

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.

TRUMP ADMINISTRATION

The home insurance industry is actually under both a business model requirement and a fiduciary legal obligation to do its very, very best to predict risk, figure out what is driving that risk, and act accordingly.

For that reason, we had the president of Aon testify in the Budget Committee about how climate risk is damaging insurance markets. We have an editorial by a board member of the biggest insurance company in the world, Allianz. We have warnings from the risk manager—former risk manager—of Goldman Sachs. We have warnings from the former head of the Bank of England, now the Prime Minister of Canada. We have warnings from the Home Mortgage Association. We have warnings from the international Financial Stability Board.

There is an enormous amount of very solid and responsible data that comes not out of the environmental community but out of the financial community warning about the looming great climate insurance collapse. And if we refuse to pay attention to it, we will fail in our duties.

I yield the floor.

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

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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 President, I ask unanimous consent that the order for the quorum call be rescinded.

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

The Senator from Hawaii.

TRIBUTE TO RHODA MAGBITANG AND LEE ANNE WONG

Mr. SCHATZ. Mr. President, I join everyone in Hawaii in congratulating chefs Rhoda Magbitang and Lee Anne Wong on their recent wins on “Top Chef” and “Last Chef Standing.” Both chefs displayed incredible skill and perseverance in their respective competitions and showcased what makes Hawaii’s food scene so special, with our unique blend of cultures and cuisines. I continue to think Hawaii is among the best eating places on the planet. I am so proud of both of them.

Chef Magbitang, who was born and raised in the Philippines and now lives in Waimea on the Big Island, paid tribute to her roots, sharing her take on classic Filipino dishes that she grew up eating.

Meanwhile, Chef Wong completed 24 challenges in 24 hours, winning with an ahi tuna dish prepared in a French-Japanese fusion style. Chef Wong’s restaurant, Papa’aina at the Pioneer Inn in Lahaina, was destroyed in the fires 3 years ago, but her cooking, infused all over with local ingredients and produce, lives on at Koko Head Cafe on O’ahu.

We are so lucky to have her and Chef Magbitang and so many other outstanding chefs who make Hawaii, Hawaii.

Congratulations on your wins. You have made Hawaii proud.

Mr. SCHATZ. Mr. President, \$600 million to build a ballroom at the White House, \$100 million to build a triumphal arch, \$250 million to renovate the Kennedy Center, \$60 million to host a UFC fight on the south lawn of the White House—these are the things Donald Trump is putting his time and energy into right now, along with a whole lot of taxpayer money.

Meanwhile, gas is more than 4 bucks a gallon nationally and \$5.58 in Hawaii, grocery prices keep going up, electricity bills are through the roof, millions of Americans don’t have health insurance at all this year, and rents and mortgages are almost impossible to keep up with.

This is not a question of whether you like sports or monuments. I like sports. I like UFC. I think the Capital City of the most powerful Nation in the history of the world should be beautiful and modern and vibrant. But that is not the point. This is a President who is so thoroughly distracted with his own personal pet projects that he has no time to do anything to lower prices and fix people’s actual problems. It is not that these are events that have overtaken his agenda—this is his agenda. These are his initiatives that he came up with that he is excited about.

It is plainly obvious that Donald Trump is distracted with things that have nothing to do with regular people’s lives, but you don’t have to take my word for it. Last week, after inflation reached the highest level in 3 years, he said:

I love the inflation.

After a few weeks, as a war of his own making was ravaging people’s paychecks, he said:

I don’t think about Americans’ financial situation.

“I don’t think about Americans’ financial situation.”

This is not making a partisan accusation; those are his words.

People all across the country are eating less and driving less and saving less and seeing the doctor less because of his actions—wars, tariffs, tax cuts for billionaires paid for by cutting working people’s healthcare—and yet all he can think about is where his next military adventure might be or what new monument he can build for himself.

It is not hard to imagine a focused and energetic President who exerts their authority to make people’s lives better, easier, more affordable, more fulfilling. And in the past, even when we didn’t agree with the President from the other party on solutions, at least we agreed on the problems; at least we agreed on what a Presidency was for—but not this President.

The problem was never that the Kennedy Center was too woke. The problem was never that gas was too cheap. No one woke up thinking “Gee, I wish we were involved in more wars” or “Man, I really ought to be throwing bigger parties for the President’s 80th

birthday.” No one asked for this. I want to be clear. No one asked for this—not the people who elected Donald Trump the second time, not the people who voted against Donald Trump the second time. No one asked for this. No one wants this. But we do have a President who is at the end of his political career, and with nothing to lose electorally, all he can think about is himself and his legacy—not you.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

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

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

Mrs. BRITT. Mr. President, I ask unanimous consent that the previously scheduled rollcall vote begin immediately.

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

VOTE ON HOLDING NOMINATION

The PRESIDING OFFICER. The question is, Will the Senate advise and consent to the Holding nomination?

Mrs. BRITT. 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. BARRASSO. The following Senators are necessarily absent: the Senator from North Dakota (Mr. HOEVEN), the Senator from Kentucky (Mr. MCCONNELL), the Senator from Florida (Mrs. MOODY), the Senator from Kansas (Mr. MORAN), the Senator from South Carolina (Mr. SCOTT), and the Senator from Alabama (Mr. TUBERVILLE).

Further, if present and voting: the Senator from North Dakota (Mr. HOEVEN) would have voted “yea”.

Mr. SCHUMER. I announce that the Senator from Maryland (Ms. ALSOBROOKS), the Senator from Colorado (Mr. BENNET), the Senator from Delaware (Ms. BLUNT ROCHESTER), the Senator from Illinois (Ms. DUCKWORTH), the Senator from Illinois (Mr. DURBIN), the Senator from Arizona (Mr. KELLY), and the Senator from New Jersey (Mr. KIM), are necessarily absent.

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

[Rollcall Vote No. 181 Leg.]

YEAS—48

Armstrong	Cotton	Hawley
Banks	Cramer	Husted
Barrasso	Crapo	Hyde-Smith
Blackburn	Cruz	Johnson
Boozman	Curtis	Justice
Britt	Daines	Kennedy
Budd	Ernst	Lankford
Capito	Fischer	Lee
Cassidy	Graham	Lummis
Collins	Grassley	Marshall
Cornyn	Hagerty	McCormick