

the storm and quickly put the electricity back up.

But the point is that as much as we invest, still, we can look to individual Americans doing incredibly positive things for the sake of their fellow Americans. And I just want to give a shout-out to that. That will kind of lead into what I speak of in the National Flood Insurance Program.

By the way, it is not just Miles in Lafourche Parish. The sheriff's department saved a total of 26 people from rising waters. They got calls. They went out. They rescued. Heroism almost becomes routine.

Now, I am speaking of my State. It is easy to say: Oh, Louisiana floods. But let me talk about who else floods. The Carolinas have just had a rain event.

By the way, I mentioned Lafourche Parish, but this is Morgan City. So it was through our region that you see we had rain, but they were able to address it.

Now, this is Cherry Grove, SC. So rain events occur throughout our Nation.

I remember doing a reform for the National Flood Insurance Program when I was in the House of Representatives, and the Representative from New Mexico suddenly got on my bill. I said: Hey, man, what is happening?

He goes: We just had a rain event in our mountain and we had a gully washer and it flooded people in the gully.

There was a similar incident from Colorado. So this can be not just on a coastal plain, but it can also be in a riverine system, where there is a sudden gush of water, for whatever reason, and those who are in the valley of the river or the gully also flood.

Now, this is South Carolina. And I am using this to make the point that, one, you can build resiliency. As much as you build it, we still need people helping people.

And, by the way, this is not limited to Louisiana; it is across our Nation. And this picture just gives us the opportunity to make the point that this recent rain event—September 15, 2024, in the Carolinas—is something which is across our Nation, which brings me to the National Flood Insurance Program.

You know, we speak of building resiliency, but, still, we see either the resiliency has not been built or, for whatever other circumstance, there is still flooding. We see that we have these acts of heroism in which individuals help individuals. And, man, that is what makes America great.

We see that this is not just in Louisiana, but it is across our country. That is how we get to how fellow Americans help fellow Americans, not just by our brave firefighter, sheriff, or a nurse doing something at the moment but by wise public policy.

The wise public policy, as we have mentioned, is building resiliency, but it is also doing things like strengthening the National Flood Insurance Program to make it affordable, to make it accountable, and to make it sustainable. That should be our goal.

The National Flood Insurance Program was created for a moment like this. The water is beginning to recede, but you can see water is in here now. Those folks are going to have to pick up the pieces. It was an event that was unexpected. They are flooding, and now they need help from their fellow Americans. They purchased insurance. They have done their part. But we need wise public policy to make sure that that flood insurance is affordable when the high water comes.

The National Flood Insurance Program covers about 4.7 million Americans across our country. It enables people to rebuild when a flood destroys their home or just kind of washes out their belongings.

There are two challenges that we have in Congress regarding this program. We have to reauthorize it so it doesn't expire on September 30. My colleague Senator JOHN KENNEDY is sponsoring that straight-up reauthorization. That straight-up reauthorization is important for at least maintaining that minimum of coverage. But we also have to make it affordable again. Right now, it is unaffordable. It is unaffordable when it doesn't have to be unaffordable.

At the heart of the problem is something called Risk Rating 2.0. And Risk Rating 2.0 is a way in which FEMA is adjusting premiums, not to make sure that they are still affordable but to, basically, pay back a \$20 billion debt that was accumulated after Hurricane Katrina and there were so many claims upon the system.

People in Louisiana consider that a little bit unjust. It was decided by a Federal judge that those levees failed in New Orleans because of a faulty design by the Army Corps of Engineers. But they failed. There are lots of claims, and now premiums are rising in an attempt to pay back that debt.

Now, as those premiums have increased, they have become too expensive for some who dropped their coverage because the premium is too expensive. But when the people who are least likely to flood drop their coverage, the risk is concentrated on fewer, which means the premium rises even more, premiums go even higher, and a few more drop off.

If we don't work to make this program affordable, it will enter what is called an actuarial death spiral where fewer and fewer are insured, the risk is concentrated on the remaining—which they cannot afford—and the program falls apart. And this street is out of luck in Cherry Grove, SC, or perhaps in Lafourche Parish, LA, or perhaps even in a place in Nevada, where the Presiding Officer is from.

Forty-four States have had over \$50 million in NFIP claims. Multiple States have had over \$1 billion in NFIP claims since 1978. This is not just a local issue; this is a national issue.

And so my message to colleagues who represent—here you see it. Greater than \$1 billion is the dark. Greater

than \$50 million is the in-between color between the light—notably, again, the Presiding Officer is from Nevada, which you think of as being a relatively arid State, but they have had over \$50 million worth of claims in their State. But these have had over \$1 billion.

So I am just asking colleagues to recognize that just as a firefighter, as a nurse, as a sheriff helps a neighbor in the middle of a trying time, the National Flood Insurance Program is a way that Americans help fellow Americans after a trying time. And wherever you see a color here, there are fellow Americans who have been helped by this program.

We are 12 days away from the September 30 expiration date. I would ask that we reauthorize and reform the National Flood Insurance Program before the opportunity has passed. Reauthorizing gives us time we need to find the right solution. We can reauthorize before the end of the year and find the right solution. It may be this Congress, it may be next Congress, but it is something that we must do. It must be bipartisan. It must reflect the interests of States across the Nation. But it is something that is the epitome of Americans helping fellow Americans.

I look forward to fellow Members and their staff speaking to my staff and I about this. Let's solve this problem.

I yield the floor.

The PRESIDING OFFICER (Mr. OSSOFF). The Senator from Alaska.

(The remarks of Ms. MURKOWSKI pertaining to the introduction of S. 5081 are printed in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

TRIBUTE TO TRIMBLE GILBERT

Ms. MURKOWSKI. I would like to acknowledge for the record an individual who is being recognized as we speak over at the Library of Congress. This is Rev. Dr. Trimble Gilbert. He is 1 of 10 honorees who have been named National Heritage Fellows by the National Endowment for the Arts.

This is an extraordinarily high honor. It is one of the Nation's highest honors in the folk and traditional arts, recognizing artistic excellence, supporting contributions to traditional arts heritage.

I had an opportunity in January to travel to Anaktuvuk Pass, where Dr. Gilbert calls home, and to be able to surprise him with the news that he was getting this recognition and would receive this honor. At that time, we didn't have a date. He has now flown from Alaska to be here as part of, again, an extraordinary tribute.

This is a Native leader, an elder who is a master Gwich'in fiddler and a highly esteemed culture bearer. What he brings to the conversation in the arts is deeply cultural, deeply spiritual, and with an intellectual knowledge that is so extensive, you are just humbled to be in the man's presence.

As was stated in a local newspaper today, "His life is a walking testament

to the cultural values, practices, traditions, and knowledge of the Gwich'in people."

So I am proud to be able to acknowledge the fine work of Rev. Dr. Trimble Gilbert of Arctic Village—I said Anaktuvuk; it is Arctic Village—and also to be able to offer him my personal congratulations this evening.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Hampshire.

LEGISLATIVE SESSION

MORNING BUSINESS

Ms. HASSAN. Mr. President, I ask unanimous consent that the Senate proceed to legislative session and be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

REMEMBERING JOANNE L. CICCHELLI

Mr. DURBIN. Mr. President, there are some people in the world who can be captured by a single word. For JoAnne L. Cicchelli, who passed away in August, that word is joy. JoAnne lived her life in search of finding joy for herself and creating it for others.

JoAnne was born in Monroe, MI, and her childhood was filled with love, laughter, and learning. She attended Monroe High School and went on to attend Michigan State University in East Lansing, MI—an affiliation she was proud to display to the world, as evidenced by the Spartan green helmet bumper sticker that adorned her car. At Michigan State, JoAnne discovered the joy of education. She attended college during the 1960s, a time when young people all across the Nation were becoming increasingly politically active. JoAnne's college years, like those of many college students, were a time of discovery and exploration, engaging new ideas, people, and points of view. She developed an earnest desire to know more about the world around her, a desire she would carry with her for the rest of her life.

Life would lead JoAnne to Illinois—which eventually became home—and where she discovered the joy of teaching. In her early career, she served as an educator, teaching fifth grade and then high school history. She would come back to the field of education years later, when she would join Prime-Time School Television, a non-profit organization that connected teachers, families, and public television. I can only imagine how passionate, dedicated, and enthusiastic a teacher she must have been. Her students were lucky to learn from her. Understanding the importance of local education policy, she was also deeply involved in the community of Frances W. Parker School, a school in Lincoln Park, IL, where her daughters, granddaughters, and nephews all attended.

She also served on the board of Christopher House, a social service agency supporting families from birth through high school. After JoAnne played a pivotal role in helping them launch their middle school, they named it in her honor. In October 2018, I was fortunate enough to attend the groundbreaking of JoAnne L. Cicchelli Middle School, which now stands as a fitting tribute to JoAnne's dedication to education, learning, and children.

Anyone who knew JoAnne also knew she was deeply passionate about politics. She first entered the political realm following the 1968 Democratic National Convention in Chicago. She started as a precinct worker during mayoral campaigns, became a strategist, and ultimately served as the office manager for 43rd Ward Alderman Edwin Eisendrath. She loved Chicago and all who call the city home.

As an intellectual force, JoAnne could keep up with the best of them, but not everyone could keep up with her. JoAnne met her match in the early 1980s when she met former Chicago alderman, my friend William "Bill" Singer. They bonded over shared interests: politics, art, travel, and food, and in 1995, JoAnne and Bill were married in Florence, Italy. Their support and love for one another formed the foundation of their love for others.

But more than anything, JoAnne had a gift of connecting with people, making everyone she came across feel heard and valued. Whenever she would enter a store or sit down at a restaurant, she would immediately ask the saleswoman or server for their thoughts on the latest news, what was going on in Chicago, or politics. But these were not empty questions to fill moments of silence. She cared to hear what they had to say because she believed that every person had a role to play in making the world a better place. She longed to connect and find the joy in others.

JoAnne had a profound appreciation for beauty. In between discussions of how to expand access to education to more children or confront the issues of the day, she found herself most at home tending to her garden, deriving joy from the beauty of the natural world.

Loretta and I were lucky to have called JoAnne our treasured friend. To her husband Bill; her two daughters Elizabeth and Katherine; her three grandchildren Grace, Eleanor, and Beatrice; and to all of her family and friends who are also mourning this tremendous loss, we extend our sincerest sympathies. JoAnne was a light that brightened the lives of all of those in her orbit, and the world feels a little less luminous without her. We will miss her dearly.

TULE RIVER TRIBE RESERVED WATER RIGHTS SETTLEMENT ACT OF 2023

Mr. GRASSLEY. Mr. President, today, as ranking member of the Budget

et Committee, I placed a hold on S. 306, the Tule River Tribe Reserved Water Rights Settlement Act of 2023.

Although I don't find fault with the substance of the bill, the legislation is not paid for and would violate multiple budget enforcement rules. According to the Congressional Budget Office, the bill would increase the deficit by \$804 million.

REMEMBERING JUAN LOPEZ

Mr. WELCH. Mr. President, over the past 6 years, my office, and the office of my predecessor Senator Leahy, have received reports of recurring threats, attacks, arbitrary arrests, and assassinations of members of the Guapinol, Tocoa, and other communities in the Bajo Aguan region of Honduras. Those crimes were intended to intimidate and silence those who opposed an open-pit iron oxide mine and the Ecotek Thermoelectric Project which threaten their livelihoods and the region's environment and who challenged the companies and corrupt officials who profit from those projects.

Then on Saturday, September 14, I learned of the murder of Honduran environmental activist Juan Lopez, the latest victim of this epidemic of vigilante violence. Mr. Lopez, a winner of the Letelier-Moffitt Human Rights Award in 2019, had been a victim of wrongful imprisonment, false prosecution, and had spoken out against corrupt officials in Tocoa.

This outrageous crime struck a nerve for me because Mr. Lopez's murder was the latest in a pattern of similar killings. There have been six other assassinations of members of the Guapinol water defenders. No one has been prosecuted or punished for those crimes or for the murders of scores of other environmental and human rights defenders in Honduras.

Juan Lopez, like Berta Caceres—whose murder in 2016 was linked to officers of the company responsible for the hydroelectric project she and others in her indigenous community opposed—was a person of integrity. Both were courageous defenders of the environment and their communities, threatened by powerful interests supported by the corrupt Honduran Government of former Honduran President Juan Orlando Hernandez who, throughout that period and until his arrest and conviction for drug trafficking, was supported by the United States.

Mr. Lopez was killed after the Inter-American Commission on Human Rights (IACHR) issued precautionary measures in October 2023. The issuance of an IACHR protective measure is a mechanism to insist that the Honduran Government protect individuals who are at severe and urgent risk of irreparable harm to their rights to life and safety. But the Honduran Government failed to implement effective protective measures on behalf of these communities or their advocates like Mr. Lopez.