

serve. I would even call it—as a personal matter, it would be a gesture of self-respect for politicians to embrace this reform. It is what the people we represent want.

So I just ask my colleagues: Let us be beyond reproach. Let us avoid all appearances of impropriety. Let us not disappoint the American people again. It is time to ban Members of Congress from trading stock.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

IRAN

Mr. KENNEDY. Mr. President, last night, I read the memorandum of understanding between the United States and Iran. I read it twice. And for what it is worth, here is my conclusion: I think we ought to give peace a chance. And that is all I am saying today. You are entitled to your opinion, but all I am saying today is I think we ought to give peace a chance.

I have—all week long, even before the memorandum came out—I have heard all the speculation about the agreement, the rank speculation. I have listened to people say: Well, I don't like this, and I don't like that; or this is in it and it shouldn't be and this isn't in it and it should be; and if we do this, this is going to happen.

And it is all rank speculation. The people offering these points of view, to which they are entitled, they are not clairvoyant. They are not any more clairvoyant than I am. Just like me, they have to wait for the future, like everybody else.

Here is what I see in the document. The only certainty, the only practical, real consequence of this document is that for 60 days America has removed its blockade of the Strait of Hormuz. And for 60 days, Iran has removed its blockade of the Strait of Hormuz, which means ships containing oil and natural gas and fertilizer can go back and forth just like they were before the conflict started.

The other practical consequence is that Iran will be able to start selling its oil again for 60 days.

The other thing that we are certain of is that, as a result of this agreement, the price of oil is going down. And as a result of that, the price of gasoline is going down.

And as a result of the Strait of Hormuz being opened, the price of fertilizer, for example, and other commodities that go back and forth through the Strait of Hormuz are coming down, and that is a good thing.

And that is all we know. That is all—that is the only practical consequence of this document.

Now, in the document, Iran says that it is willing to negotiate for 60 days to get rid of its fissile material that it can use to make a nuclear weapon, including, but not limited to, its centrifuges that it uses to enrich the uranium.

And in the document, Iran says: We are willing to renounce our desire to have a nuclear weapon.

And in the document, Iran says: For 60 days, we are willing to negotiate some sort of inspection protocol so that the world can go in and make sure that Iran is telling the truth.

They have got 60 days to do it—not 160, not a year. They have got 60 days. And President Trump has said if they don't do it, I think his expression was: I'll start dropping bombs on their head again.

That is the other thing that we know. Now, this might be a good time to say that—as I have said all week and as I have said in another context before—I trust the Iranian Government like I trust gas station sushi.

The Iranian Government—not the Iranian people—the Iranian Government are a bunch of religious nuts. Their religion tells them that if you—if you and I or anybody—don't agree with all the tenets of their religion, that they want to kill you and hurt you the entire time you are dying.

As far as I am concerned, if your religion tells you, in order to be devout, you have to kill somebody, you probably ought to get another religion.

My experience with the Iranian Government—not the Iranian people—is that they lie like they breathe. They lie like fish swim. They learned to lie before they could—before they learned to talk.

But you know what, they have got 60 days to prove otherwise. Sixty days—not 160, not a year. They have got 60 days to prove otherwise. And if they don't prove it, the bombing is going to start again.

I heard President Trump say it last night, big as Dallas, right there on television: They got 60 days. And if they don't do it, if they are jacking me around, I am going to start bombing again.

The other thing that I am certain of today is that Iran is immeasurably weaker than it was a year ago, than it was before the United States and Israel bombed their nuclear facilities last June, and before the conflict that we have watched transpire over the last couple of months—immeasurably weaker.

There are whole swathes of Iran that look like the aftermath of a bar brawl. There are entire regions in Iran that look like something out of "Mad Max" 4. We have bombed the living bejesus out of them. We haven't destroyed all their missiles, but we have destroyed a bunch of them. We have destroyed their weapons production factories. We have destroyed their entire navy. We have destroyed a lot of their drones. We have just given them a curb stomping. Hated to do it, but we did what we have to do.

The private sector—Iran has got—I don't know how anybody is eating or living in Iran. They have got 70 percent inflation, huge unemployment.

In Iran today—and I regret this, but it had to be done. In Iran today, its public and private sectors are held together with spit and duct tape, and all

the President has done is said: OK. For 60 days, I am going to give peace a chance and give you a chance to do what you say you are going to do.

It is 60 days. That is it. I hope it works out, but I have my doubts. The President is taking a big risk here, and he has been roundly criticized by my Democratic friends, which I don't really get.

You know, since the conflict started, my Democratic colleagues have been offering bill after bill after bill to stop the conflict and to take the authority away from the executive branch and prosecute. I don't know how many bills it has been—a squillion. It has been bill after bill after bill. They haven't passed. But now that the President has done it, the Democrats are unhappy.

I was reading the New York Times this morning. I mean, they are just bashing this agreement which they have been asking for. Now, I don't mean any disrespect, but I discount what is in the New York Times because I know the folks running the New York Times, and the folks running the New York Times hate Republicans as much as the Devil loves sin. The New York Times and the people running the New York Times would endorse a dead armadillo over a live Republican if the dead armadillo had a "D" behind its name. That is just the way it is. I get it. They are entitled to their opinion. The New York Times has been called many things—some good, some bad—but they have never been called unbiased. That is just a fact that goes with the turf. Once again, this is America—you are entitled to your opinion.

But I wanted to come down this morning to say that I think we ought to give peace a chance. I think we ought to give peace a chance. It is only 60 days, and we are just going to have to trust the President on this one. We will know soon, and I hope it works. I hope our giving peace a chance makes peace possible.

My work here is done. I can see myself out.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

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

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

MODERNIZATION, ACCOUNTABILITY, AND PLANNING FOR BROADBAND FUNDING ACT

Mrs. FISCHER. Mr. President, I rise today to discuss an issue that is near and dear to the State of Nebraska and to rural America, and that is the issue of closing the digital divide for unserved and underserved communities.

My husband Bruce and I raised our family on a cattle ranch near Valentine, NE, so I know what it means to

live in a community where reliable internet is a luxury—it is not a given—and I know the opportunities rural America is missing as a result, from education and telehealth to entrepreneurship and precision agriculture.

Over the past decade, Congress has provided tens of billions of dollars for hundreds of programs administered by more than a dozen Federal Agencies. The centerpiece of that investment was the BEAD Program—a more than \$40 billion broadband deployment initiative included in the Infrastructure Investment and Jobs Act, and it was enacted into law nearly 5 years ago.

As part of that legislation, I worked in a bipartisan fashion with Senator CORTEZ MASTO to create the Broadband Funding Map—an FCC tool that provides a public overview of broadband infrastructure deployment projects that are funded with Federal dollars. But now we must ask, are those dollars making a difference for the families, for the businesses, and for the communities that need them the most? The American people, Federal Agencies, and broadband providers deserve clarity so they can make informed decisions about where additional investment is needed. This will also help avoid duplicative Federal funding.

Since then, we have identified a need for fresh oversight of the FCC's management of this tool. That is why Senator CORTEZ MASTO and I introduced the MAP for Broadband Funding Act. At its core, this bill is about accountability. It will strengthen oversight of the Federal Communications Commission and direct it to review how usable and accurate that map really is for the public and also for providers. It also tasks the Government Accountability Office with ensuring Federal Agencies are reporting information correctly. If the map is flawed, then the billions of dollars that are tied to it risk missing the mark.

I am proud that this bipartisan bill cleared the Senate Commerce Committee unanimously in February. Now it is time for the full Senate to pass it too. Americans will be better connected and better served because of it.

Mr. President, as if in legislative session and notwithstanding rule XXII, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 407, S. 2585.

The PRESIDING OFFICER. The clerk will report the bill by title.

The senior assistant legislative clerk read as follows:

A bill (S. 2585) to modernize and improve the Broadband Funding Map in order to promote the most efficient use of Federal funds for broadband deployment, and for other purposes.

There being no objection, the Senate proceeded to consider the bill, which had been reported from the Committee on Commerce, Science, and Transportation, with an amendment to strike all after the enacting clause and insert the part printed in italic, as follows:

SECTION 1. SHORT TITLE.

This Act may be cited as the "Modernization, Accountability, and Planning for Broadband

Funding Act" or the "MAP for Broadband Funding Act".

SEC. 2. DEFINITIONS.

In this Act:

(1) **APPROPRIATE CONGRESSIONAL COMMITTEES.**—The term "appropriate congressional committees" means—

(A) the Committee on Commerce, Science, and Transportation of the Senate; and

(B) the Committee on Energy and Commerce of the House of Representatives.

(2) **BROADBAND FUNDING MAP.**—The term "Broadband Funding Map" means the Deployment Locations Map, as defined in section 60105(a) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(a)).

(3) **BROADBAND INFRASTRUCTURE.**—The term "broadband infrastructure" has the meaning given that term in section 60105(a) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(a)).

(4) **COMMISSION.**—The term "Commission" means the Federal Communications Commission.

(5) **NTIA.**—The term "NTIA" means the National Telecommunications and Information Administration.

SEC. 3. BROADBAND FUNDING MAP MODERNIZATION.

(a) **IN GENERAL.**—The Commission, in coordination with NTIA, shall collect data submitted for the Broadband Funding Map by relevant Federal agencies on a reasonable and timely basis pursuant to section 60105(d) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(d)), in order to promote the most efficient use of Federal funds for broadband deployment and prevent inefficient use or fragmentation of Federal funding for broadband infrastructure.

(b) **INQUIRY.**—

(1) **NOTICE OF INQUIRY.**—

(A) **IN GENERAL.**—Subject to subparagraph (B), not later than 270 days after the date of enactment of this Act, the Commission shall initiate a notice of inquiry concerning the optimum functionality and transparency of the Broadband Funding Map, including the quality and completeness of the data populated to the Broadband Funding Map.

(B) **REQUEST FOR VOTE.**—Any Commissioner may request a vote at the Commission level prior to the initiation of a notice of inquiry required under subparagraph (A). Upon such request, the notice of inquiry required under subparagraph (A) may not proceed unless a majority of the Commissioners vote to approve the notice of inquiry.

(2) **EVALUATION CONSIDERATIONS.**—In the inquiry, the Commission shall include evaluation of the following considerations:

(A) *The adequacy with which Federal agencies have been able to collect and submit the required categories of data pursuant to section 60105(d) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(d)) to date.*

(B) *The usability of such existing categories of data described in subparagraph (A) to the public, and whether any category should be added, eliminated, or otherwise altered for improved user experience.*

(C) *The timeliness of periodic updates from Federal agencies to the Broadband Funding Map pursuant to section 60105(e) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(e)).*

(D) *Whether the scope of programmatic data to be reported to the Broadband Funding Map pursuant to section 60105(d)(1) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(d)(1)) should be expanded.*

(E) *Whether third-party mapping data should be incorporated to improve the functionality and transparency of the Broadband Funding Map.*

(F) *Any manners in which the Commission should potentially augment or streamline the Broadband Funding Map with existing Commission mapping tools.*

(3) **COMPLETION.**—Not later than 120 days after the initiation of the inquiry under paragraph (1), the Commission shall complete the inquiry.

SEC. 4. GAO STUDY AND REPORT.

(a) **IN GENERAL.**—Not later than 180 days after the date of enactment of this Act, the Comptroller General of the United States shall—

(1) conduct a study on the roles, responsibilities, and progress to date of Federal agencies to maintain the Broadband Funding Map and ensure the completeness and continued relevance of the Broadband Funding Map; and

(2) submit to the appropriate congressional committees a report on the study under paragraph (1) that includes the findings and conclusions of the Comptroller General.

(b) **REQUIREMENTS.**—In conducting the study required under subsection (a), the Comptroller General shall review the following:

(1) The extent to which each eligible Federal agency is submitting programmatic data to the Broadband Funding Map adequately and in compliance with section 60105 of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704), including identification of any—

(A) successful best practices in submitting such data to the Commission; and

(B) challenges resulting in incomplete data submissions from an agency or individual program to the Commission.

(2) The proficiency of the Commission's management of the Broadband Funding Map and related interagency collaboration.

(3) Whether the Commission has sufficient authority to collect the necessary data from Federal agencies to populate the Broadband Funding Map.

(4) The respective data collection efforts of NTIA pursuant to the ACCESS BROADBAND Act (47 U.S.C. 1307) and section 60105 of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704).

(5) The effectiveness of coordination among the Commission, NTIA, and other relevant Federal agencies that provide funding for broadband infrastructure deployment, including the Department of Agriculture, the Department of Health and Human Services, the Department of the Treasury, the Department of Housing and Urban Development, and the Institute of Museum and Library Services, pursuant to section 60105(g) of the Infrastructure Investment and Jobs Act (47 U.S.C. 1704(g)).

(6) How enhanced use of the Broadband Funding Map by relevant Federal agencies could improve taxpayer savings.

(7) The feasibility and potential benefits of incorporating third-party mapping data into the Broadband Funding Map.

Mrs. FISCHER. Mr. President, I ask unanimous consent that the committee-reported substitute amendment be agreed to and that the bill, as amended, be considered read a third time.

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

The committee-reported amendment in the nature of a substitute was agreed to.

The bill was ordered to be engrossed for a third reading and was read the third time.

Mrs. FISCHER. I know of no further debate on the bill, as amended.

The PRESIDING OFFICER. Is there further debate?

If not, the bill having been read the third time, the question is, Shall the bill pass?

The bill (S. 2585), as amended, was passed.

Mrs. FISCHER. I ask unanimous consent that the motion to reconsider be

considered made and laid upon the table.

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

Mrs. FISCHER. I yield the floor.

EXECUTIVE CALENDAR

The PRESIDING OFFICER. The Senator from Rhode Island.

UNANIMOUS CONSENT REQUEST—S. RES. 554

Mr. WHITEHOUSE. Mr. President, I think it is virtually undisputed, among people who are not on fossil fuel's payroll, that climate change is real. Earlier this year, I came to the floor, and I asked my colleagues if they could all agree on that simple, scientific fact. Well, unfortunately, they could not.

So I came back. I returned to the floor in hopes that my Republican colleagues could, at least, agree to some of the simple truths that make up the bigger picture of climate change. I asked if we could agree, for instance, that sea levels are rising due to carbon emissions—again, essentially zero dispute on that fact in the scientific community—but Republicans objected.

I asked if we could agree that oceans are warming. Oceans are warming by multiple zettajoules. That is a number with 21 zeros behind it. It is a massive, massive measured scientific fact. And yet Republicans sent someone to the floor to object.

Again, there is essentially no non-fossil fuel-funded science disputing any of this. And I have to put the fossil fuel-funded science in air quotes because it is not real science. It is just designed to look like science and tell a lie in scientific vocabulary.

So if the environmental realities are too much for the Senate to acknowledge, perhaps my colleagues will at least recognize the economic threats that are emerging.

So here is today's simple truth: Climate change is driving up the cost of homeowners insurance. Can we agree on that?

Well, let me break down why we should agree on that. Climate change drives extreme weather disasters, including hurricanes and floods and wildfires. Disasters like those destroy homes and destroy infrastructure, and all that destruction carries a heavy cost.

Before the Trump administration stopped the practice in 2025, NOAA—the National Oceanic and Atmospheric Administration—actually used to track the costs of this destruction every year. Thanks to NOAA, we have all this data going back that shows that climate disasters and climate costs have been increasing—quite dramatically, actually.

This chart draws on NOAA data from before 2025 and other aggregated data since that, and it shows that the increase in climate change-driven weather has been very notable between 1980 and today—from here up to here.

Costs of the disasters spike in particular years, depending on the type of

disasters and where the impacts occurred. Hurricanes Harvey, Maria, and Irma made 2017—here, that—the costliest year on record. But setting aside the spikes, the average cost is steadily increasing, along with the frequency of disasters.

And these costs fall first where? On the insurance companies.

In 2023, insurers lost money in 18 of 50 States. That is an increase from 12 States 5 years previously and 8 States in 2013—8 to 12 to 18. The losses to insurers are also increasing.

To offset these climate-driven losses, insurance companies raised their premiums. And, sure enough, from 2013 to 2022, home insurance premiums more than doubled, rising to be over 20 percent of mortgage payments, on average.

When a family starts with a pretty big payment like their home insurance payment and it then doubles, that is a big hit to the family's finances.

We know this increase isn't just inflation because insurance premiums are increasing 40 percent faster than inflation. We know that this cost increase is driven by climate change, and we know it because the numbers don't lie. You can look at the areas with the highest climate risk, and you see that the cost increases most in those counties, the ones at most risk from climate change. The largest increases in insurance rates between 2014 and 2023 happened in the highest climate risk areas—obvious and true.

In high-risk States like Florida and Louisiana, premiums are estimated to average more than \$14,000 and \$11,000 respectively. That is not by accident. That is because those low-lying States are being hammered by increasingly violent and wet storms and hurricanes, combined with rising sea levels. Both phenomena are driven by climate change.

Higher home insurance means less money to spend on household essentials like groceries and gas, which are already more expensive than ever.

But higher insurance rates are not actually a family's worst-case scenario. The worst-case home insurance scenario for a family is nonrenewal. More and more, in high climate risk counties across the country, insurance companies, unwilling to take on this additional risk, are refusing to insure homes at all. This is a nightmare for homeowners.

First of all, you have the enormous hassle of having to go out and find new insurance, which probably costs more and is worse. But also, most lenders won't approve a mortgage unless the borrower also purchases insurance. And if the home is uninsurable, guess what. The home is unmortgageable, and an unmortgageable home is almost inevitably an unsellable home.

When you lose your insurance, lenders may also force place a new home insurance policy on you to replace the policy that was canceled. Force-placed insurance obviously protects first the

lender's interest, not the homeowner's property, and it almost always costs much, much more, and it covers less. And it is added to the mortgage payment, and that can be a huge financial blow to a family.

All of this added cost and risk means that climate change is dragging down home equity value, undermining the primary driver of wealth appreciation for America's middle class, and, by the way, reducing property tax revenue for things like schools and public safety and basic services provided by local government.

The bottom line here is that climate risk has moved from the science department to the economics department, and it has landed hard in home insurance, and Americans are paying the price.

So as if in legislative session and notwithstanding rule XXII, I ask unanimous consent that the Committee on Banking, Housing, and Urban Affairs be discharged, and the Senate proceed to the immediate consideration of S. Res. 554; further, that the resolution be agreed to, the preamble be agreed to, and the motions to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Is there objection?

The Senator from Wyoming.

Ms. LUMMIS. Mr. President, reserving the right to object, this resolution asks us to accept, without scrutiny, that correlation equals causation.

It is true that premiums are rising, but this Senate deserves an honest accounting of why. Replacement costs are up because Biden-era climate regulations drove up the price of lumber, appliances, and labor—regulations the Trump administration is now working to unwind because of the damage they did.

When it costs more to build a home, it costs more to insure one. That is not a climate story. It is a policy failure story.

If we are serious about lower premiums, the answer is simple: Build more homes that people can afford.

Every regulation that makes construction more expensive means fewer homes are built. Constrained supply drives up values, and higher home values mean higher premiums. That is not a partisan talking point. That is economics.

We don't need more climate mandates. We need more housing. And we can start by getting the 21st Century ROAD to Housing Act to the President's desk.

The resolution being offered today offers us a bumper sticker. American homeowners deserve real solutions.

With that, Mr. President, I object.

The PRESIDING OFFICER. The objection is heard.

The Senator from Rhode Island.

Mr. WHITEHOUSE. Mr. President, I would just point out briefly in response to my distinguished colleague that an entire industry understands that climate risk is driving homeowners insurance.