

ethics investigation than when the subject has been nominated to be the Nation's top law enforcement officer.

It is also deeply troubling that Mr. Gaetz is not the only example of President-elect Trump's intended nominees who would lead the Department of Justice and inevitably weaponize it to seek vengeance.

President-elect Trump also announced last week that he intends to nominate Todd Blanche as Deputy Attorney General and John Sauer as Solicitor General—two critically important appointments in the Department of Justice. Mr. Blanche and Mr. Sauer happen to have been two of Donald Trump's personal defense attorneys in the actions taken against him, and they now will be poised to be his attorneys at the Justice Department.

Mr. Gaetz would be a disaster as the next Attorney General. As the chair of the Senate Judiciary Committee, I am committed to ensuring my colleagues of both parties have every fact at hand to understand his danger. I will do everything in my power to ensure that Donald Trump cannot turn the Department of Justice into his personal law firm, and I will defend the career public servants who work at the Justice Department and have dedicated their lives to defending the rule of law.

President-elect Trump won the election fair and square, but that doesn't mean he is entitled to choose extreme, unqualified loyalists to fill his Cabinet. The Senate must fulfill its constitutional responsibility to advise and consent.

I yield the floor.

THE ACTING PRESIDENT pro tempore. The Senator from New Jersey.

GAZA

Mr. HELMY. Madam President, I come to the floor today as a New Jerseyan, as the only Arab American serving in the U.S. Senate, and as a human being utterly devastated—broken, even—by the unfathomable scale of human suffering taking place right now in Gaza and the West Bank as a direct consequence of the Israel-Hamas conflict.

This war has already claimed an estimated 44,000 lives across Gaza and the West Bank. Almost half of those killed by the bombshells and bullets of this war have been women and children—teens, toddlers, infants. That is not to mention the millions more who have been displaced from their homes by this conflict and threatened by famine and illness.

According to current estimates, every hour, this conflict claims the lives of 15 innocent people—every single hour. It is reported that fully rebuilding Gaza and the West Bank after the war could take at least 200 years or more—literal centuries from now, well beyond our lifetimes.

It should not matter what one's politics are, what one's religion is, what one's nationality is, or one's ethnicity. These facts should shock our conscience to the very core. On our watch,

right before our eyes, we are witnessing one of the most rapid decimations of human life in recent history.

Now, let me be clear about a couple of things. I have always and continue to firmly, unquestionably support Israel's right to exist and defend itself against all forms of terrorism and those who sponsor terrorism. I vehemently condemn Hamas and the barbaric attack against Israel and its civilians on October 7, 2023, when 1,200 innocent Israelis lost their lives—a dark day in history during which Hamas also took hundreds of innocent hostages, including U.S. citizens. One of those hostages is New Jersey resident Edan Alexander—a 20-year-old Tenaflly High School graduate who should be immediately returned home safely along with all remaining hostages.

Again, all human beings, regardless of political persuasion or ideology, should be devastated by the widespread loss of human life and human suffering on all sides, but I have some real, some hard questions about what is causing the scale of suffering in Gaza and the West Bank and why we are seemingly unable to alleviate it in any significant way. These questions are not abstract. They stem from what I have seen and heard with my own eyes and ears during a recent official trip to Jordan to assess the state of humanitarian assistance in Gaza, the West Bank, and Lebanon.

What I saw was this: There is a de facto blockade of even the most basic aid supplies getting through the Kerem Shalom crossing, the only viable point of entrance for aid to Gaza and the West Bank. This blockade has severely restricted the amount of aid to make it to the desperate Palestinians, whose lives literally depend on it. Just today, it was reported that nearly 100 trucks transporting lifesaving aid were violently looted at gunpoint, adding yet another unique challenge to getting aid to civilians.

The effects of this chokepoint have resulted in other absurd outcomes. I recently toured warehouses, including one that U.S. Secretary of State Blinken toured himself, stocked to the very brim, practically overflowing with lifesaving aid supplies. This blockade has prevented the safe transport of those supplies into Gaza and the West Bank, where just miles away women, children, and families are literally starving. These are pallets, upon pallets of food, medication, pillows, latrines, and winterized tents to keep families warm as winter sets in, all of it just sitting there because of a man-made blockade.

What I heard was this: I met with medical surgeons and doctors of the Jordanian Armed Forces serving in Gaza who recounted harrowing stories of amputations on children, futile attempts to keep the malnourished alive, and operations in makeshift tents under live fire and drone strikes. These frontline providers—heroes—told me

that a number of partially operational hospitals are resorting to using everyday materials like sewing thread for clothes to stitch up patients after surgeries because they have run out of appropriate medical supplies. That should appall every one of us.

Israel's recent passage of two laws to totally ban UNRWA from operating anywhere in Palestine has, of course, threatened to make the problem even worse. It is irrefutable that UNRWA is the primary, on-the-ground provider of aid, food, and other essential services to the people of Gaza and the West Bank. Shutting down UNRWA at this time is shutting down the very nerve center of humanitarian aid and assistance within Palestine.

These insights have left me with many questions: Do these actions intent on limiting aid into Gaza and the West Bank, taken under the pretense of security operations, comply with international humanitarian laws and norms? Are these the actions we should expect from one of our closest democratic allies in the world? Perhaps these are questions for people far more versed in the matters of war and legal compliance than I, but Members of this body should be asking these same questions. Many are, and I thank them for their bold leadership.

And what exactly are we doing to ensure that our closest ally in the Middle East is living up to the humanitarian principles and human rights that we claim to embrace and enforce around the world?

My conversations with Americans of all walks have revealed a deep desire for the United States to take a more aggressive role in protecting innocent civilians suffering from the brunt of this war, and on occasion, we have done that. I thank the Biden administration for their efforts thus far to alleviate the chokepoints and expand the flow of aid into the region.

I also think it is important that the administration agreed with the U.N. Security Council's statement that "UNRWA remains the backbone of all humanitarian response in Gaza" and that "no organization can replace or substitute UNRWA's capacity and mandate to serve Palestinian refugees and civilians in urgent need of lifesaving humanitarian assistance." However, so much more needs to and must be done.

As we enter a new Congress and a new administration takes office next year, the U.S. Government will and should continue debating the enormously complex policy and geopolitical issues that are at stake in the Middle East, but I am not here to opine on the Gordian knot of Middle East policy nor do I pretend to have cure-all solutions to the problems that have been plaguing the region for many decades.

I traveled through several States over the last 2 months and spoke with many students—Arab and Muslim Americans and many others—who are deeply concerned with the crisis. The

conversations were thoughtful and reflected the complexity of the situation. One can call terrorism what it is—terrorism. One can stand up and support Israel and the Jewish people worldwide, and yet one can speak to the truth that the humanitarian crisis in Gaza and the West Bank is simply unacceptable.

When I asked a young man what he hoped to see, he said to me, simply: I want to see the world say and show that the life of a Palestinian child is just as valuable as the life of a child anywhere else in the world.

I simply will conclude where I began. My fervent plea is for all of us in this body and in our country to see what is happening in the Middle East through the lens of our humanity, first and foremost. No human should be worth less than another based on which side of a checkpoint or crossing they may live on.

Perhaps, just perhaps, if we keep the principle at the center of our approach, we can do better by the innocent people of Gaza and the West Bank who so desperately demand and need our humanity.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from New Jersey.

Mr. HELMY. Madam President, I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. 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 (Ms. BUTLER). Without objection, it is so ordered.

NATIONAL FLOOD INSURANCE PROGRAM

Mr. CASSIDY. Madam President, we just had an election 2 weeks ago. I am not here to lord it over anyone, to gloat or anything else, but it is an important observation that Americans let their voices be heard overwhelmingly to go in another direction, and they voted for Republicans, but they also voted against the status quo.

Americans in Louisiana feel that their government is not serving them the way it should. They are struggling to afford trips to the grocery store, their energy bills, and to afford flood insurance.

For over 50 years, Americans have relied on the National Flood Insurance Program, or the NFIP, to be a safety net in case of disaster. NFIP covers 4.7 million homes across the country, including families like those in LaPlace, LA, pictured here.

For those who are watching on television, there are a bunch of homes, and they are surrounded by water. You can tell where the street is because the water is in the street. Fortunately, there is a little bit of green around most homes, but you can tell that that community is flooded.

For many, flood insurance is the only option to have protection against something like this, but the program is

not serving Americans the way it should. Skyrocketing insurance premiums caused by FEMA's new risk assessment program, Risk Rating 2.0, has left many people in Louisiana and many families around the Nation with no way to protect their home. Risk Rating 2.0 makes flood insurance unaffordable and puts the entire program at financial risk.

Now, despite Congress never approving Risk Rating 2.0, it unfairly jacks up rates, driving people to drop their coverage. Let me repeat that. Despite Congress never approving Risk Rating 2.0, this program by NFIP is jacking up rates, forcing people to drop their coverage.

I hear the story from folks in Louisiana constantly, and that is what motivated me and my team to release a detailed report breaking down the current state of NFIP, how it reached this point, and what Congress can do to make flood insurance affordable again. What we found confirmed what people in Louisiana and Americans across the country already know: The National Flood Insurance Program is broken.

Now, by the way, this is 19 pages. It is not 600 pages of legalese. It is not something that you read to cure your insomnia. It is 19 pages that a Senator, that a staff person, that someone watching can download and read, and, with 19 pages, you can understand the complex program and understand why it is failing the people it is intended to serve. We did this with the goal that we would help get a program that is affordable, accountable, and sustainable as opposed to the program that FEMA has created, one that is unaffordable and going bankrupt as it forces Americans to drop unaffordable coverage.

After storms like Hurricane Helene—which, by the way, showed us that flooding is not just a coastal issue; it is also occurring inland in river systems—we should listen to the American people when they say they are not OK with the status quo.

So let's take a look at some of the things in the report. And I warn you, it is not good news.

First, we found that the average flood insurance cost in every State rose following Risk Rating 2.0. That was true for 80 percent of people in Louisiana, who saw a spike in their insurance premiums in the first year.

Second, NFIP premiums in Louisiana increased by 234 percent, resulting in 52,000 people in Louisiana dropping their policies last year alone. That is 52,000 Louisiana homeowners dropping their policies because it was no longer affordable in just 1 year. I represent Louisiana, but it is not just Louisiana in which this is an issue; nearly half a million Americans nationwide have dropped their coverage.

Third, FEMA itself now predicts that up to 1 million policyholders nationwide could lose flood insurance coverage in the next decade. They admit that their pricing is going to devastate the ability of Americans to afford this

program. That said, FEMA still refuses to be transparent in terms of how they are calculating premiums, and this lack of transparency with Risk Rating 2.0 leaves policyholders in the dark.

This is the reason that we pushed to delay the program's implementation when it was first announced. President Trump did delay it. In 2019, my office worked with the Trump administration to delay Risk Rating 2.0 because of this lack of transparency in how FEMA was calculating rates, but when the Biden administration took over, they allowed Risk Rating 2.0 to move forward even though concerns were never addressed. The end result: Homeowners have high premiums, no explanation, and—I repeat once more—52,000 people in Louisiana dropping coverage, 500,000 people nationwide.

A fourth key finding was, as we investigated NFIP and the lawsuits against Risk Rating 2.0 continued, it became clear that FEMA never had the authority to implement Risk Rating 2.0 without congressional approval. Again—I repeated it earlier; I will repeat it again—FEMA never had the authority to implement Risk Rating 2.0 without congressional approval. They never consulted Congress, and we never passed it. They went around Congress, and their explanation, I think, is flimsy. It is like when you catch your child doing something they know they shouldn't be doing. Risk Rating 2.0 did not even adhere to the proper procedure for rulemaking in the executive branch. Risk Rating 2.0 runs counter to what Congress intended, and FEMA had no right to do what they did.

So these are the four key findings of the report:

One, premiums rose in every State; two, they rose astronomically in places like Louisiana; three, up to 1 million policyholders will drop their coverage because they can no longer afford it; and fourth, FEMA sidestepped Congress to implement this without authority.

These findings reflect why the American people overwhelmingly voted for change. The status quo is unacceptable.

The NFIP is in desperate need of reform, and it has needed this reform for years. Now Republicans have an opportunity to finally listen to the American people on this issue.

Now, being too afraid to touch certain political issues may serve politicians well, but it sets the American people back. Enough is enough. NFIP affects every State.

On this chart, you will see States in dark yellow. They have been hit by flooding the most. California, as the Presiding Officer can see right there, through the gulf coast, up the Atlantic, including a State like Pennsylvania which is just tippy-tip on the Atlantic, and an inland State like Missouri—all these have had more than \$1 billion in NFIP claims since 1978. The 44 States other than these have had over \$50 million in total NFIP claims. This is a national issue.