

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 Madam President, I ask unanimous consent that the order for the quorum call be rescinded.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

So the message to my colleagues who represent States that rely upon the NFIP is, let's find a way forward. We know what the next steps must be. Congress must pass a comprehensive NFIP reform package that protects families from excessive premium hikes, strengthens mitigation efforts—mitigation: decreasing your risk of flooding—and simplifies the claims process by cutting redtape.

FEMA must—absolutely must—re-evaluate its pricing methodology and focus on affordability, just as Congress originally intended. FEMA must roll back Risk Rating 2.0, and we must ensure that FEMA does not go rogue, doing things without congressional approval. We also must demand that Congress listen to the feedback from State and local stakeholders.

I have a plan to make flood insurance affordable again for all Americans. I am encouraging my colleagues to join. Let's end the status quo.

With that, I yield the floor.

NOMINATION OF EMBRY J. KIDD

Mr. DURBIN. Madam President, today, the Senate will vote to confirm Judge Embry Jerome Kidd to the U.S. Court of Appeals for the Eleventh Circuit.

Born in Birmingham, AL, Judge Kidd earned his B.A. with high honors at Emory University in 2005 and his J.D. from Yale Law School in 2008. After graduating from law school, he served as a law clerk to the Honorable Roger L. Gregory on the U.S. Court of Appeals for the Fourth Circuit.

Following his clerkship, Judge Kidd worked as an associate attorney at Williams & Connolly LLP in Washington, DC, between 2009 and 2014.

Then, from 2014 to 2019, Judge Kidd served as an assistant U.S. attorney in the U.S. Attorney's Office for the Middle District of Florida. In this role, he investigated and prosecuted individuals in cases involving public corruption, wire and mail fraud, financial crimes, violent crimes, crimes against children, and narcotics importation and distribution.

Since 2019, Judge Kidd has served a U.S. magistrate judge on the U.S. District Court for the Middle District of Florida. Judge Kidd has tried 15 cases to verdict, judgment, or final decision and, since joining the bench, has issued more than 13,700 written decisions.

The American Bar Association unanimously rated Judge Kidd as “well qualified.”

Judge Kidd's experience in private practice and public service, coupled with his experience as a magistrate judge, has prepared him to serve with distinction on the U.S. Court of Appeals for the Eleventh Circuit.

I am proud to support his nomination.

Mr. CASSIDY. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant executive clerk proceeded to call the roll.

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

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

Mr. SCHATZ. I ask unanimous consent that we start the vote now.

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

VOTE ON KIDD NOMINATION

The question is, Will the Senate advise and consent to the Kidd nomination?

Mr. SCHATZ. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant executive clerk called the roll.

Mr. DURBIN. I announce that the Senator from Pennsylvania (Mr. FETTERMAN) is necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from Indiana (Mr. BRAUN), the Senator from Montana (Mr. DAINES), the Senator from Tennessee (Mr. HAGERTY), the Senator from Florida (Mr. RUBIO), and the Senator from Ohio (Mr. VANCE).

The result was announced—yeas 49, nays 45, as follows:

[Rollcall Vote No. 264 Ex.]

YEAS—49

Baldwin	Helmy	Sanders
Bennet	Hickenlooper	Schatz
Blumenthal	Hirono	Schumer
Booker	Kaine	Shaheen
Brown	Kelly	Sinema
Butler	King	Smith
Cantwell	Klobuchar	Stabenow
Cardin	Lujan	Tester
Carper	Markey	Van Hollen
Casey	Merkley	Warner
Coons	Murphy	Warnock
Cortez Masto	Murray	Warren
Duckworth	Ossoff	Welch
Durbin	Padilla	Whitehouse
Gillibrand	Peters	Wyden
Hassan	Reed	
Heinrich	Rosen	

NAYS—45

Barrasso	Graham	Murkowski
Blackburn	Grassley	Paul
Boozman	Hawley	Ricketts
Britt	Hoeven	Risch
Budd	Hyde-Smith	Romney
Capito	Johnson	Rounds
Cassidy	Kennedy	Schmitt
Collins	Lankford	Scott (FL)
Cornyn	Lee	Scott (SC)
Cotton	Lummis	Sullivan
Cramer	Manchin	Thune
Crapo	Marshall	Tillis
Cruz	McConnell	Tuberville
Ernst	Moran	Wicker
Fischer	Mullin	Young

NOT VOTING—6

Braun	Fetterman	Rubio
Daines	Hagerty	Vance

The nomination was confirmed.

The PRESIDING OFFICER (Mr. HELMY). Under the previous order, the motion to reconsider is considered made and laid upon the table, and the President will be immediately notified of the Senate's action.

The majority leader.

LEGISLATIVE SESSION—MOTION TO PROCEED

Mr. SCHUMER. Mr. President, I move to proceed to legislative session. The PRESIDING OFFICER. The question is on agreeing to the motion.

VOTE ON MOTION

Mr. BARRASSO. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

Mr. DURBIN. I announce that the Senator from Pennsylvania (Mr. FETTERMAN), the Senator from West Virginia (Mr. MANCHIN), and the Senator from Arizona (Ms. SINEMA) are necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from Indiana (Mr. BRAUN), the Senator from North Dakota (Mr. CRAMER), the Senator from Montana (Mr. DAINES), the Senator from Iowa (Ms. ERNST), the Senator from Tennessee (Mr. HAGERTY), the Senator from Utah (Mr. ROMNEY), the Senator from South Dakota (Mr. ROUNDS), the Senator from Florida (Mr. RUBIO), the Senator from Alabama (Mr. TUBERVILLE), and the Senator from Ohio (Mr. VANCE).

The result was announced—yeas 48, nays 39, as follows:

[Rollcall Vote No. 265 Ex.]

YEAS—48

Baldwin	Heinrich	Reed
Bennet	Helmy	Rosen
Blumenthal	Hickenlooper	Sanders
Booker	Hirono	Schatz
Brown	Kaine	Schumer
Butler	Kelly	Shaheen
Cantwell	King	Smith
Cardin	Klobuchar	Stabenow
Carper	Lujan	Tester
Casey	Markey	Van Hollen
Coons	Merkley	Warner
Cortez Masto	Murphy	Warnock
Duckworth	Murray	Warren
Durbin	Ossoff	Welch
Gillibrand	Padilla	Whitehouse
Hassan	Peters	Wyden

NAYS—39

Barrasso	Graham	Mullin
Blackburn	Grassley	Murkowski
Boozman	Hawley	Paul
Britt	Hoeven	Ricketts
Budd	Hyde-Smith	Risch
Capito	Johnson	Schmitt
Cassidy	Kennedy	Scott (FL)
Collins	Lankford	Scott (SC)
Cornyn	Lee	Sullivan
Cotton	Lummis	Thune
Crapo	Marshall	Tillis
Cruz	McConnell	Wicker
Fischer	Moran	Young

NOT VOTING—13

Braun	Hagerty	Sinema
Cramer	Manchin	Tuberville
Daines	Romney	Vance
Ernst	Rounds	
Fetterman	Rubio	

The motion was agreed to.

LEGISLATIVE SESSION

The PRESIDING OFFICER (Ms. SMITH). The majority leader.

Mr. SCHUMER. Can I have the attention of all the Members?