get right is that I believe it is a very sad day for our country that Prime Minister Binyamin Netanyahu has been invited by leaders from both political parties to address a joint session of the U.S. Congress.

Israel, of course, had the right to defend itself against the horrific Hamas terrorist attack of October 7, but it did not—and it does not—have the right to go to war against the entire Palestinian people.

Two days after the war began, Israeli Defense Minister Yoav Gallant said:

I have ordered a complete siege on the Gaza Strip. There will be no electricity, no food, no fuel, everything is closed. We are fighting human animals and we are acting accordingly.

“We are fighting human animals”—that is his definition of the Palestinian people—“and we are acting accordingly.” That is what the Israeli Defense Minister said, and, tragically,

that is exactly what the rightwing, extremist Netanyahu government has done.

Now, let me put some detail into exactly what that means and whether anyone really believes that Prime Minister Netanyahu should be a guest of honor of the U.S. Congress and the American people.

Over the last 8 months—almost 8 months—Netanyahu and his extremist government have killed more than 36,000 Palestinians and wounded over 82,000. That is 5 percent of the population of Gaza. Sixty percent of those who have been killed or wounded are women, children, and elderly people.

Netanyahu’s war machine has driven 1.7 million people from their homes—75 percent of the population of Gaza. I would like the American people to think about that. Think about your community. Think about your State. Think about what it would mean if 75 percent—three-quarters—of your population was driven from their homes, and most of these people are poor, and they leave their homes not knowing where they are going, with nothing but what they could carry in their hands. Think about that incredible level of desperation—three-quarters of the population driven from their homes, carrying a few bundles of clothing or food or whatever it may be.

Further, Netanyahu’s government has damaged or destroyed over 60 percent of the housing in Gaza, leaving more than 1 million people permanently homeless.

You know, there is a lot of talk in the media and among the pundits about the day after the war ends, but let’s be clear: For over 1 million people, there is no day after in which they can return to their homes because their homes, their housing units, have been destroyed.

It is not just the housing stock of Gaza that has been destroyed. Netanyahu and his extremist government have destroyed the civilian infrastructure of Gaza, obliterated water and sewer systems and denied electricity to the people who live there.

Defense Minister Gallant, in his statement that I read a moment ago, said:

I have ordered a complete siege on the Gaza Strip. There will be no electricity.

Well, they have kept their word. Imagine living month after month with no electricity or clean water and seeing sewage run out onto the streets. That is life for the people of Gaza right now.

Mr. Netanyahu—the gentleman invited by Mr. JOHNSON and the Democratic leadership here—Mr. Netanyahu and his government have annihilated Gaza’s healthcare system. I have talked to doctors, American doctors, who have been there who talk about the systematic destruction of their healthcare system. Mr. President, 26 hospitals have been knocked out of service, and more than 400 healthcare workers have been killed—400 healthcare workers killed.