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No. 17

Senate

The Senate met at 10 a.m. and was called to order by the Honorable EDWARD J. MARKEY, a Senator from the Commonwealth of Massachusetts.

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Eternal God, ultimate judge of the universe, You have been our dwelling place in all generations, and we are sustained by Your steadfast love. Today, surround our Senators with the shield of Your favor as they labor to keep America strong. Lord, teach them to be obedient to Your commands, doing Your good will as Your presence fills them with joy. Manifest Your power through their labors so that this Nation will be exalted by righteousness. Help our Senators to put their trust in You and to recapture their trust in one another as Your angels guard them in all their ways.

We pray in Your strong Name. Amen.

PLEDGE OF ALLEGIANCE

The Presiding Officer led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

APPOINTMENT OF ACTING PRESIDENT PRO TEMPORE

The PRESIDING OFFICER. The clerk will please read a communication to the Senate from the President pro tempore (Mr. LEAHY).

The legislative clerk read the following letter:

U.S. SENATE,
PRESIDENT PRO TEMPORE,
Washington, DC, January 29, 2014.

To the Senate:

Under the provisions of rule I, paragraph 3, of the Standing Rules of the Senate, I hereby appoint the Honorable EDWARD J. MARKEY, a

Senator from the Commonwealth of Massachusetts, to perform the duties of the Chair.

PATRICK J. LEAHY,
President pro tempore.

Mr. MARKEY thereupon assumed the Chair as Acting President pro tempore.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

IMPROVING THE PROVISION OF MEDICAL SERVICES AND BENEFITS TO VETERANS—MOTION TO PROCEED

Mr. REID. Mr. President, I now move to proceed to Calendar No. 297, S. 1950.

The ACTING PRESIDENT pro tempore. The clerk will report the motion.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 297, S. 1950, a bill to improve the provision of medical services and benefits to veterans, and for other purposes.

SCHEDULE

Mr. REID. Mr. President, I was happy to move this on behalf of Chairman SANDERS, who has put together this bill which is supported by 25 different service organizations.

Following my remarks this morning and those of the Republican leader, the Senate will be in a period of morning business for 1 hour, with the majority controlling the first half and Republicans the final half.

Following morning business, the Senate will begin consideration of S. 1926, the flood insurance legislation.

We were able to reach an agreement for several amendments. All amendments must be offered by 3 p.m. today.

Multiple rollcall votes are possible today. Senators will be notified when these votes are scheduled.

OUR ECONOMY

Mr. President, over the last 45 months America's private sector has

added more than 8 million jobs. We heard that from the President last night. The stock market has soared. Productivity has never in the history of our country been higher, and Americans have even started building and buying homes again. But while the economy is gaining momentum, for far too many Americans the hopeful headlines don't match the grim reality.

For the last decades middle-class Americans have seen their paychecks shrink even as corporate profits climb and the wealthiest are doing better and better. As the President said last night, there is nothing wrong with people making money. We are all happy they are doing well. But the average CEO's income is multiplied 250 times, and the people who work for that CEO are making less and less every year. That has happened during the last years. The richest 1 percent have had their wealth increased by three times while during that same period of time the middle class has had its earning capacity drop 10 percent. Average Americans are working even longer and harder than they were 30 years ago and receiving less in the way of remuneration.

The difference is this. Their hard work isn't paying off the way it used to. We must change that, and we can change that. It is not too late to ensure that Americans' success is determined by the strength of their spirit instead of the size of their bank account.

Fifty years ago, in his first State of the Union Address, Lyndon Johnson declared unconditional war on poverty. We have seen a lot of news accounts on that anniversary during the last month or so. But here is what Lyndon Johnson said 50 years ago:

Unfortunately, many Americans live on the outskirts of hope . . . because of their poverty. . . . Our task is to help replace their despair with opportunity.

Thanks to the innovative programs created five decades ago, including Medicare and school lunch programs,

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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the poverty rate has fallen 40 percent since the 1960s. But there is so much work to do.

The 67 richest Americans' net worth increased \$2 billion on average last year. But during that same time, 1 million more American children dropped into poverty.

So there is much more to do. Too many American families still live on the outskirts of hope, struggling to survive, and falling well short of the American dream.

Last night President Obama laid out a plan to breathe new life into this country's struggling middle class. The President charted a course to build on the economic progress we have made over the last 45 months and to guarantee that progress is felt by every hard-working American. He challenged us—the Congress—to work with him to replace despair with opportunity. President Obama called for common-sense investments in our future—investments that have been deferred for too long.

If America hopes to rebuild and maintain a world-class economy, we must build the 21st century infrastructure to support that economy and a cutting-edge energy supply to power it. We must prepare today's students for tomorrow's jobs by ensuring a higher education is within reach for every promising student. We must give small businesses and manufacturers the support they need to thrive, and we must ensure every American earns a living wage during their working years and has the opportunity to retire comfortably.

I support the President's action to raise the minimum wage for private contractors who do work for the government, such as janitors, food servers, dish washers, and construction workers. But no American working a full-time job should live in poverty, and Congress must act to raise the minimum wage for all our Nation's workers.

A strong middle class—and an opportunity for every American to enter that middle class—is the key to this Nation's prosperity.

Last night the President also asked us to renew our commitment to the principles on which this country was founded—the principles which made this country great: Fairness—basic fairness. We must make certain that every American, regardless of gender, sexual orientation, race or income, has the opportunity to a full and equal participation in the workplace.

There are no guarantees in life. Not everyone succeeds. But every American deserves a fair shot at that success.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

STATE OF THE UNION ADDRESS

Mr. McCONNELL. Mr. President, I wish to say a word this morning about the President's State of the Union speech. Let me say that I think Con-

gresswoman McMORRIS RODGERS did a great job representing our party and the people of Washington State's Fifth District last night.

Frankly, I wish the President had laid out an agenda half as hopeful as the one she did because the State of the Union address is always an important moment for our country. It is an opportunity for the two parties to come together with the President, members of the Supreme Court, and other government officials to show a kind of unity even in the midst of the great debates we have here every single day. It is a worthy tradition.

Last night the President had a real chance to unite the Nation around a forward-looking agenda. He had a huge opportunity to reach to the middle and chart a new path—at a time when nearly 70 percent of Americans say the country is either stagnant or worse off now than when the President took office—that we are on the wrong path. It could have been a legacy-making moment. Instead, it was the same tired boilerplate we hear year after year.

When you peel back all the adjectives and the anecdotes, all the platitudes and nods to the left, what remains for the middle class? Largely, the same tired policies that led us to this point—the same failed agenda with its legacy of stagnant unemployment, lower incomes, growing inequality, and crumbling pathways to the future. The only difference is that now the President wants to keep doing the same old thing, but without as much input from the people's elected representatives in Congress.

It is basically all of the same policies, less of that pesky democratic accountability. The President didn't talk about embracing a positive new agenda last night. He didn't talk about reforming our Tax Code in a way that would drive private-sector growth and job creation. He didn't talk about finding serious ways to start reducing a massive \$17 trillion debt that threatens to suffocate our economy and crush the dreams of our children. He didn't talk about saving Social Security and Medicare or about streamlining and slimming the size of government or about setting America's entrepreneurs and small businesses free to dream and to succeed.

As for energy, the President plans seems to boil down to more regulation and new taxes on energy production.

For all of his talk of phones and pens, he didn't even mention using his pen to sign off on the Keystone Pipeline. It is the single, simplest action he could have taken to create jobs soon, and it is actually a project which would create jobs right away. It still can, if the President will just lead. Unions support it; powerful members of his own party support it. The American people overwhelmingly support it. But there is one small group that doesn't support it: Special interests on the far left. The special interests on the far left won last night, and the middle class lost.

There is another big issue where the President turned his back on the middle class, and that of course is ObamaCare. The State of the Union was the President's opportunity to finally admit his mistakes and the painful consequences which have affected so many in Kentucky and around the country. It was a chance to call for a fresh, bipartisan beginning and to start over with true health reform that could really help middle-class families. Instead, he simply doubled down on failed policies.

I know he tried to paint a rosy picture of life under this law in his speech, and I suppose that is natural. But he must know it is not a picture that reflects reality. He must know that Americans suffering under this law aren't going to buy the spin, and he must know that trying to sell Kentucky's ObamaCare bureaucracy as some kind of success story is, to the thousands and thousands of Kentuckians being hurt by it—well, it is, frankly, insulting.

It is insulting to the quarter-million Kentuckians who have had their plans canceled because of this law. It is insulting to the families struggling to afford premiums that have on average increased by almost half across Kentucky. It is insulting to the taxpayers who have been forced to subsidize—to the tune of about \$250 million in Kentucky alone—ObamaCare's restricted access to doctors and hospitals. It has a crushing effect on families and skyrocketing costs.

So look. It is clear. President Obama missed the mark last night.

On some issues he actually said the right things, such as on Trade Promotion Authority. That is a place where we can work together to create more American jobs, as long as the President can convince his own party to work constructively with us to do that. What he didn't say last night is that the only thing stopping us from creating more trade jobs is his own party. So we will see if he actually follows through on trade.

But overall, the President mostly refused to budge from his failed policies. He refused to reach across the aisle in a way that would lead to immediate job growth opportunities. That is distressing news for our country. It is especially disheartening for the middle class, and it is disappointing for those of us who actually want to get big things done for our constituents, for those who do want to work with the President, who want to collaborate on smart, bipartisan policies that could finally—finally—get Americans back to work after years of this failed Obama economy. But we cannot do it without President Obama. He has to lead on trade, jobs, energy, the economy—whatever the issue.

We are not going to give up. We are not going to stop trying to help him to see that Americans are calling for a new direction, for a forward leaning agenda that actually puts the middle

class first and leaves tired leftwing ideas where they belong—in the history books. And when the President is ready to work with us, he should know we will be here waiting for him. We have always been here, actually, and many Members of his party, with other helpful ideas, have been here too, waiting for him—Democrats with smart ideas the President has not been willing to consider so far.

All he needs to do is pick up the phone. If he is willing to actually work in a serious way with Members of both parties, we will send him some things to sign with that pen too.

I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business for 1 hour, with Senators permitted to speak therein for up to 10 minutes each, with the time equally divided and controlled between the two leaders or their designees, with the majority controlling the first half.

Mr. MCCONNELL. Mr. President, I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

THE MINIMUM WAGE

Mr. HARKIN. Mr. President, earlier this month we commemorated the 50th anniversary of President Johnson's declaration of "unconditional war on poverty." That war on poverty was a massively successful initiative. It helped tens of millions of Americans lift themselves out of poverty, reduced hardship, empowered people to build new opportunities for themselves and their future.

We see some of the residue of this. Today, food stamps ensure that children do not go to bed hungry at night. The Elementary and Secondary Education Act insisted that all children, regardless of background, can learn and have an equal opportunity for education. Legal Services helps people with limited resources seek protection from exploitation. Low-income families fight poverty in their own communities by helping to lead community action agencies. The war on poverty and the Great Society encompassed a tremendous list of achievements that I cannot even begin to do justice to today.

However, we know we still have more work to do. Too many of those success-

ful programs and policies have been reduced or rolled back under subsequent Presidents and Congresses. What is more, our economy has changed in fundamental ways, with decades of waste, stagnation, and rising income inequality.

Now we must urgently turn our attention to policies that will ensure that working families can still get ahead in America. We must recognize that tens of millions of working Americans struggle to put food on the table, a roof over their head, and pay their bills every month. This is a fundamental failing of our economy. It is something we not only have a moral obligation to fix but we have the ability to fix. We can do so first by raising the minimum wage, one of our Nation's simplest and most effective means of lifting working families out of poverty.

I am so pleased President Obama has taken the first step in this effort. Last night at the State of the Union, he announced he would issue an Executive order that will require future Federal contracts to provide wages of at least \$10.10 an hour to our Nation's contract workers for the Federal Government. I applaud President Obama's bold step to ensure that the Federal Government is a leader in promoting good jobs that pay fair wages. I think most Americans would agree that taxpayer dollars should not support companies that pay poverty wages. This Executive order is a strong step in the right direction. But now we in the Congress have work to do, to raise the minimum wage for the rest of American workers.

Again, I am so grateful for President Obama taking a strong leadership position, as he did last night, in calling for Congress to expeditiously work to increase the minimum wage.

We need to agree in this country that if you work hard and play by the rules you can earn enough money to support your family, keep a roof over your head, put some money away for a rainy day, have a secure retirement. The minimum wage played a critical role in doing that, which is why Presidents and elected leaders from both parties in the past have supported fair increases in the minimum wage. From time to time, we adjusted the minimum wage on a bipartisan basis to help working families keep up with inflation and the changing economy. But recently we have heard a new and disturbing set of talking points from our friends on the other side of the aisle. They claim that raising the minimum wage does not actually reduce poverty. They argue the minimum wage workers do not come from poor families or that no one stays at a minimum wage job long enough to be trapped in poverty.

Those all sound good on the talk shows, but the facts simply prove those statements are not true. The fact is a majority of people who would benefit from an increase in the minimum wage come from low-income households. Many of them have been trapped in

jobs at or near the minimum wage for years and years at a time. Indeed, when you listen more closely, the offensive underlying premise of all these arguments is that anyone can rise out of poverty if they just work harder.

Tell that to Nereida Castro of Des Moines. She and her husband both work minimum wage jobs in the fast food and construction industries. They have five children to support. But Nereida says they live day to day because of their bills and expenses. She said her family "has to limit many things to give to our kids to only make rent, to cover expenses. We have to limit everything."

A raise in the minimum wage would allow her to "live a life where I don't feel like I'm drowning."

Tell that tale about "you just have to work harder" to Nancy Salgado, 27-year-old single mother with two kids, ages 2 and 7. She worked at McDonald's for the past 10 years but makes only \$8.25 an hour. That is the minimum wage in her own State of Illinois. She struggles to be able to pay for necessities such as milk and shoes for her kids. She recently confronted the president of McDonald's USA, saying:

I'm a single mother of two. It's really hard for me to feed my 2 kids and struggle day to day. . . . Do you think this is fair, that I have to be making \$8.25 an hour when I have been working at McDonald's for 10 years?

For Senators and Representatives sitting comfortably here in Washington to preach to working mothers such as Nancy, struggling hard to get ahead, working 10 years at McDonald's—to tell them they are not working hard enough, that is beyond offensive.

No one disputes that hard work is a big part of the path out of poverty, but you also need a basic foundation of economic security to start building that better life. How are you supposed to pay for a community college course on \$7.25 an hour? How are you supposed to find a better job when you are standing in line at a food bank because your wages won't cover all your household expenses, and neither will your food stamps? How are you supposed to build a better life for your kids when you can't even find them safe childcare while you are at work? They just can't get ahead if their job traps them in poverty.

It has not always been this way. We used to agree that minimum wage works. People who perform some of the most difficult and essential jobs in our society should not have to live in poverty. The minimum wage kept families above the poverty line in the 1960s and 1970s. In today's dollars, a minimum wage worker in 1968—when the minimum wage was 120 percent of the poverty line—took home \$10.71 an hour or \$22,000 a year working full time.

Since the 1980s, the minimum wage has not kept up. Today the minimum wage is about 80 percent of the level of poverty. This is how far we have come down. The same family whose breadwinner worked at a job making minimum wage in 1968—look at where they

are—would be way below the poverty line today. It is no wonder working people have to turn to the safety net of food stamps and all other kinds of things just to help them get by.

A recent study found that our taxpayers have to pick up the tab for millions of working families to the tune of about \$240 billion a year for food stamps, Medicaid/CHIP, earned-income tax credit, and temporary assistance to needy families. I wish to make it clear that these are not people sitting at home watching TV. These are people who work, but they are making minimum wage. What we want and what they want is not to have the Government and the taxpayers pick up the tab. They want to be able to support themselves with the jobs they have.

We have to rectify this. My legislation, the Minimum Wage Fairness Act, which I introduced—along with Majority Leader REID and Congressman GEORGE MILLER on the House side—will raise the minimum wage to \$10.10 an hour in three annual steps and will get it above the poverty line by 2016 for the first time in over 20 years. That is what we are talking about—getting this minimum wage up.

I look forward to working with my colleagues in the Senate on both sides of the aisle sometime soon so we can bring this bill forward. I hope we can do it on a bipartisan basis and recognize it is indeed time to get families—working families—out of poverty by paying them a decent minimum wage.

I yield the floor.

The PRESIDING OFFICER (Ms. HEITKAMP). The Senator from Washington.

STATE OF THE UNION ADDRESS

Mrs. MURRAY. Madam President, last night President Obama laid out an optimistic vision for a great nation that must never stop working to become even greater.

When the President gave his first State of the Union in February of 2009, our economy was losing over 700,000 jobs a month. Wall Street firms had collapsed and taken Main Street businesses with them and economists were not sure how deep it would go or if it would tip from a great recession into a true depression.

Families across the country were huddled around kitchen tables talking late into the night trying to figure out how they were going to stay in their homes or send their kids to college or even put food on their table. People who had gone to work every single day of their adult lives and had not had to update their resume in 20 years didn't know how they were going to pull their lives together if they got that pink slip. Workers who had jobs they thought were secure were panicking knowing that if things continued to go wrong, nobody was truly safe.

A lot has changed in 5 years. It has not been perfect. It certainly has not been smooth. We were not able to do

nearly enough, and we still need to do far more.

Last night President Obama was able to talk about the progress we have made since he inherited the greatest economic crisis since the Great Depression. He was able to talk about the 46 months of straight private sector growth, about an unemployment rate that has come down from dangerous heights. He talked about the work that still remains to help millions of workers still trying to get back on the job.

He articulated a vision not just for bolstering our still fragile economic recovery but also for continuing the great American tradition of leaving our children with a stronger nation than the one we inherited from our parents—a vision of a country that makes sure every child has an opportunity to work hard, contribute to their community, and succeed to the best of their ability. He spoke of a country that doesn't just have economic growth at the top that may or may not trickle down but that has broad-based prosperity built from the middle out and a vision of a country that offers workers and families the stability and security they expect when they put in a lifetime of hard work.

President Obama talked about ways he is going to make this year a year of action, and I know that is what the American people are expecting. Some of that will come through executive action and public-private partnerships, but a lot of what we need to do depends on us in Congress.

Over the past few years Congress has been lurching, as we all know, from crisis to crisis, stumbling from one artificial deadline to the next, and too often engaging in petty partisan bickering instead of solving problems for the families we all represent.

At the end of last year, House Budget Committee Chairman PAUL RYAN and I worked together to show the American people it didn't have to be this way. When we sat down together in a budget conference that Democrats had been trying to start for 7 months, we faced an awful lot of skepticism. Many people were hoping we could reach a deal and avoid another crisis. However, they were far more confident that this budget group would not succeed where so many others had failed.

Chairman RYAN and I decided to listen to each other. We searched for common ground and we made some compromises. We knew we were never going to agree on everything, but we didn't think that should mean we couldn't agree on anything. We wanted a deal, not a fight, and we were able to put partisanship aside to do the right thing for the American people.

Our 2-year budget deal was a step in the right direction. We proved that bipartisanship was possible in this divided government, that Democrats and Republicans could break through the bitterness and rancor and work together and reach an agreement. That

deal rolled back the damaging across-the-board cuts and prevented a government shutdown. It moved our country forward, but we can't stop now because the vast majority of Americans understand our economy simply is not working the way it needs for people like them.

We need to do more to expand economic opportunities for the families and small business owners and communities across the country who are looking to us to get this right. They see the wealthiest Americans and biggest corporations continue to take advantage of an unfair Tax Code filled with special interest loopholes and giveaways. They see fewer and fewer opportunities for workers to find a job or earn enough for a stable middle-class life or send their kids to college. They watch as their government cuts back on critical investments in long-term and broad-based economic growth, and they want more than partisan bickering from their elected representatives. They want real action.

We will spend a lot of time over the next few months talking about many of the policies President Obama talked about last night, but I wish to focus on a few he mentioned that impact women and their economic opportunities in particular.

We need to face the reality that working women across the country—and working moms in particular—are struggling to find work that pays a living wage at a time when they are balancing being both the breadwinner and caretaker in so many families. When we talk about creating opportunity in America, we need to focus on the fact that women continue to be paid 77 cents for every \$1 a man earns, and they make up two-thirds of all minimum-wage workers. We need policy changes that focus on all workers but also help women catch up if we are truly going to create economic opportunity that expands the middle class and strengthens all of our families.

I was very glad to hear President Obama announce last night that he will be raising the minimum wage for Federal contractors. We need to build on that to give millions more women and men in this country access to a raise and make sure that working hard and having a job is rewarded. This is something we will be moving on in Congress in the near future, and I am hoping Republicans decide to put politics aside on this and work with us to get this done.

I was also very glad to hear President Obama double down on his commitment to a national preschool initiative that would not only help our youngest children and pay dividends in future economic growth but would empower millions of women who would be able to go to work and give back to their communities. This is not just a policy for me, it is personal. It is what got me into politics in the first place, and it is something that has driven me ever since.

As a former preschool teacher, I saw in my own classroom that when young children get the attention they need early, they will be miles ahead of their peers on the path to success. I saw the students I had who had been taught to simply raise their hand to ask a question or stand in line to go to recess; they were the ones who were more prepared to tackle a full curriculum when they got to school.

It is not just my personal experience. Study after study after study has made it clear that beginning to educate our children at an early age means they will be less likely to be held back, less likely to require special education, less likely to engage in criminal activity, and ultimately they will be more likely to graduate from high school and earn more.

Investing in preschool is overwhelmingly supported, and it is supported by the American people. In fact, the most recent polls show that over 80 percent of Americans believe we should pursue this across the country. It is strongly supported by the many people who truly understand the impact it will have on the ground.

I have talked to law enforcement officials who said they believe that early education is the key to reducing crime. Business and innovation and education leaders have seen the long-term impact that investing in early education has on our children and on our communities. We have to make these investments in our children and our future and Congress needs to act. Every day we wait is another opportunity lost. These are just a few of the policies President Obama talked about that I am ready to get work on.

The President also talked about the clear need to reform our immigration system, support our veterans and our wounded warriors, reform our bloated and unfair Tax Code, and invest in our Nation's infrastructure priorities. The American people are now expecting their elected officials to work together to tackle those issues, and many more, over the coming months and years.

I am at the table. I am ready to build on that bipartisan foundation we laid with the budget deal, but I am very worried that while the President and many of us in Congress are talking about working together to move the country forward, we have some Republicans who are already talking about dragging us backward into another needless crisis. That is absurd. We went through this just a couple of months ago. There is no reason for Republicans to put this country through this again.

Republican leaders proved at the end of last year that they were not going to actually follow the tea party off the cliff and let the government default. After a lot of drama and partisan posturing and economic pain for millions of families, Republicans dropped their demands and joined Democrats to reopen the government and avoid a default.

Republican leaders have said they are not going to let the country default

this time either, but they now seem unable to stop playing games with this issue to make the tea party happy.

I will be very clear on the floor: Democrats are not going to negotiate over whether the government should pay its bills. If the Republicans continue down this path of empty threats and taking hostages and dangerous demands, they will get exactly what they got last time they tried to play politics with our economic recovery—nothing.

I call on my Republican colleagues to stop working on a wish list of debt limit demands and hostages and stop thinking about the new threats they are going to make to our economy and to the American people and join us at the table to work on the real issues we need to address.

Democrats want to work with Republicans to tackle our challenges fairly and responsibly. That is what the President talked about last night. It is what we are here to talk about today. But as Chairman RYAN and I showed just a few months ago, the way for both sides to get what they want is through compromise and negotiation, not hostage-taking and not threats.

The American people expect us to work together. They want more deals and fewer fights, and I know Democrats are ready to get to work. I am hopeful Republicans will work with us to make this year of action in Congress a reality.

Thank you, Madam President. I yield the floor.

THE PRESIDING OFFICER. The Senator from Iowa.

THE FARM BILL

Mr. HARKIN. Madam President, I was privileged to be in our capital city of Des Moines 2 days ago, on Monday, January 27, and I was privileged to visit a lot of my friends in the Iowa legislature. I was in the Iowa House on Monday morning when a resolution was brought up by Representative Dan Muehlbauer and read and adopted unanimously. It was a resolution requesting the U.S. Congress to immediately enact a new Federal food, farm, and jobs bill. I won't read it all, but ultimately I will ask unanimous consent to have this resolution printed in the RECORD. The resolution basically points out how much a farm bill means to our fellow Iowans.

The resolution states:

Be it resolved by the House of Representatives—

That is the Iowa House of Representatives—

that with the reconvening of the United States Congress after its holiday recess, the United States House of Representatives and the United States Senate should enact a new food, farm, and jobs bill with all possible speed but no later than January 31 of 2014.

I guess the good news I have now for Representative Muehlbauer and his colleagues on both sides of the aisle in the Iowa legislature is that we heard them. Under the great leadership of Senator

STABENOW, we now have a farm bill ready to come to the floor after the House passes it, I hope sometime today. We hope to have it on the Senate floor maybe as early as tomorrow—if not, the first of the week—to get the job done. I think everybody has signed off on it. It is a good farm bill. It has taken a long time and a lot of hard work to get there, but a lot of good people worked together on both sides of the aisle in both the Senate and in the House to get it done. So I thank Representative Muehlbauer and his colleagues for holding our feet to the fire and sending us this resolution.

I ask unanimous consent to have printed in the RECORD House Resolution No. 102.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

HOUSE RESOLUTION No. 102

Whereas, the United States Congress regularly establishes agricultural and food policy in an omnibus farm bill in a bipartisan spirit of cooperation, exemplified by the federal Food, Conservation, and Energy Act of 2008, Pub. L. No. 110-246 which originally was to expire in 2012, but was extended by the 112th Congress in the American Taxpayer Relief Act of 2012, Pub. L. No. 112-240; and

Whereas, a new food, farm, and jobs bill is critical to maintaining a strong agricultural economy and an abundant food supply that benefits all Americans, including by providing programs relating to farm commodity support, horticulture, livestock, conservation, nutrition assistance, trade and international food aid, agricultural research, farm credit, rural development, bioenergy, forestry, and innovative strategies to revitalize this nation's rural economy by creating jobs in small towns and rural communities; and

Whereas, in Iowa, agricultural producers have faced a multitude of disasters, including drought, flood, and blizzard conditions which have been alleviated by disaster assistance under farm bill programs; and

Whereas, during 2013, the United States Senate and House of Representatives have been engaged in prolonged negotiations to enact a new food, farm, and jobs bill that is now in conference committee which is considering differences between the Senate version, titled the Agriculture Reform, Food, and Jobs Act of 2013 (S. 954), and the House version, titled the Federal Agriculture Reform and Risk Management (FARRM) Act of 2013 (H.R. 2642); and

Whereas, without the passage of a new food, farm, and jobs bill the United States will be subject to previously enacted permanent law, including commodity price support statutes effective in 1949; and

Whereas, the prolonged delay in passing a new food, farm, and jobs bill has created uncertainty for agricultural producers and will negatively impact the nation's overseas trade; and

Whereas, without the immediate passage of a new food, farm, and jobs bill consumers will increasingly suffer economic consequences; Now, therefore, be it

Resolved by the House of Representatives, That with the reconvening of the United States Congress after its holiday recess, the United States House of Representatives and the United States Senate should enact a new food, farm, and jobs bill with all possible speed but no later than January 31, 2014; and be it further

Resolved, That a copy of this resolution shall be transmitted to the President of the United States Senate and the Speaker of the United States House of Representatives; and be it further

Resolved, That a copy of this resolution shall be transmitted to the Honorable Debbie Stabenow, Chairwoman of the Committee on Agriculture, Nutrition, and Forestry of the United States Senate, and the Honorable Frank Lucas, Chairman of the Committee on Agriculture of the United States House of Representatives; and be it further

Resolved, That a copy of this resolution shall be transmitted to each member of the Iowa congressional delegation; and be it further

Resolved, That a copy of this resolution shall be transmitted to the Honorable Tom Vilsack, Secretary of the United States Department of Agriculture.

Mr. HARKIN. I thank the Chair and I yield the floor.

The PRESIDING OFFICER. The Senator from Wyoming.

HEALTH CARE REFORM

Mr. BARRASSO. Madam President, as someone who has practiced medicine in Wyoming for about a quarter of a century, and as medical director of the Wyoming health fairs to bring low-cost blood screenings to people all around Wyoming, I have been very involved in the health care issue and in actually helping to provide health care for people.

It was ironic last night during the State of the Union Address to listen to the President talk about health care as if he had some understanding of how it all worked. It became evident to me, sadly, that the President put forth some bold proposals and then came out with a 2,700-page bill that I think many people who voted for never read, didn't understand, didn't know the harm it was going to do to American families, and then the President last night was talking about it in the State of the Union Address in ways that it is actually helping people. It may be helping some, but it is hurting many more. It is not just the Web site. The Web site is the tip of the iceberg. There is huge damage being done to families.

Today I have a letter with me that just came in from a family in Wyoming to talk about how much this is harming this person's individual family. A man from Upton, WY, a small community, somebody who tries to get up every day, go to work, take care of his family, put food on the table. Yet his whole family is being harmed by this law the President has put into place, forced down the throats of the American people on a party-line vote.

So let me start with the letter:

Opening up my insurance letter today has lead me to write you this letter. I'm usually the type of person that just keeps trudging along—

I think all of us have constituents who are like this—

and take things as they come. I'm a long-time resident of this beautiful state and graduated from the University of Wyoming—as so many people have done—

I'm married and have 4 young kids from ages 9 to 3.

He has four young kids ages 9 to 3. He said:

We're a healthy and active family. Non-smokers. Go to doctors for emergency care only. Go to the chiropractor and dentist regularly. I have a high deductible insurance plan.

It is a \$10,000 deductible, which is high. He says he is paying \$584 a month for that. I wish the President of the United States would get letters such as this and read them and understand the impact he is having on people's lives and how much his plan is hurting American families.

Justin writes:

Now, due to the current healthcare climate, I'm going to have to pay \$945 a month.

So he will be paying a lot more. He was paying \$584, now \$945 a month. He says:

And they conveniently raised my deductible to \$11,000.

He had a \$10,000 deductible, which is high. They have raised that, and raised his premiums from \$584 to \$945 a month. He says:

How does Obama expect the middle class to stretch their budgets every month to get healthcare coverage?

That is what middle-class Americans want to know. How does this President expect the middle class to stretch their budgets every month to get health care coverage?

He goes on:

How can we get rid of ObamaCare?

That is a question I was asked repeatedly around the State of Wyoming last week.

This gentleman goes on to say:

Every chance you get, please vote to repeal ObamaCare.

The President last night ridiculed people such as Justin—ridiculed him—saying, Well, sure, vote over and over and over. This man from Wyoming is saying: Every chance you get, vote to repeal ObamaCare.

He also said:

Every chance you get please help the middle class.

Every chance you get, please help the middle class. We are not seeing that from this President, this administration, and those who supported these policies which have hurt the middle class.

He said:

Thank you and I appreciate your leadership for the state of Wyoming. Now I'll go back to working hard to pay my insurance bill, (and probably some for the people that Obama is trying to help.)

Finally he says:

Obama stated to the public that our premiums were not going to rise. Thanks for listening to me rant.

I don't consider what we are hearing from my friend Justin from Upton, WY, a rant. I hear it as a cry for help due to a health care law the President and the Democrats forced down the throats of the American people against their will. Many people who voted for it never

read it, didn't understand it, and I really have strong doubts the President himself understands the health care law, what is in it, and the damage it continues to do to middle-class Americans and families all across this country.

Thank you, Madam President. I yield the floor.

The PRESIDING OFFICER. The Senator from Missouri.

Mr. BLUNT. Madam President, last night in the State of the Union Message, the President looked at the Congress again and said: You need to be for my plan unless you have another plan, and suggested once again that we have never had other plans. I don't know in a handful of minutes that I can do justice to the other plans out there, but I can tell my colleagues there were other alternatives that were filed in legislation and that were debated in 2009. Clearly, today's experiences, one of which has been shared by a family from Wyoming, would be different experiences if we had looked at those other plans.

Let me very quickly respond to the President when he asked, What are your ideas, and remind him again of what the ideas were that were proposed by people who thought we had the best health care system in the world but thought it could be improved. Some thought there were people who did not have the access they needed and there were rules that could be changed to make a difference. Here is what some of them are.

One idea is to allow small business health plans. Most people get their insurance at work and they like what they have. Eighty-five percent of the people who had insurance last year got insurance at work and well over 90 percent of them thought what they had at work was good and met their needs. For years we have talked about ways to try to expand that so people, whether their association is the farm bureau or some other group they are associated with, where they can, through small businesses or associated health plans, get their health care plan that way, so they too become members of a bigger group that competes for health insurance through that group.

No. 2, expand coverage for young adults. The President said last night that 3 million of the people have been added of the—he thought maybe 12 million; I haven't seen that figure yet. A few days ago Senator REID said it was 9 million people, and a third of the people who had been added did so by staying on their parent's health care a little bit longer. That was the most uninsured group. The only person who filed that legislation in the House as the principal sponsor was me—to let people stay on their insurance. We said age 25, not 26. So I suppose the President added that 1 year to it, or whoever wrote the Affordable Health Care Act. But if that is right—I got the bill out the other day here on the floor—it was 3 pages and 4 lines. If 3 pages have

solved 25 to 33 percent of the problem, I guess maybe our side should have come up with 12 pages of legislation and solved the whole problem. This was not something that took 2,600 pages that nobody understood.

If we had that debate today, it would be a much better debate, because people have begun to understand how dangerous it is to deal with the health care of individuals and families.

Medical liability reform makes a big difference in how costs and insurance are impacted and how health care is done.

Increasing insurance flexibility lets people buy insurance across State lines. This is something that was out there as a significant idea that didn't minimize the choices people have, it maximized the places people could look to find out what their family needed.

As to preexisting conditions, we had a system that was dealing with that pretty effectively if a person could get into it—the State high-risk pools. We talked about ways to expand those. Why would that be better than where we are now? If an insurance company, a government—if in some way an entity is making that high-risk pool better—they know they are dealing with individuals who had a preexisting condition. It is not necessary to try to structure everybody else's costs so they pay a lot more just in case people with a preexisting condition become an unreasonable part of an insurance group that an entity is trying to provide for. These programs have been closed as of December 31 in most States. And in every case we have been contacted on, people who had preexisting conditions, were in a high-risk pool, are paying more for insurance with less coverage and, in many cases, can't get their doctor. And these are people who had a preexisting condition so who their doctor was mattered to them. In many cases, they no longer can have that doctor.

Clearly, I don't have time today to respond fully to the President. Whether it is high-risk pools that work better, wellness programs, preventing insurance companies from being able to cancel policies—that didn't require millions of taxpayer dollars; it just requires a rule that said they can't cancel a policy because somebody gets sick. The same as limits on coverage.

As for encouraging health savings accounts, the Affordable Care Act eliminates one of the real tools that was working for families.

As far as more transparency, how do health care providers do and how much do they charge to do it? What are their results and what are their costs?

And income tax treatment so that everybody who buys insurance buys that with dollars that are treated the same way. If the biggest company in America can buy an insurance policy and have it nontaxed, have it tax deductible, so should the individual who buys insurance on their own.

There are all kinds of alternatives out there that would work better that

are not nearly as complicated and not nearly as expensive. The President needs to at least understand there are plenty of competing ideas. His ideas are not the only ideas that will work to make the system work better.

I yield the floor.

The PRESIDING OFFICER. The Senator from Arkansas.

Mr. BOOZMAN. Madam President, surprisingly, the President didn't talk much about ObamaCare, his signature achievement. The people of Arkansas, the people of America certainly are talking a great deal about it and they are writing a great deal about it also. The reason is because they are so concerned that health care has become an absolute mess.

The President talked about a single mom who was able to resolve the problem of her preexisting conditions. I think we all agree that is something that was desperately needed. I am an optometrist, an eye doctor, and very much aware of the situations people have been put in, in the past. Although the reality is we can fix this problem—problems such as this—without creating a massive bureaucracy, without creating a situation where we have thousands of pages of regulations, and the reality is the unintended consequences of the situation we are in now with ObamaCare is that we have made it unaffordable. We have made it such that millions of Americans simply cannot afford the health insurance they are being offered.

Let me talk about a few people who have written to me to talk about their situation. Jack from Springdale writes:

I just found out recently from my current health insurance provider that my current health insurance policy will be discontinued effective the first of next year, and a replacement policy will be approximately double which will be around \$1,200 per month. My question is, is this what ObamaCare was supposed to do? And if not, what can be done about it?

Leonard and JoAnne write:

This letter comes to you to ask for your needed support to defeat/defund the Affordable Care Act in any way possible.

We recently received notification from Health Advantage of Arkansas that our 2014 monthly premiums increased \$173.70 for a total of \$1,360.06. Our out of pocket max increased from \$3,000 to \$5,000, the primary care physician co-pay increased from \$25 to \$35 and the specialist co-pay increased from \$35 to \$70. If either of us has to visit the ER, that co-pay increased from \$100 to \$250 dollars. The drug co-pay also increased. We are insulted to have to pay for benefits such as maternity, pediatric dental, and drug rehab which we have no need for since we are in our 60s and do not use drugs or alcohol. Health Advantage of Arkansas explained that these changes to our policy and increased costs were due to compliance to ACA.

We have supported you in the past and would like to know what your plan is to relieve Arkansans and other Americans from these additional financial burdens imposed upon us by the Affordable Care Act.

Mary in Little Rock writes that she received a notice that her Medi-Pak Advantage plan was canceled at the end of last year. She explains:

I had no idea that Obamacare was going to also affect Medicare. Now, to receive comparable coverage for 2014, I will have to pay an additional \$500+ in premiums. This additional cost will definitely place an unfair burden on my finances. What are you & the Senate going to do to correct this situation?

I think Mary asks a very fair question. What are we going to do to correct her situation and the situation of so many others? I think the answer is we need to repeal ObamaCare. We need to put in place a system that does take care of the problems we have but without the bureaucracy, without the tremendous expense, and make health care affordable for all Americans.

I yield back.

The PRESIDING OFFICER (Mr. KAINE). The Senator from South Dakota.

Mr. THUNE. Mr. President, I appreciate the comments of my colleague from Arkansas and prior to him those of my colleagues from Missouri and Wyoming—we will be hearing in a minute from my colleague from Nebraska—all of whom are expressing sentiments that are conveyed to them by their constituents in their individual States about the very real and very personal impacts ObamaCare is having on them.

Last night, in the President's State of the Union speech, he sort of glanced over that issue. It is kind of the equivalent of a driveby. He sort of acknowledged the law. He said it is not going to change and if Republicans have better ideas, then come forward with them.

We just heard the Senator from Missouri, Mr. BLUNT, list 10 or 12 things that we think could be done that would be dramatically different and would be a dramatic improvement in a very different approach from what is included in ObamaCare, which is a heavyhanded, government-driven solution to health care, which essentially puts the health care in this country, which is one-sixth of our economy, under political control here in Washington, DC.

As a consequence, what we are seeing out there are higher premiums, higher out-of-pocket costs in the form of deductibles and copays, canceled coverages, and fewer choices when it comes to doctors and hospitals. That has been the real-world impact of the passage of ObamaCare. The President said when he was running for office he was going to reduce health care costs by \$2,500 per family. We now know they have gone up, since he has taken office, by about \$2,500 per family, and they continue to go up all the time.

We hear consistently from our constituents in our individual States, and those stories that are being shared this morning are good examples again of the real-world impact of this law and why it is so important we go back, start over, and do this the right way, with reforms that actually address the issue of creating more competition, more choice for individuals, allowing market forces in the world of health care as opposed to having this overreaching government approach, which clearly has not worked.

The one thing I and many of us got up and talked about when ObamaCare was being debated was the fact that there was not anything in there that constrained utilization or that put downward pressure on costs. So costs keep going up. That keeps getting passed on. Taxes keep going up. They keep getting passed on. What does that mean? For middle-class families it means higher premiums and higher deductibles, higher copays, and in many cases fewer jobs because that is the impact it is having on the economy, and it worsens the very thing the President says he is most concerned about; that is, the issue of income inequality. Because when you are driving up the cost for consumers in their daily lives—and I would say health care for most people is a very significant cost and I would add energy to that—but those are a couple of things where we have seen policies that have made it more expensive for middle-class Americans to make ends meet. Health care is certainly an example of that.

I would like to share a couple examples from my State. Of course, as has been mentioned earlier by my colleagues, we hear these stories in the form of emails, letters, phone calls coming into our offices. Lest anybody think what we do is done in a vacuum, these are not abstract issues. These are very real personal experiences that people across this country are having.

This is a letter from a constituent in Harrisburg, SD, which is a growing community near Sioux Falls, SD. It is a growing, vibrant community. The letter says:

My wife and I have been fortunate to have become small business owners and entrepreneurs. So far, we have been successful of living the American dream for the last 3 years and have seen great success at what we do.

Unfortunately, with ObamaCare, we are needing to make choices I never thought we would have to make.

Based upon the rates for health insurance, we would be paying approximately \$800 out of pocket per month. Essentially, we are thrown in to make an additional house payment per month, or face a penalty at the end of the year and not have health insurance.

This constituent goes on to say:

Needless to say, I am very disappointed and upset right now. I feel I am being taken advantage of because I am a small business owner and wanted to live the "American Dream."

This next statement is from another constituent who is from Rapid City, and this is in the form of a letter regarding the President's broken promises. He says:

Bottom line is the president lied to us. He said if we like our policy we can keep it. He said we would be saving around \$2,500 a year. Wrong on both Accounts.

He then concludes:

When our policy expires it will be cancelled and we will have to pay almost triple what we're paying now.

Those are examples from my State of South Dakota, and my colleague from Arkansas shared some examples from

his State. I know my colleague, my neighbor from Nebraska, Senator JOHANNIS, hears many of those same stories coming from his State. He represents people very much like those I represent in South Dakota who in many cases make their living the same way and are experiencing the economic consequences of a bad policy, a failed policy, a bad law that was rushed through here, and they now—the American people—unfortunately, are experiencing the adverse impacts of that in their own personal economic lives and, in a broader sense, on our economy nationally. Higher costs, canceled coverages, fewer choices in the form of doctors and hospitals, and fewer jobs for American workers whom we want to get back to work, that is the real-world experience.

There is a better way. The Senator from Missouri talked about many of those ideas. I hope the President would work with us to repeal this bad law and start over in a way that makes sense for the American people and for our health care economy in this country.

I yield the floor.

The PRESIDING OFFICER. The Senator from Nebraska.

Mr. JOHANNIS. Mr. President, I wish to express my appreciation to Senator BOOZMAN and Senator THUNE for being down here this morning to talk about an issue that is extremely important and an issue we certainly are hearing a lot about in our Senate offices and hearing a lot about when we travel back to our home States; that is, the whole issue of ObamaCare.

The President, of course, mentioned this in his State of the Union last night, and I think he truly hopes he can change the subject here. But the reality is he cannot because so many people are being hurt by this legislation.

Over 4 years ago, when the health care law was being debated, there was one concern that dominated the discussion when we talked to our constituents back home. That concern was cost. They talked about the rising cost of health care and wanted to see what we thought in terms of this law's impact on that. But since this year's rates were posted, it has become absolutely obvious that this law did not hold true to its promise to reduce costs.

Our Nebraska insurance director was asked to comment about this when the rates were coming out. He said: "Basically, the rates are going up." No truer words could have been spoken.

A CNBC headline read: "Consumers say they're shelling out more for health insurance."

But it is not just those headlines or the opinion of our director of insurance. It is what is happening to real people in their lives.

A father from just outside Omaha, NE, wrote a letter to me, and he said this: In 2013, his family's flexible spending account was cut from \$5,000 a year to \$2,500 a year as a result of the health care law.

If there was one thing people appreciated, it was the flexible spending account. Why you would want to cut this does not make any sense, but that is what the health care law did to him. He goes on to say that his wife's employer-sponsored insurance premiums have increased by an incredible 50 percent and their deductible and maximum out-of-pocket costs—well, they have not gone down—have gone up too, and these increases have been the worst they have seen in 14 years of employment, all due to the health care law.

His sons who are struggling to pay for college had their work hours restricted to 28 hours a week. Why? Because of the law. So as a result they are applying for more financial aid, they are going further in debt, and even taking on part-time jobs so they can stay in school.

But that is not the only person who has written to me. A Nebraskan from the south central part of the State reports this: He spent 27 hours trying to enroll on healthcare.gov only to find out he could not afford coverage, even with a premium subsidy. Under the best option, his deductible would increase by \$7,000.

To a middle-class family, \$7,000 out of pocket is bankruptcy. They do not have it. It is not like that money is going to fall out of the sky.

A young traveling nurse from northeastern Nebraska also faced sticker shock and reached out to me. Under a new plan, her premium more than doubled and her deductible went from \$3,500 to \$6,500. She wrote to me and said: "This is not affordable when I have student loans to pay for and I'm trying to support myself."

It is possible some Nebraskans have temporarily renewed their old policy under the delay that was announced by the President, but that just means they have delayed the pain until next year, and we will see more of these stories of skyrocketing costs and deductibles.

Let's face it. Americans did not get what they were promised when the law was passed. They expected a bill that would deliver on the promises and address the cost of health care. Instead, they are stuck with the very real consequences of a poorly crafted policy.

I think it is time we show Americans we can do better. I believe the place to start is to repeal the law and start working on step-by-step solutions that draw down health care costs for American families.

Those of us on the floor today are ready to tackle the challenge. I hope we find willing partners.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to S. 1926, which the clerk will report.

The assistant legislative clerk read as follows:

Motion to proceed to S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

The PRESIDING OFFICER. Under the previous order, all postcloture time is yielded back and the motion to proceed is agreed to.

The clerk will report the bill by title.

The assistant legislative clerk read as follows:

A bill (S. 1926) to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

AMENDMENTS NOS. 2702, 2704, 2705, AND 2698

The PRESIDING OFFICER. Under the previous order, Amendments Nos. 2702, 2704, 2705, and 2698 are considered proposed and agreed to.

The amendments are as follows:

AMENDMENT NO. 2702

(Purpose: To exempt certain loans from the escrow requirement under section 102(d)(1) of the Flood Disaster Protection Act of 1973)

At the end of title I, add the following:

SEC. 1. EXCEPTIONS TO ESCROW REQUIREMENT FOR FLOOD INSURANCE PAYMENTS.

(a) IN GENERAL.—Section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) is amended—

(1) in subparagraph (A), in the second sentence, by striking “subparagraph (C)” and inserting “subparagraph (B)”; and

(2) in subparagraph (B)—

(A) in clause (ii), by redesignating subclauses (I) and (II) as items (aa) and (bb), respectively, and adjusting the margins accordingly;

(B) by redesignating clauses (i) and (ii) as subclauses (I) and (II), respectively, and adjusting the margins accordingly;

(C) in the matter preceding subclause (I), as redesignated by subparagraph (B), by striking “(A) or (B), if—” and inserting the following: “(A)—

“(i) if—”;

(D) by striking the period at the end and inserting “; or”; and

(E) by adding at the end the following

“(ii) in the case of a loan that—

“(I) is in a junior or subordinate position to a senior lien secured by the same residential improved real estate or mobile home for

which flood insurance is being provided at the time of the origination of the loan;

“(II) is secured by residential improved real estate or a mobile home that is part of a condominium, cooperative, or other project development, if the residential improved real estate or mobile home is covered by a flood insurance policy that—

“(aa) meets the requirements that the regulated lending institution is required to enforce under subsection (b)(1);

“(bb) is provided by the condominium association, cooperative, homeowners association, or other applicable group; and

“(cc) the premium for which is paid by the condominium association, cooperative, homeowners association, or other applicable group as a common expense;

“(III) is secured by residential improved real estate or a mobile home that is used as collateral for a business purpose;

“(IV) is a home equity line of credit;

“(V) is a nonperforming loan; or

“(VI) has a term of not longer than 12 months.”.

(b) APPLICABILITY.—

(1) IN GENERAL.—

(A) REQUIRED APPLICATION.—The amendments to section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) made by section 100209(a) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 920) and by subsection (a) of this section shall apply to any loan that is originated, refinanced, increased, extended, or renewed on or after January 1, 2016.

(B) OPTIONAL APPLICATION.—

(i) DEFINITIONS.—In this subparagraph—

(I) the terms “Federal entity for lending regulation”, “improved real estate”, “regulated lending institution”, and “servicer” have the meanings given the terms in section 3 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4003);

(II) the term “outstanding loan” means a loan that—

(aa) is outstanding as of January 1, 2016;

(bb) is not subject to the requirement to escrow premiums and fees for flood insurance under section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) as in effect on July 5, 2012; and

(cc) would, if the loan had been originated, refinanced, increased, extended, or renewed on or after January 1, 2016, be subject to the requirements under section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended; and

(III) the term “section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended” means section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)(A)), as amended by—

(aa) section 100209(a) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 920); and

(bb) subsection (a) of this section.

(ii) OPTION TO ESCROW FLOOD INSURANCE PAYMENTS.—Each Federal entity for lending regulation (after consultation and coordination with the Federal Financial Institutions Examination Council) shall, by regulation, direct that each regulated lending institution or servicer of an outstanding loan shall offer and make available to a borrower the option to have the borrower’s payment of premiums and fees for flood insurance under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.), including the escrow of such payments, be treated in the same manner provided under section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended.

(2) REPEAL OF 2-YEAR DELAY ON APPLICABILITY.—Subsection (b) of section 100209 of the Biggert-Waters Flood Insurance Reform

Act of 2012 (Public Law 112-141; 126 Stat. 920) is repealed.

(3) RULE OF CONSTRUCTION.—Nothing in this section or the amendments made by this section shall be construed to supersede, during the period beginning on July 6, 2012 and ending on December 31, 2015, the requirements under section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)), as in effect on July 5, 2012.

AMENDMENT NO. 2704

(Purpose: To require the Administrator of the Federal Emergency Management Agency to make publicly available data that provide the basis for risk premium rates for flood insurance, to allow monthly installment payments for premiums, and to ensure that mitigation activities completed by an owner or lessee of real property are accounted for when determining risk premium rates for flood insurance)

At the end of section 103, add the following:

(h) DISCLOSURE.—

(1) CHANGE IN RATES UNDER BIGGERT-WATERS.—Not later than the date that is 6 months before the date on which any change in risk premium rates for flood insurance coverage under the National Flood Insurance Program resulting from the amendment made by section 100207 of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 919) is implemented, the Administrator shall make publicly available the rate tables and underwriting guidelines that provide the basis for the change.

(2) CHANGE IN RATES UNDER THIS ACT.—Not later than the date that is 6 months before the date on which any change in risk premium rates for flood insurance coverage under the National Flood Insurance Program resulting from this Act or any amendment made by this Act is implemented, the Administrator shall make publicly available the rate tables and underwriting guidelines that provide the basis for the change.

(3) REPORT ON POLICY AND CLAIMS DATA.—

(A) IN GENERAL.—Not later than 90 days after the date of enactment of this Act, the Administrator shall submit to Congress a report on the feasibility of—

(i) releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program; and

(ii) establishing guidelines for releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program in accordance with section 552a of title 5, United States Code (commonly known as the “Privacy Act of 1974”).

(B) CONTENTS.—The report submitted under subparagraph (A) shall include—

(i) an analysis and assessment of how releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program will aid policy holders and insurers to understand how the Administration determines actuarial premium rates and assesses flood risks; and

(ii) recommendations for protecting personal information in accordance with section 552a of title 5, United States Code (commonly known as the “Privacy Act of 1974”).

At the end of title I, add the following:

SEC. 110. MONTHLY INSTALLMENT PAYMENTS FOR PREMIUMS.

Section 1308(g) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(g)) is amended by striking “either annually or in more frequent installments” and inserting “annually, monthly, or in other installments that are more frequent than annually”.

SEC. 111. ACCOUNTING FOR FLOOD MITIGATION ACTIVITIES IN ESTIMATES OF PREMIUM RATES.

Section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)) is amended by amending subparagraph (A) to read as follows:

- “(A) based on consideration of—
- “(i) the risk involved and accepted actuarial principles; and
- “(ii) the flood mitigation activities that an owner or lessee has undertaken on a property, including differences in the risk involved due to land use measures, floodproofing, flood forecasting, and similar measures.”.

AMENDMENT NO. 2705

(Purpose: To clarify that communities that successfully appeal flood elevation determinations based on errors by the Federal Emergency Management Agency through the Scientific Resolution Panel are eligible for reimbursements for expenses incurred in such appeals)

In section 106, strike subsection (a) and insert the following:

(a) **IN GENERAL.**—Section 1363(f) of the National Flood Insurance Act of 1968 (42 U.S.C. 4104(f)) is amended—

(1) in the first sentence, by inserting after “as the case may be,” the following: “or, in the case of an appeal that is resolved by submission of conflicting data to the Scientific Resolution Panel provided for in section 1363A, the community.”; and

(2) by striking the second sentence and inserting the following: “The Administrator may use such amounts from the National Flood Insurance Fund established under section 1310 as may be necessary to carry out this subsection.”.

AMENDMENT NO. 2698

(Purpose: To increase the amount of substantial improvement to a property that triggers the loss of flood insurance subsidies)

At the end of title I, add the following:

SEC. 1. HOME IMPROVEMENT FAIRNESS.

Section 1307(a)(2)(E)(ii) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(2)(E)(ii)) is amended by striking “30 percent” and inserting “50 percent”.

The PRESIDING OFFICER. The Senator from New York.

AMENDMENT NO. 2708

Mrs. GILLIBRAND. Mr. President, I ask unanimous consent to call up my amendment No. 2708 and ask for its consideration.

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

The clerk will report.

The assistant legislative clerk read as follows:

The Senator from New York [Mrs. GILLIBRAND] proposes an amendment numbered 2708.

Mrs. GILLIBRAND. Mr. President, I ask unanimous consent that the reading of the amendment be dispensed with.

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

The amendment is as follows:

(Purpose: To require the Administrator of the Federal Emergency Management Agency to issue guidelines for methods, other than building elevation, that owners of certain urban residential buildings may implement to mitigate against flood risk)

At the end of title I, add the following:

SEC. 1. FLOOD MITIGATION METHODS FOR URBAN BUILDINGS.

(a) **IN GENERAL.**—Not later than 1 year after the date of enactment of this Act, the

Administrator shall issue guidelines for property owners that—

(1) provide alternative methods of mitigation, other than building elevation, to reduce flood risk to urban residential buildings that cannot be elevated due to their structural characteristics, including—

(A) types of building materials; and

(B) types of floodproofing; and

(2) inform property owners about how the implementation of mitigation methods described in paragraph (1) may affect risk premium rates for flood insurance coverage under the National Flood Insurance Program.

(b) **CALCULATION OF RISK PREMIUM RATES.**—In calculating the risk premium rate charged for flood insurance for a property under section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015), the Administrator shall take into account the implementation of any mitigation method identified by the Administrator in the guidance issued under subsection (a) of this section.

Mrs. GILLIBRAND. Mr. President, I first wish to thank Senator MENENDEZ, Senator LANDRIEU, and Senator ISAKSON for their tremendous leadership on the Homeowner Flood Insurance Affordability Act, of which I am a very proud cosponsor, and for working with me and my staff on an amendment that is so critical to so many New Yorkers who are still recovering from Superstorm Sandy.

My amendment is quite simple and common sense. It is aimed to help homeowners who are currently stuck in a bureaucratic ditch that is impossible for them to climb out of due to the immovable reality of the buildings in which they live.

Under today's FEMA policy, flood insurance premium rates are based on the elevation of the house relative to the base flood elevation, which is the elevation that FEMA calculates that floodwaters have a 1-percent chance of rising to in any given year.

Under normal circumstances, homes can be elevated to avoid high insurance rates that are assessed on homes that are built below the base flood elevation in special flood hazard areas, but in places such as New York and New Jersey this is impossible for owners of older urban homes, such as brownstones, row houses, and multi-family buildings, which can predate the Civil War, which in many instances cannot be raised due to structural characteristics and were built before flood maps were in place.

When their homes are mapped in a flood zone, they are simply left without any option to lower their flood insurance premiums, which can be as high as tens of thousands of dollars each year. To fix this, my amendment would require FEMA to provide a uniform set of guidance that provides FEMA-approved methods of mitigation for homeowners who simply cannot elevate their homes. This amendment would require FEMA to look at whether a homeowner has implemented any of the prescribed alternatives and take that into consideration when calculating a home's flood insurance risk premium. By providing a clear set of

mitigation alternatives to these homeowners, this amendment will help New Yorkers and homeowners across the country who cannot elevate their homes to reduce their flood risk. It will help homeowners prevent costly damage to their homes during the next storm or flood and save money and potential disaster recovery costs in the long term.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

Mr. VITTER. Mr. President, I rise in strong support of the flood insurance fix bill on the floor today. I urge my colleagues on a bipartisan basis to come together and pass this first crucial step toward getting it right with the National Flood Insurance Program. It is important for America. It is important for millions upon millions of American homeowners, not just in Louisiana, not just in Florida, but in every State. Every State in the country is absolutely affected.

I also specifically urge my colleagues to defeat the Toomey amendment, which I think is very well intended but will not get the job done, and to waive the budget point of order, which is a largely technical point of order. I will explain each of those in turn.

First of all, I will explain the need for this bill to get things right. All of us came together over a year ago and passed the so-called Biggert-Waters Act, to reauthorize the National Flood Insurance Program and to reform it in important ways. We needed to do that broad-brush. The program needed to be continued, and not just in short-term fits and starts, which had been the pattern for many years. In fact, in 2010 it was so bad that we actually let the program lapse four different times by inaction, shutting down thousands upon thousands of real estate closings that we needed to build our economy, shutting those down every time. So we needed that reauthorization. We needed and still need reforms of the program. We need to build up the program to make it fiscally sustainable, to make sure that over time we get revenues, premiums coming in that cover the full cost of the program. There is no debate about that. That is why we passed that bill.

What was not foreseen was that in some significant number of cases, those reforms, once they were put into effect, would actually lead to completely unaffordable rate increases—a completely unsustainable path forward that would not even get us toward the goal of building up the fund and building up the program to make it fiscally sustainable. No expert predicted that beforehand. No one from FEMA said:

You will have some rates that are completely unaffordable. No outside insurance experts said that. But once the details of the reauthorization began to be put in place, that became very apparent. We do not know exactly how many cases we would have like this, but we know they are not just isolated cases. We know they are not just in coastal communities. They are in every State, to some extent or another, around the country. Over time, Members of both parties from every State have begun to understand that, which brings us together hopefully in a constructive way on the floor today.

Certainly, that situation is dire and the threat is very real in Louisiana. Months ago, for instance, I visited a neighborhood in St. Charles Parish, which is part of southeast Louisiana, right on the Mississippi River. I visited a very nice, solid middle-class neighborhood. I met with many homeowners there. They presented me with a box—a box this big, at least—full of keys, house keys. They were these folks' actual house keys. They were saying: If this is not fixed, if this is not done right in time, we are going to have to turn these keys in to the banks, to the government, to whomever, because we would face not only premium increases. We had all accepted premium increases as part of the reform and as part of the reauthorization, but these would be completely unaffordable, unsustainable increases—literally going to \$12,000, \$18,000 or \$27,000 a year—not on a millionaire's home but on a modest middle-class home. That just doesn't work.

These folks were saying very sincerely, very directly: Here are my home keys because that is where this is headed.

That is not right on so many different levels. First and foremost, it is not right for those Americans who have lived by the rules every step of the way, who built to the right elevation when they built their home, who got the flood insurance required by law, required by prudence, and paid all of their premiums. They went through mitigation programs, if they could, to raise their homes in many cases.

These are folks who are not living right on the coast, who are not choosing highly dangerous areas, and who do not have second homes, beach homes. We are not talking about that at all. We are talking about a solid middle-class neighborhood way off the gulf coast.

These are people who followed the rules every step of the way who still failed the prospect of those completely unaffordable increases. That is not right, and it is not fair.

On a second level, that reality threatens whole communities and it threatens our economy because if that were allowed to happen in any significant number of cases, it would be an economic spiral downward. Banks would be burdened with foreclosures. Local businesses would be hurt signifi-

cantly. Whole communities would be in an economic spiral downward.

We are not just talking about second homes on a beach. We are not talking about that at all in Louisiana. This bill does not give any relief regarding second homes, for instance. We are talking about a lot of communities and a real and unsustainable hit to our economy.

On a third and final level, that reality would ensure we don't even get to the goal of these reforms, which is to make the system whole and fiscally sustainable. To do that we need more folks in the National Flood Insurance Program, not folks leaving and turning in their keys. That will kill any effort to make the program solid fiscally and sustainable fiscally. So on every level we cannot allow this to happen.

The Menendez-Isakson bill, with the help of many other Members, including myself, was put together to get us to the right place. It takes the important first step to make sure we get it right. FEMA does the mapping correctly—which they are not doing in some cases now—and FEMA does the affordability study mandated in the original Biggert-Waters, but which FEMA has not even begun yet. We do all those things to get this right and avoid completely unaffordable rate increases.

I urge my colleagues on a bipartisan basis to support this good bill.

We also need your support in defeating the Toomey amendment and in waiving the budget point of order. Let me speak about those briefly.

Senator TOOMEY's amendment is very well intended, but it falls short, in my opinion. It limits any delay in rate increases to 2 years, and some rate increases continue for those 2 years. Most importantly, it doesn't mandate and ensure that FEMA ever gets through this affordability study, ever makes recommendations to Congress for the ultimate fix, and doesn't give us any time to react and legislate in that area. It doesn't ensure in any way that FEMA gets its mapping right based on true sound science and engineering methodologies.

That is just kicking the can down the road and not ensuring in any meaningful way that we are going to get it right. That simply isn't good enough.

We need to tie in any delay to figuring out the ultimate fix by having FEMA complete its affordability study, by making FEMA make recommendations to us, by giving us 6 months to act on those recommendations, by mandating that FEMA do its mapping correctly and not have rate increases before it rushes forward with incorrect mapping, which is going on right now in some cases.

That is what the underlying bill does. That is what the Toomey amendment does not do—as well intended as it is.

Secondly, there will be a budget point-of-order vote, and we do need 60 votes to waive that budget point of order. I will vote "yes" to waive it—as a strong fiscal conservative—because

this is necessary to get this national flood insurance system right and to make it fiscally sustainable.

In fact, over the 10-year budget window that we normally use in scoring, this bill has no score over those 10 years. It only has some scores in some intermediate periods of time, which gives rise to the budget point of order.

I urge my colleagues to vote to waive that point of order, knowing there is no score over 10 years and also knowing that, quite frankly, the fiscal assumptions about the current law are enormously flawed. The notion that we are going to make the National Flood Insurance Program more stable and more fiscally sustainable by having a bunch of premiums go up to \$27,000 a year on a modest middle-class home is crazy. That is not going to get us to a better place. That is going to get us to a worse place. That is going to shrink the program and have people leave the program—paying no premiums, not paying higher premiums.

Yet raising insurance premiums has to be part of the solution, but unaffordable premium increases aren't part of the solution because people can't afford to pay them. So they will pay zero instead of something substantial. They will leave the program instead of putting more homeowners and properties in the program, which is essential to get to a strong and stable fiscal situation.

Again, on a bipartisan basis, I urge my colleagues to support this bill—it is a very important step to stabilize and fix the situation—to defeat the Toomey amendment and to waive the budget point of order, which is absolutely necessary in this process to support a good bill.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. I thank the Senator from Louisiana for his input into the legislation, his work, and his advocacy. I agree with him on the other underlying statements that he made, particularly as it relates to the necessity for the legislation, as well as the opposition to the Toomey amendment.

I understand what Senator TOOMEY is trying to do, but I agree it doesn't meet the ultimate challenge. I agree as well on the budget point of order for the reason Senator VITTER says.

I thank the Senator for his support.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. MENENDEZ. I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. MENENDEZ. Mr. President, I ask unanimous consent that the time that takes place during any subsequent quorum calls—or the subsequent quorum call that I am going to ask

for—be equally divided on the Gillibrand amendment.

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

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

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. DURBIN. I ask unanimous consent that the order for the quorum call be rescinded.

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

TRIBUTE TO HADIYA PENDLETON

Mr. DURBIN. Mr. President, I rise today to pay tribute to Hadiya Pendleton, lost to gunfire 1 year ago today, January 29, 2013. She was 15 years old. She was gunned down while she was standing with friends at a park in Chicago's South Side.

She was a very talented, caring girl with a bright future. She was a sophomore at King College Prep, an honor student, and a majorette in the school band. This is her photograph. Those who knew her talk about her warm heart, her big smile, and what a great friend she was to all of those around her.

A week before her death, Hadiya was in Washington, DC, performing with her school band for President Barack Obama's inaugural celebration. She was absolutely thrilled that as a high school student she could come out and perform for the President she loved.

Days afterwards she was gunned down, murdered by men who allegedly mistook Hadiya and her friends for members of a rival street gang. I join with those in Chicago and across America who mourn this grim anniversary and I extend my condolences to her family.

This last week or two—even longer now—it has been pretty cold in Chicago, bitter cold: snow, ice, with people not going outside much. But I wanted to make a trip Saturday morning to visit Hadiya's mom and dad on the occasion of this sad anniversary. Her mom Cleo, her father Nate, and her 11-year-old brother Nate, Jr., as well as the extended family, are mourning her loss.

We sat in their apartment Saturday morning and talked a little about her. We talked about what it meant, what the reaction had been. The parents were heartened that King College Prep had not forgotten their daughter, that today they were having a special observance and ceremony to remember her. It meant a lot to her mom and dad.

They have been here before my judiciary subcommittee when we discussed issues involving gun violence. They have been on television. They have made the rounds. But when you are there with them in their apartment, you know that after the cameras are gone and all the visitors are gone, it is still a sad remembrance of a beautiful young girl whose life was cut short.

No family should have to experience what they went through, but like so many families who have lost loved ones to sudden violence, the Pendletons have decided to dedicate themselves to turning their pain into purpose. They are working to reduce the scourge of gun violence so that other families can be spared. They have established the Hadiya Pendleton Foundation in Chicago to create a safe space for city youth and provide afterschool enrichment programs to help kids avoid the violence on the streets.

Incidentally, Hadiya was once featured in a public service announcement video where she said: It is your job as students to say no to gangs and yes to a great future. The foundation named after her will help other students reach that goal. I commend the family for their work on this foundation. I believe it will make a difference.

Hadiya's family, as I mentioned, traveled to Washington to talk about our laws and how to change them to avoid future violence. In particular, they have spoken out about the need to crack down on the gun supply to gang members. The current Federal laws on what we call straw purchasing and gun trafficking are an embarrassment. They are too weak. They need to be strengthened. I have joined with my colleague Senator MARK KIRK, my Republican colleague, in a bipartisan effort, and a number of our colleagues have joined us to introduce tough legislation to crack down on the straw purchasing and trafficking. We call this bill the "Stop Illegal Trafficking in Firearms Act." MARK KIRK likes to call it the Hadiya Pendleton Act. We agreed to name that key section after her since we believe this legislation just might reduce the senseless gang shootings such as the one that took her life.

Straw purchasing, for any who don't understand it, is when a thug's girlfriend, who has no criminal record, goes to buy the gun and then hands it to him to commit a crime. He can't buy it. He couldn't walk in the store and buy it. He could never pass the background check, but she does. And when she passes it, she hands him the gun, and unfortunately violence and death can be the result.

Last April, our antitrafficking legislation got 58 votes on the floor of the Senate—58 votes—to stop the trafficking of guns into the hands of criminals. That was a few votes short of what we needed. We are close. Our job is to convince just two or three more Senators to join us.

The Pendleton family understands that even though this law seems so obvious, so reasonable, and can save the lives of innocent people, it is going to be hard to come by. There is a gun lobby here in this town. They are very powerful. Their allies will do everything they can to fight even the most popular commonsense reform, such as cracking down on illegal gun trafficking.

The gun lobby says we shouldn't pass any new gun laws and that we should

just enforce the laws already on the books. Actually, the gun lobby is in court every day trying to strike down the laws already on the books. But the bottom line is the gun lobby always seems to oppose laws that might reduce gun sales. They just want volume—volume of firearms sold. If they had their way, no questions would be asked.

It is time to crack down on the sale of guns that end up in the hands of criminals and gang members. We need to push forward in Congress and statehouses and in the law enforcement community with strong efforts to cut off the supply of straw-purchased, illegally trafficked guns. The path may not be easy but it is the right path. And if we succeed, we will prevent crimes and save lives.

I want to commend the Pendleton family for the courage they have shown in the face of their tragic loss. I commend them for their efforts to try to spare other families. I hope lawmakers will reflect for one brief moment about this good family, who lost this great daughter and now has dedicated a big part of their lives to preventing shootings in the future. We owe Hadiya and her mom and dad and her memory our best efforts to make this a safer America.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

AMENDMENT NO. 2700

Mr. HELLER. Mr. President, I ask unanimous consent that the pending amendment be set aside and that I be allowed to call up amendment No. 2700.

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

The clerk will report the amendment. The assistant legislative clerk read as follows:

The Senator from Nevada [Mr. HELLER] proposes amendment numbered 2700.

Mr. HELLER. I ask unanimous consent that the reading of the amendment be dispensed with.

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

The amendment is as follows:

(Purpose: To clarify that any private flood insurance policy accepted by a State shall satisfy the mandatory purchase requirement under the Flood Disaster Protection Act of 1973)

At the end of title I, add the following:

SEC. 1. AUTHORITY OF STATES TO REGULATE PRIVATE FLOOD INSURANCE.

Section 102(b)(7) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(b)(7)) is amended to read as follows:

“(7) PRIVATE FLOOD INSURANCE DEFINED.—In this subsection, the term ‘private flood insurance’ means an insurance policy that—

“(A) provides flood insurance coverage;

“(B) is issued by an insurance company that is—

“(i) licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located, by the insurance regulator of that State or jurisdiction; or

“(ii) eligible as a nonadmitted insurer to provide insurance in the State or jurisdiction where the property to be insured is located, in accordance with section 524 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (15 U.S.C. 8204); and

“(C) is issued by an insurance company that is not otherwise disapproved as a surplus lines insurer by the insurance regulator of the State or jurisdiction where the property to be insured is located.”.

Mr. HELLER. Mr. President, I am here today to talk about the Heller-Lee amendment to the flood insurance legislation we are currently considering. One of my core beliefs is that in order for Americans to succeed, regardless of the issue, we need more choices, we need higher competition, and we also need less cost. So let us talk about the NFIP.

Right now, the National Flood Insurance Program has a near monopoly on the flood insurance market. In fact, I think if you ask most Americans if they knew there were other flood insurance policies other than through NFIP, you would probably get a blank stare. What most people don't know is that since the passage of the National Flood Insurance Act of 1968, private flood insurance has been understood to satisfy requirements and mandates to purchase flood insurance. In fact, when Congress passed the last flood insurance reform package under Biggert-Waters, Congress reaffirmed the intent that private primary flood insurance should satisfy requirements and those of mandatory purchase.

Unfortunately, due to the lack of legislative language, there have been pervasive rejections of private primary flood insurance by most lenders. This is due to the fact that lenders are unsure about the validity of private-issue flood insurance, despite the fact this insurance has been issued and accepted in the past. For this reason, I, along with Senator LEE, have worked on an amendment that would provide clarification and hopefully eliminate this uncertainty.

The Heller-Lee amendment provides a simple and clear definition of what is acceptable private flood insurance. Our amendment would define acceptable private flood insurance as a policy that provides flood insurance coverage issued by an insurance company that is licensed, admitted, or otherwise approved to engage in the business of insurance in the State or jurisdiction in which the insured building is located.

Private insurers are already subject to statutes and regulations in each and every State. State insurance commissioners are the best regulators to allow and disallow any policy they deem proper or improper, and they have significant ability to assure fair and equitable settlements of claims.

Further encouragement of private sector participation in the flood insurance market will help reduce the risks

to which U.S. taxpayers are currently exposed. In fact, I would like to share some statements I just received from FEMA, after I asked FEMA if private flood insurance is a viable tool for some consumers to find lower cost options. FEMA stated:

Private flood insurance would create competition. It is possible some homeowners could find lower-cost options for flood insurance as a result of privatized market competition.

So I ask my colleagues to support the Heller-Lee amendment so we can give the American public more choices, higher competition, and less cost when it comes to flood insurance.

Mr. President, I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Ms. BALDWIN). Without objection, it is so ordered.

Mrs. FISCHER. I ask to speak in morning business.

The PRESIDING OFFICER. The Senator has the floor.

OBAMACARE

Mrs. FISCHER. Madam President, I rise today on behalf of the 18,000 Nebraskans who have contacted me to express their concerns with the negative impacts of Obamacare.

Rather than addressing these problems in last night's State of the Union address, the President doubled down on the failed policy.

Well, the President has had his chance to speak. Now it is time for my constituents to have their voices heard.

The law is hurting my constituents. It is hurting middle class families. We now know that millions of Americans have lost their private health insurance.

Many who have successfully enrolled in the exchange have been forced into plans that do not meet their families' needs. These plans often cost more but cover less.

Treatments, even for those battling cancer, have been delayed.

We learned this month that a woman named Josie Gracchi—who was diagnosed with breast cancer—recently lost her doctors. She was forced to postpone her scheduled biopsy and follow-up treatment. The reason: Josie's insurance rolled over into a new plan in an exchange under Obamacare at the start of the New Year.

Seniors are losing their trusted doctors, too.

Americans are disclosing deeply personal information—including their health care histories and Social Security numbers—to a flawed website ripe for hacking.

If truth in advertising rules applied to Obamacare, it would be banned as an unfair and unreliable product. Let me

give you an example. We were all told that this massive law would dramatically expand coverage for the uninsured. Yet a recent Wall Street Journal article cites a McKinsey study that undermined this promise.

Only 11 percent of consumers who bought new coverage under the law were previously uninsured, according to a McKinsey & Co. survey of consumers thought to be eligible for the health-law marketplaces.

One reason for people declining to purchase plans was affordability. That was cited by 52% of those who had shopped for a new plan but not purchased one in McKinsey's most recent sampling, performed in January.

As it turns out, the “Affordable Care” Act is hardly affordable, and the vast majority of those who purchased insurance through the exchanges already had health insurance.

Last week the CEO of Aetna, a major insurance company, said Obamacare was not attracting enough uninsured people to work. He said more premium increases are on the horizon.

“Are they going to be double-digit,” he said, “or are we going to get beat up because they're double-digit or are we just going to have to pull out of the program?”

And recently Moody's downgraded health insurers from stable to negative based on uncertainty related to Obamacare. The downgrade is a result of the administration's series of unilateral changes, which only invite even more uncertainty.

This pervasive uncertainty is also plaguing our small business owners, who are struggling with the onslaught of new regulations. Americans see selective delays for some, but not all. Hardworking men and women—our entrepreneurs—are the backbone of our economy. Any sort of meaningful economic recovery will only come when they have the confidence to grow and expand their businesses and that requires certainty.

Obamacare robs them of that certainty, and as a result the unemployed are robbed of jobs.

It's not just those searching for work who suffer from Obamacare's heavy regulatory hand. Our senior citizens are at a loss as well. The Washington Post recently described challenges facing Medicare Advantage patients because of Obamacare.

Obamacare has cut over half a trillion dollars from Medicare. Now, insurers are terminating physician networks.

According to The Post:

Insurers say they must shrink their physician networks because they face billions of dollars in government-payment cuts over the next decade—reductions that are being used partly to fund insurance coverage for millions of people under the federal Affordable Care Act.

And it is not just our seniors, it is also the young.

A recent study by the American Action Forum found that it would be cheaper for 86 percent of young adults to forgo coverage.

The study concluded:

Even after mandate penalty is fully implemented, a majority of young adult households will find that it is financially advantageous for them to forgo health insurance, pay the mandate penalty, and personally cover their own health care expenses.

Without the participation of young, healthy people, we are told the whole system will collapse. Then what?

To add insult to injury, some Obamacare proponents want taxpayers to pick up the tab for insurance companies assuming the whole system might, in fact, collapse.

Instead of calling this a “bailout”—which is what it is—they use terms that could only be coined in Washington—terms like “risk-corridors,” “reinsurance funds,” or “risk-sharing protection.”

The White House may even preemptively alter portions of this program for big insurance companies before the law falls apart. I believe American taxpayers have paid enough. That is why I cosponsored Senator MARCO RUBIO's Obamacare Bailout Prevention Act.

The President and big insurance companies should not be permitted to force taxpayers to pay for the mess they created. Nebraskans have no interest in any more bailouts. And they certainly cannot afford to pay for these skyrocketing premium spikes. Just ask my constituent from Lincoln, who wrote me recently to share her story.

She said:

I spent 2 hours on the phone with Healthcare.gov. The Supervisor said she was going to try and reapply and reinstate my plan beginning January 1, 2014. . .

After an hour long process everyone but my 15 year old son was approved for healthcare. So, then she tried to apply again. . . An hour later the system ‘crashed’ and she asked me to call back later.

So I called back yesterday. I had to go through an hour long process again for signing up. . . at that point, all THREE of my children were completely denied coverage.

My husband and I are seriously scared. . . if something catastrophic happens our family will be ruined without healthcare for our children.

These hardworking middle class families need relief. They are over-taxed and over-burdened. People are scared. The law has not brought what the President promised. The cost of this flawed law is depriving Nebraskans the opportunities to build their own futures and pursue their dreams. Scrapping this law should be a priority for the Senate, the White House, and the country. It certainly is a top priority for me. We must repeal and replace this failed law now. Anything short of that is just irresponsible. Our constituents are counting on us—let's not disappoint them.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. NELSON. 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. NELSON. Madam President, I am here to say hallelujah, that it looks as if we are finally coming to the point at which we can grant the homeowners and businesses of America some relief from the huge, gargantuan—tenfold sometimes—increases in flood insurance premiums. We are going to be able to pass this legislation today, with a vote cutting off debate yesterday of over 80 votes. I mean, there were times we were just hoping to get to 60 votes. I think that overwhelming number finally tells the story Senator LANDRIEU has told. She has told this story from the rooftops, from the basements, from the riverbanks, and from the gulf shores: Enough. She has told this story along with Senator MENENDEZ, who has shouted it from Cape May, NJ, all the way to the Port of New Jersey at the mouth of the Hudson. This Senator has shouted this from the State with the longest coastline of any State—save for Alaska—a State whose highest point in the entire State is about 350 feet, along riverbanks and lakes, as well as the coastal waters. Therefore, naturally, it is something we have to be concerned with, the flood protection, and therefore protecting the financial assets of folks—their homes and their businesses. They simply cannot take a tenfold increase all at once.

Now we are going to pass it. Unfortunately, there are still some folks who are trying to do us in. They are trying to do us in with subtle amendments that are going to try to seduce some Senators: Oh, doesn't this sound good? But they are going to cut the heart out of it, and we have to reject those amendments.

At the end of the day, we will have the votes here in the Senate and we will pass it. The question is, What will happen down there at the other end of the Capitol? Let's just get a real big vote here, and that will send a message to our colleagues in the House of Representatives that this is “no fooling” time, that these rate increases are already in effect as of January 1, and we need to stop the rate increases in order to have time for FEMA to do the affordability study and therefore to see what is consumable among consumers, homeowners, business owners, and then have that be a consideration along with the actuarial soundness.

I will conclude my remarks, before I thank Senator LANDRIEU, by saying that one of the toughest jobs I have ever had in public service—and I have been blessed with a lifetime of public service—was the elected insurance commissioner of Florida. I learned something about insurance during those years. This thing called actuarial soundness is a mathematical proposition whereby the expected risk and the expected loss—you want to charge enough, if you are an insurance company, to handle that. That is the theory of actuarial soundness.

We know that part of the angst here about the Federal Flood Insurance Program is that it, in essence, has been

subsidized by American taxpayers because it was never charging enough. But the question is: What is the real risk? The 2005 flood losses in the Flood Insurance Program as a result of Katrina—which was not the garden variety category 3 hurricane because the counterclockwise winds came on to Mississippi, not on to Louisiana.

The back end of the hurricane on the counterclockwise rotation came across Lake Pontchartrain and filled the canals in New Orleans. The water pressure became so great as the water level rose, and what you had were some faulty dikes. When the dikes were breached, part of New Orleans flooded, which caused massive financial loss.

The other unusual event, which Senator MENENDEZ can tell you about, happened 1 year ago as a result of Hurricane Sandy. Again, that was a very unusual occurrence. We could talk about climate change, but that is an issue for another day. It is very unusual for a category 1 hurricane to hit the northeast coast of the United States in the late months when it is cold. Because the water is cold, it is not hot enough to fuel a hurricane, but this one did.

The northeastern coast is not exactly as accustomed to hurricanes as we are in Florida, and as a result we saw massive losses not so much from the wind but from floods.

The damage was not just along the coast. Look at what happened on the inland areas all the way through New England. So those were two unusual climatic events which resulted in huge losses.

As you are calculating the actuarial soundness in order to adjust a flood insurance premium, should those be considered in what ordinary people—over 2 million policies just in my State alone, 40 percent of all the flood insurance policies in the State of Florida. That is why we also need that recalibrated and calculated so we can find out what is affordable in the affordability study.

Finally, I can't say enough about Senator LANDRIEU. This would not have happened without her. She has been dogged in her determination. She has been unyielding in her attempts to get this to where we are actually going to pass it in the Senate. I just want to express my personal appreciation for Senator LANDRIEU on behalf of the people of Florida, and, indeed, on behalf of the people of the United States.

I yield the floor.

The PRESIDING OFFICER. The Senator from Maine.

Ms. COLLINS. I ask unanimous consent that I be permitted to proceed for up to 10 minutes as if in morning business.

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

(The remarks of Ms. COLLINS and Mr. NELSON pertaining to the introduction of S. 1970 are printed in today's RECORD under “Statements on Introduced Bills and Joint Resolutions.”)

Mr. NELSON. Madam President, I yield the floor, and if no one else is

seeking recognition, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

The PRESIDING OFFICER. The Senator from Rhode Island.

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

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

AMENDMENT NO. 2706

Mr. WHITEHOUSE. Madam President, I ask unanimous consent that the pending amendment be set aside so I may call up amendment No. 2706.

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

The clerk will report.

The legislative clerk read as follows:

The Senator from Rhode Island [Mr. WHITEHOUSE] proposes an amendment numbered 2706.

The amendment is as follows:

(Purpose: To exempt natural resource agencies from fees for flood insurance rate map change requests)

At the appropriate place, insert the following:

SEC. ____ . EXEMPTION FROM FEES FOR CERTAIN MAP CHANGE REQUESTS.

Notwithstanding any other provision of law, a requester shall be exempt from submitting a review or processing fee for a request for a flood insurance rate map change based on a habitat restoration project that is funded in whole or in part with Federal or State funds, including dam removal, culvert redesign or installation, or the installation of fish passage.

Mr. WHITEHOUSE. Madam President, I wish to say a few words about this amendment which I hope we can pass. I think it is an amendment that will find strong bipartisan support.

I am from New England and across New England—and I suspect in Wisconsin and across the country as well—communities are trying to restore old rivers to their healthy state. What we see in New England, particularly in Rhode Island with our history of the Industrial Revolution, is that our early industrial history was powered by hydropower. It was powered by damming rivers and then diverting some of the flow through a wheel that then drove the engines of industry—the mills, for instance, that were so important to Rhode Island's industrial history. That is not true just of Rhode Island; it is true across New England, and I suspect it is true in a lot of places across the country.

As local communities are restoring these old rivers—they tend to be small rivers, particularly in New England, and these tend to be old dams—what we want to do is remove the old dams so the original flow is restored or we want to rebuild or maybe even redesign culverts so the flow of the river through the culvert permits the passage of fish. In some cases, we want to fully keep the dam but build a fish passage, so the fish that are working their way upstream to their traditional

breeding grounds find a passage and aren't blocked by dams. Again, this is part of bringing these old rivers back to life. When we do that, in my State, it is usually towns—small towns often—and local community organizations that have to apply in order to make those changes.

Part of the application process is a flood map revision to show what a change—removing the dam or changing the culvert or adding the fish ladder—will make on downstream conditions and so the flood map gets redone. The flood map gets filed with FEMA, and FEMA requires a processing fee of more than \$5,000 in order to review and accept the flood map revision.

What actually happens in practice is that the town or the local organization that is filing the flood map revision, because they are repairing or replacing the dam or providing fish passage for it, will apply to waive that fee. Virtually always—at least in Rhode Island, and I think around the country—FEMA is willing to waive that fee.

But the problem is, these are small organizations and these are small towns, and it takes actually a considerable effort to put together the fee waiver application. So you may save \$5,500 in the form of the FEMA fee, but you will spend maybe close to that much on your lawyers and engineers and on time and trouble in working together to get that application done.

So since these fees usually get waived anyway, this amendment would just cut to the chase and say there is no fee. And because there is no fee, now you do not have to apply for a fee waiver. That will help the small towns and the small organizations that are often behind these small projects; and I mean dams that are only just 4 or 5 feet tall sometimes. The redesign of a culvert is not a major effort. It is very important to local communities, very important to local fishermen, very important to local canoers and outdoorsmen, but not a terrifically big deal.

I hope we can agree to eliminate that bureaucratic requirement. Neither NOAA nor FEMA have expressed any objection whatsoever to this amendment.

If I can close, I will read a statement by Chris Fox, who is executive director of the Wood-Pawcatuck Watershed Association. The Wood River and Pawcatuck River run through western Rhode Island, and they are wonderful rivers. I have actually canoed and kayaked them both and enjoyed it immensely. He had to go through this fee waiver process for a set of projects on the Upper Pawcatuck River, and he writes:

This Amendment will avert lengthy project delays and reduce the cost of these environmentally beneficial projects nationwide. . . . On behalf of the wildlife, water, and people who reside in, and depend upon the health of the Wood-Pawcatuck Watershed, I thank you and all those who support this Amendment.

I hope all my colleagues will join together to earn Chris Fox's thanks for

this, I hope, noncontroversial and beneficial amendment.

I thank the Presiding Officer.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. SHELBY. 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. SHELBY. Madam President, I rise today in opposition to S. 1926. In July of 2012, after over 7 years of negotiations in the Congress, the Congress finally passed the Biggert-Waters Act, the first significant flood insurance reauthorization bill since the creation of the National Flood Insurance Program in 1968.

One of the goals of the reform at that time was to ensure—yes, to ensure—that the 5.6 million flood insurance policyholders in this country could collect on their policies if they were ever to suffer a flood loss, something that cannot be guaranteed by the Flood Insurance Program that is currently \$25 billion in debt.

The program basically is bankrupt and only operating by the grace of the American taxpayer. Historically, the flood insurance premiums have not covered costs because the program was not designed to be actuarially sound. Essentially, it was flawed from the beginning when it was created in 1968.

The National Flood Insurance Act of 1968 authorized subsidized rates to encourage participation in the Flood Insurance Program, especially for properties in high-risk locations. The Biggert-Waters legislation changed all this by requiring that the program be actuarially sound, that flood insurance rates reflect actual risk, and that the program eliminate its debt.

The sponsors of the legislation before us now have said that the moment Biggert-Waters was signed into law by the President they began working to roll back the reforms. Before they had any clear knowledge of how the changes in that legislation would be implemented, how mapping would affect homeowners, how flood insurance rates would change or whom might be pulled into the program and whom might be pulled out.

If my colleagues are hoping to dismantle the Flood Insurance Program, then they should support this legislation because that is exactly what it will do. However, if they are looking to address the unintended consequences of Biggert-Waters, then we should take a more measured approach like we do on most legislation. If there are affordability concerns that they are seeking to address, then I think we should find a way to address them.

If they are attempting to address economic impacts that were not contemplated in the Biggert-Waters Act, then we should find alternative approaches that minimize those impacts.

If they believe that the rate at which Biggert-Waters phases in risk-based premiums needs to be reconsidered, then we should discuss alternative increases.

Unfortunately, this legislation does not specifically address those issues. S. 1926, coupled with the provisions that the sponsors included in the recently passed omnibus appropriations act, will stop all changes in the Federal Flood Insurance Program. Those efforts will ensure that mapping revisions which we desperately need do not move forward, that premium increases are halted, and, even more disturbing, that homeowners never truly learn their real flood insurance risk.

I believe people in America deserve to know the cost and risk of where they live. Taxpayers deserve to have those who choose to live in harm's way assume their own risk. The proponents of this legislation want to continue to burden, I believe, an already over-burdened and bankrupt Federal insurance program. They are not seeking to address a few discrete problems with the flood insurance reforms passed in 2012.

Make no mistake, they want to stop it all. I concede, like any legislation, there were issues with the implementation of Biggert-Waters that were not anticipated. But those can be addressed in other ways that do not require the "stop everything" approach that the proponents of this legislation are basically advocating.

Congress is often criticized for being unable to fix anything. In 2012, we took a very significant step toward fixing the National Flood Insurance Program after 7 years of work. Now we have a bill before us that will undo virtually every reform that was enacted less than 2 years ago.

I urge the proponents of the bill today to follow regular order and to take this bill through the committee process where it can be debated and amended and where people can be heard. Absent that, I urge my colleagues to join me in voting against this legislation in favor of a more measured approach which will preserve what is needed in the Biggert-Waters legislation and change only that which needs to be changed.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. TESTER. I ask unanimous consent that the order for the quorum call be rescinded.

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

Mr. TESTER. Madam President, I ask unanimous consent that at the conclusion of my speech, Senator REED of Rhode Island be the next Democratic speaker.

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

Mr. TESTER. I come to the floor to speak against the Coburn amendment.

I know the good Senator from Oklahoma hasn't brought up this amendment yet, but this is the time I have available to speak about it. If he doesn't bring it up, God bless him, but if he does bring it up, hopefully these comments will be able to impact some of the Members of this body.

Before I talk about the Coburn amendment, I thank Senators MENENDEZ, LANDRIEU, and ISAKSON for including legislation that is very important to Senator JOHANNIS and me in this important flood insurance bill.

Title II of the underlying bill is actually the National Association of Registered Agents and Brokers Reform Act or, as I refer to it, NARAB. NARAB is legislation Senator JOHANNIS and I introduced last year. It creates a non-profit association to provide one-stop licensing for insurance agents and brokers operating outside of their home States, while also fully preserving the authority of the State insurance regulators to supervise these markets.

Currently, an insurance agent or broker seeking to operate in multiple States must meet different State-specific licensing requirements for each State and seek approval for each State's jurisdiction. This process can be time-consuming, costly, redundant, and sometimes contradictory—without providing any greater consumer protection. That is a big disincentive for agents and brokers who try to grow their business.

This is not a new issue for the insurance industry. Congress recognized the need to reform the insurance licensing system 15 years ago in 1999 when it incorporated the National Association of Registered Agents and Brokers subtitle into the Gramm-Leach-Bliley Act. Unfortunately, during consideration of the act, Congress did not provide for the immediate establishment of NARAB. Instead, it included provisions to simply encourage State reciprocity for licensing. As a result, Gramm-Leach-Bliley wasn't able to achieve the level of reciprocity and uniformity Congress had hoped for, and these efforts became something of a dead end. That is why we are considering this important legislation today.

Title II would provide insurance agents and brokers with the option of becoming a member of NARAB, provided that they meet the professional standards set by the association and undergo a criminal background check.

NARAB will streamline the licensing process for agents and brokers, enabling them to be licensed once under a single high national licensing standard rather than follow different State standards. This will save time, and it will save money. The association will set rigorous professional and consumer protection standards, including the requirement that all association members undergo criminal background checks, and, for the first time, continuing education standards for non-resident producers. In addition to setting rigorous professional standards,

the association will let agents and brokers renew their licenses all at once and fully preserve the ability of regulators to protect consumers, supervise and discipline agents and brokers.

Currently, on average, insurance agents sell their products in eight States, with many of them serving even more. A one-stop licensing compliance mechanism will benefit all agents and brokers but particularly the smaller agents and brokers who must spend time and money dealing with different standards in different States. A one-stop shop for insurance licensing will help smaller players compete against their larger competitors. More opportunity is good for small businesses, and more competition is good for consumers. However, the amendment I referred to in my opening that may be offered by the good Senator from Oklahoma would render NARAB meaningless by giving States the ability to ignore NARAB's cross-State licensing abilities.

The concept of NARAB was first developed when Congress passed Gramm-Leach-Bliley in 1999, but, again, the measure wasn't able to achieve the measure of uniformity and reciprocity it hoped for. Title II represents decades of efforts and will finally achieve the goals laid out in Gramm-Leach-Bliley in a way that ensures that regulators can continue to protect consumers.

I appreciate and understand the concerns of my friend from Oklahoma, and I share his interest in making sure we preserve States rights, but I also want to make clear that we tried to provide an opt-out for States when Gramm-Leach-Bliley was implemented 14 years ago. With all due respect, it simply did not work. That is why we are debating this bill today.

I would like to take a minute and talk about how this legislation protects States rights. Every State would retain all authority to license its resident agents and brokers. The association would be required to notify States when agents and brokers apply for membership, letting States notify NARAB of any reason membership should not be granted for a producer.

Additionally, because the association would be in communication with all State insurance regulators, this notification measure will prevent bad actors with violations in one State from simply moving to another State because their record would now follow them.

States will also have significant control over NARAB. The nonprofit association would be governed by a board of directors dominated by State insurance regulators and chaired by a State insurance regulator.

The amendment of the Senator from Oklahoma also implies this legislation somehow imposes unfunded mandates on States or compels States to take some action, and this simply isn't the case.

The legislation also ensures States remain responsible for the oversight

and day-to-day regulation of the insurance marketplace. States will maintain exclusive control over the regulation and marketplace activities, consumer protection requirements, unfair trade practices, and other important areas.

Under this bill, we preserve the longstanding authority of States to supervise insurance producers. Any agent or broker who obtains the authority to operate in a jurisdiction through NARAB is still subject to the full regulatory authority of that State and must comply with all marketplace requirements.

Under our proposal we ensure States will continue to receive insurance licensing fees, which will be collected by NARAB and remitted to the States.

This legislation is strongly supported by the National Association of State Insurance Commissioners, the National Association of Insurance and Financial Advisers, the Council of Insurance Agents and Brokers, and the Independent Insurance Agents and Brokers of America. Its purpose is thwarted if the amendment of the good Senator from Oklahoma is adopted.

If NARAB cannot offer producers the ability to fulfill their licensing obligations in all jurisdictions, then NARAB offers very little value for those agents and brokers who would otherwise participate and would create uncertainty about whether individual States might opt out in the future.

So I urge my colleagues, if the good Senator from Oklahoma decides to bring up his amendment, to oppose that amendment.

With that, Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Oklahoma.

AMENDMENT NO. 2697

Mr. COBURN. Madam President, I am waiting on Senator MENENDEZ to come to the floor on a point of order, but I do ask unanimous consent that we temporarily set aside the pending amendment so I may call up my amendment No. 2697.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The clerk will report the amendment.

The assistant legislative clerk read as follows:

The Senator from Oklahoma [Mr. COBURN] for himself and Mr. McCAIN, proposes an amendment numbered 2697.

Mr. COBURN. I ask unanimous consent that the amendment be considered as read.

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

The amendment is as follows:

(Purpose: To allow States to opt-out of participation in the National Association of Registered Agents and Brokers)

At the end of section 330 of subtitle C of title III of the Gramm-Leach-Bliley Act, as added by section 202(a), insert the following:

“(c) STATE OPT-OUT-RIGHTS.—

“(1) IN GENERAL.—Any State, as described in section 333(9)(A), may elect not to partici-

pate in the Association, and insurance producers doing business in that State shall be subject to all otherwise applicable insurance-related laws, rules, and regulations of that State.

“(2) PROCEDURE.—A State, as described in section 333(9)(A), that elects not to participate in the Association under paragraph (1) shall do so by enacting legislation indicating such election.

“(3) EFFECTIVE DATE OF OPT-OUT.—

“(A) IN GENERAL.—Except as provided in subparagraph (B), the effective date of an election by a State, as described in section 333(9)(A), not to participate in the Association under paragraph (1) is 2 years after the date on which the State enacts legislation under paragraph (2).

“(B) IMMEDIATELY EFFECTIVE OPT-OUT.—An election by a State, as described in section 333(9)(A), not to participate in the Association under paragraph (1) shall take effect upon the enactment of legislation under paragraph (2) if such legislation is enacted not later than 180 days after the date of enactment of this Act.

“(4) EXCLUSION OF INSURANCE PRODUCERS.—No insurance producer, the home State, as described in section 333(9)(A), of which has made an election not to participate in the Association under paragraph (1), may become a member of the Association.

“(5) NOTIFICATION OF OPT-OUT.—A State, as described in section 333(9)(A), that elects not to participate in the Association under paragraph (1) shall notify the Board and the primary insurance regulatory authority of each State of such election.

“(6) CHANGE IN ELECTION.—

“(A) OPT-IN.—A State, as described in section 333(9)(A), that has elected not to participate in the Association under paragraph (1) may elect to participate in the Association by enacting legislation indicating such election.

“(B) EFFECTIVE DATE OF OPT-IN.—An election by a State, as described in section 333(9)(A), to participate in the Association under subparagraph (A) shall take effect upon the enactment of the legislation indicating such election.

“(C) NOTIFICATION OF OPT-IN.—A State, as described in section 333(9)(A), that has elected to participate in the Association under subparagraph (A) shall notify the Board and the primary insurance regulatory authority of each State of such election.

In section 334 of subtitle C of title III of the Gramm-Leach-Bliley Act, as added by section 202(a), strike paragraph (9) and insert the following:

“(9) STATE.—The term ‘State’—

“(A) means any State, the District of Columbia, any territory of the United States, Puerto Rico, Guam, American Samoa, the Trust Territory of the Pacific Islands, the Virgin Islands, and the Northern Mariana Islands; and

“(B) does not include any State (as described in subparagraph (A)) that has made an election not to participate in the Association under section 330(c)(1).

Mr. COBURN. I see Senator MENENDEZ is now on the floor, and what I wish to do is talk a little about this bill.

This bill is going to add \$900 million in additional budget authority and outlays over the next 5 years with no offsets, period. The sponsors claim the bill is offset over 10 years but relies on a budget gimmick that assumes Congress would not raise the NFIP borrowing authority once it hits the cap. That has never happened. And in the absence of sufficient borrowing author-

ity, the program would delay payments of insurance claims until additional resources became available. So in reality this bill will add another \$2.1 billion in debt to the NFIP while making no substantive changes to address affordability issues.

Even the administration states that delaying implementation of these reforms would further erode the financial position of the NFIP, which is already \$24 billion in debt. This delay would also reduce FEMA's ability to pay future claims made by all policyholders. NFIP is unaffordable to the American people as the program is currently already more than \$24 billion in debt.

The pending measure, S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012, and to reform the National Association of Registered Agents and Brokers, and for other purposes, would violate the Senate pay-go rule and increase the deficit. Therefore, I raise a point of order on this measure, pursuant to sections 201(a) of S. Con. Res. 21, the concurrent resolution on the budget for fiscal year 2008.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. Madam President, pursuant to section 904 of the Congressional Budget Act of 1974 and the waiver provisions of applicable budget resolutions, I move to waive all applicable sections of that Act and applicable budget resolutions for purposes of the pending bill, and I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The yeas and nays are ordered.

The motion to waive is debatable.

The Senator from Oklahoma.

Mr. COBURN. Madam President, this country is in serious trouble with its debt, its unfunded liabilities, and its continual habit by its elected representatives to not live within its means.

Waiving the Budget Act so that we can delay a reform on something that needs to be reformed does not make sense. I have no doubt I won't win this budget point of order, but the American people need to be paying attention. Here we go again, not doing the hard, tough work of making choices about priorities.

We passed a bill, the Biggert-Waters bill, it was signed into law, and now, because it is starting to come into effect, we are going to delay it for 4 years. It is going to cost billions. Then we are not going to solve the problem. And don't forget, this is not about keeping Biggert-Waters intact, it is about making it go away. That is what it is about.

I am adamantly opposed to the waiver of the Budget Act and I will await the call of the Chair on the vote.

I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. Madam President, briefly, I appreciate the longstanding views of my colleague from Oklahoma on a variety of fiscal issues, but on this one I must say I have a disagreement with him. This isn't about doing away with Biggert-Waters, because the reality is that of the 1 percent of properties that equal 33 percent of all claims, there is nothing set aside for that 1 percent that creates 33 percent of all the claims. It remains as it existed in Biggert-Waters.

As a matter of fact, overwhelmingly, we keep most of the Biggert-Waters reforms in the legislation. The one thing we are doing is creating a pause for those property owners who have obeyed the rules, followed their responsibilities, built in new standards and now find themselves, notwithstanding having done all those things, in the midst of a lot of hurt and rate shock.

In fact, some of us foresaw this, evidenced by the fact that I raised these issues as a member of the Senate banking committee, where this bill was heard, and when I couldn't achieve any affordability elements, I got an affordability study included, which study should be completed before we actually put into force skyrocketing premiums that are going to what, create greater stability for the fund? No.

What is insurance about? Insurance is about spreading risk over a wider pool. So what happens when people simply can't meet those skyrocketing premiums, as evidenced by the many stories our colleagues on both sides of the aisle have come to talk about on the floor? What happens when they, in essence, have to say: I can't have insurance or I am going to turn my house over to the mortgage company because I can't sustain that policy or I will have to sell the property at a fire sale? What happens then? The pool grows smaller. What are the consequences of the risk pool growing smaller? Prices rise. And when prices rise even more for everybody else, what happens again? The risk pool grows smaller. And when the risk pool grows smaller, the prices rise again.

So this isn't about undoing Biggert-Waters. On the contrary, this is about getting it right. This is about fulfilling the element of the law that said there must be an affordability study so we can determine what type of affordability mechanism would exist in the law so that ultimately we make sure we have a solvent program and, at the same time, be able to keep the single most significant asset any family has in this country, which is their home.

That is what we are trying to do here, and that is why I urge my colleagues on both sides of the aisle to support the waiver of the budget point of order.

I yield the floor.

The PRESIDING OFFICER. The Senator from Louisiana.

Ms. LANDRIEU. Madam President, I understand Senator REED has been waiting to speak about his amendment and the unanimous consent agreement

allows for that. I would like 30 seconds to respond to the Coburn amendment. I see the Senator from Tennessee, and I am not sure what brings him to the floor, but if I can have 30 seconds to respond to the Coburn amendment.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Ms. LANDRIEU. I want to underscore what the Senator from New Jersey just said. If our efforts were to repeal the Biggert-Waters bill, we would have drafted one to do so. This is not repealing Biggert-Waters. This is an honest, good-faith attempt to make the flood insurance program work. So we are insisting the affordability study be done first, we are insisting the maps be accurate, and we are insisting that FEMA recognize levees that taxpayers have built with their own money. Is that too much to ask? I mean, think about that: An affordability study, to recognize levees that are built, and to make sure people can afford these rates.

I know my 30 seconds is up. I urge my colleagues to vote against the Coburn point of order and to help us move this important bill to the House of Representatives with a strong vote.

The PRESIDING OFFICER. The Senator from Rhode Island.

AMENDMENT NO. 2703

Mr. REED. Madam President, I ask unanimous consent that the pending amendment be set aside and that I be permitted to call up my amendment No. 2703.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The clerk will report the amendment.

The assistant legislative clerk read as follows:

The Senator from Rhode Island [Mr. REED] proposes an amendment numbered 2703.

Mr. REED. I ask unanimous consent that the reading of the amendment be waived.

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

The amendment is as follows:

(Purpose: To require the Administrator of the Federal Emergency Management Agency to conduct a study to assess voluntary community-based flood insurance options)

At the end, add the following:

SEC. ____ STUDY OF VOLUNTARY COMMUNITY-BASED FLOOD INSURANCE OPTIONS.

(a) STUDY.—

(1) STUDY REQUIRED.—The Administrator shall conduct a study to assess options, methods, and strategies for making available voluntary community-based flood insurance policies through the National Flood Insurance Program.

(2) CONSIDERATIONS.—The study conducted under paragraph (1) shall—

(A) take into consideration and analyze how voluntary community-based flood insurance policies—

(i) would affect communities having varying economic bases, geographic locations, flood hazard characteristics or classifications, and flood management approaches; and

(ii) could satisfy the applicable requirements under section 102 of the Flood Dis-

aster Protection Act of 1973 (42 U.S.C. 4012a); and

(B) evaluate the advisability of making available voluntary community-based flood insurance policies to communities, subdivisions of communities, and areas of residual risk.

(3) CONSULTATION.—In conducting the study required under paragraph (1), the Administrator may consult with the Comptroller General of the United States, as the Administrator determines is appropriate.

(b) REPORT BY THE ADMINISTRATOR.—

(1) REPORT REQUIRED.—Not later than 18 months after the date of enactment of this Act, the Administrator shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report that contains the results and conclusions of the study conducted under subsection (a).

(2) CONTENTS.—The report submitted under paragraph (1) shall include recommendations for—

(A) the best manner to incorporate voluntary community-based flood insurance policies into the National Flood Insurance Program; and

(B) a strategy to implement voluntary community-based flood insurance policies that would encourage communities to undertake flood mitigation activities, including the construction, reconstruction, or improvement of levees, dams, or other flood control structures.

(c) REPORT BY COMPTROLLER GENERAL.—Not later than 6 months after the date on which the Administrator submits the report required under subsection (b), the Comptroller General of the United States shall—

(1) review the report submitted by the Administrator; and

(2) submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives a report that contains—

(A) an analysis of the report submitted by the Administrator;

(B) any comments or recommendations of the Comptroller General relating to the report submitted by the Administrator; and

(C) any other recommendations of the Comptroller General relating to community-based flood insurance policies.

Mr. REED. Madam President, my amendment would require the Federal Emergency Management Agency—FEMA—to study and report on the advisability of establishing voluntary community-based flood insurance policies under the National Flood Insurance Program—NFIP. The Government Accountability Office would be required to review and comment on FEMA's study.

The study will help answer important questions about how such voluntary community-based policies could be implemented within the National Flood Insurance Program. It does not commit FEMA, the Congress, or local communities to take any action. It simply calls for fact-finding and analysis that could provide the basis for improvements to the flood insurance program.

The idea of community-based flood insurance is to assess the risk for all properties within a community and collect premiums from the community rather than from individual property owners. By purchasing insurance at the community level, willing local governments—and I emphasize willing and

voluntary—may be able to spread the cost of premiums equitably among property owners. In addition, they may be able to increase participation in the flood insurance program, including among property owners who are within the 100-year flood plain but who are not subject to the mandatory purchase requirement because they do not carry a federally backed mortgage. Expanding participation would ensure that all properties in the flood plain have coverage from risk.

Beyond increasing coverage and participation, community-based insurance may also offer new opportunities and incentives for communities to deal with affordability, including by undertaking mitigation efforts that will reduce risk and insurance costs. Indeed, the amendment specifically requires FEMA to develop a strategy that incorporates mitigation into its recommendations for community-based policies.

For communities in Rhode Island and along the east coast that are dealing with the aftermath of Hurricane Sandy and the reality of sea level rise and climate change, this could offer another tool to prepare.

There are important questions to be answered about the feasibility of such an option and how it might be offered. That is what this amendment seeks to do. A study of this option has been included in separate amendments and bills sponsored by proponents and opponents of the underlying bill, and it has been approved by the House twice as a freestanding bill.

Indeed, it has been part of bills or amendments sponsored or cosponsored by Chairman JOHNSON, Senator CRAPO, Senator SHELBY, and Senator LANDRIEU.

I thank the managers and authors of the underlying bill—Senators MENENDEZ, LANDRIEU, and ISAKSON—for their work. They have done an extraordinary job in working to ensure my amendment could be considered. I believe this amendment will add to the goals of the underlying bill of which I am a cosponsor. Given the bipartisan support for this concept, I hope it could be adopted by a voice vote.

Before I yield the floor, one point. We have another emergency that is facing us, not only floods and rising waters, but unemployment insurance. I ask if we could continue the bipartisan dialog we have had. I salute my colleagues on the other side of the aisle who have been principled in their pursuit of this objective, and we can move on that issue also.

Madam President, I yield the floor.

The PRESIDING OFFICER. The Senator from Pennsylvania.

Mr. TOOMEY. Madam President, I rise to address the amendment I have. I will formally ask to call it up in a few moments, but I wish to say a few words about it. I would like to start with a little bit of background and a reminder of how we got here and the circumstances that brought us to this point.

It all started, of course, with a completely unsustainable National Flood Insurance Program. I don't think there is any dispute that this program is massively in debt, it has been completely under water, it was insolvent, and there was no prospect for this to right itself because of the massive subsidies for homeowners of all stripes.

By the way, in addition to being fiscally insolvent and therefore a huge drain for taxpayers, it has a lot of very bad incentives. When you subsidize homes built in dangerous places, you subsidize and encourage homes to be rebuilt there, homes to be bought in places that are dangerous and costly. So there are problems inherent. The CBO was very clear about this. This program was not going to be able to honor its commitments. That is what happens when a program like this is insolvent and is unreformed: People who think they have insurance for their home end up discovering one day that they don't because of its insolvency.

So along came the Biggert-Waters approach to reform the National Flood Insurance Program and to put it in a position where it would actually be solvent and would actually be able to honor the policies people are paying for.

It was September of 2011 that the Senate banking committee took up the reforms, and they passed it with a voice vote. In other words, there was no dissent. There was no objection to the Biggert-Waters reforms. That was, of course, after many hearings. This had been discussed at length for many years before we got to that point. But we did. We passed it in the banking committee.

In June of 2012—so less than 2 years ago—Biggert-Waters, the flood insurance reform program—was wrapped into another bill. It was wrapped into the MAP-21 Transportation bill and it passed—and it passed with overwhelming support. As a matter of fact, as it happens, every single Democratic Senator who was in the Chamber voted in favor of the Biggert-Waters reforms. I think in part because they understood this program needed to be reformed, and I think we all believe this program needs to be in a fiscally sustainable place.

So the final passage of that bill less than 2 years ago required the reforms of Biggert-Waters, which includes as central to those reforms that over time everybody who participates in the National Flood Insurance Program will eventually be paying actuarially sound rates—rates that actually reflect the risk of their home, so taxpayers wouldn't be on the hook and they wouldn't be subject to the worry about whether this program is going to go away altogether.

That is where we were when, lo and behold, we start to discover that for some people premium increases are going to be very dramatic. I have heard a lot from Pennsylvanians. This is a problem with the Biggert-Waters reform.

One of the problems I suspect a lot of folks did not anticipate was that the premium spikes would be quite substantial and happen over a pretty short period of time. There is a phase-in under the Biggert-Waters reforms, but it is quick, and it is very problematic for that relatively small handful of people who would be adversely affected, because it turns out that the remapping determines that they are in a higher risk profile than had previously been understood or, if they had built their home prior to the initial mappings, they wouldn't be subject to the premium increase. But upon sale of their homes, the premium increase would go into effect, and it would go into effect immediately. And that of course can have a devastating impact on the value of a person's home.

I want to be very clear. There is no question in my mind that if we don't do anything, if we simply leave Biggert-Waters alone, that has an unacceptable impact on people who are adversely affected in the form of premium increases that are way too big way too quickly. And that is not the right outcome. We shouldn't settle for that.

I know cases in Pennsylvania where people are facing thousands of dollars in increase. In some cases it is immediate. In a case where they are going to be selling their home, the new buyer would face that immediately. In other cases, it is phased in quickly.

The Menendez approach—the underlying bill we are debating today—deals with this, but it deals with this in the wrong way. It deals with this by completely suspending all the reforms. It completely dispenses with the idea that we should move toward an actuarially sound program. It says for 4 years there will be no change in premiums.

It is hard not to see this as a measure designed to kill the reform. I understand it is painful to have any premium increase, but to say that the response should be to abandon any effort to move to a fiscally sound, actuarially based program can't be right. To do that is to completely throw out the reforms that took so many years to get.

And, by the way, it doesn't provide any certainty for the homeowners it is meant to protect—where for 4 years nothing happens, and after the fourth year nobody knows what happens. I know it is the intent of some to continue indefinitely without making any changes, but that is not a solution. This is an insolvent program.

What that means is we will get to the day—relatively soon, according to CBO—when the National Flood Insurance Program will simply be unable to honor the commitments it has made. It will not have the resources. It will not have the borrowing authority. It will run out of money. And people who then get their homes flooded will find it of little comfort that their premium was a little lower when it turns out there is no benefit to be paid, there are no resources for them to rebuild.

So this doesn't work. And it is not just me who observes this problem with the underlying Menendez bill. As a matter of fact, the President of the United States has weighed in on this. I have a quote here from a Statement of Administrative Policy they put out 2 days ago directly referring to this bill, identifying it by number. This is the bill they are talking about, the Menendez bill. One of the things they say is:

Delaying implementation of these reforms would further erode the financial position of the NFIP, which is already \$24 billion in debt. This delay would also reduce FEMA's ability to pay future claims made by all policyholders.

This is the President of the United States. His administration has looked at the Menendez bill, and this is their conclusion: This doesn't work. This doesn't work for the policyholders. It doesn't work for taxpayers. It doesn't work for anybody.

There is another problem I would point out with the Menendez bill: It wouldn't work if it were to become law for these reasons, but it is not going to become law. The administration has made it clear they don't support it. The Speaker of the House has made it abundantly clear he will not put a bill on the House floor that guts the reforms of Biggert-Waters. The House chairman of the banking committee, who has jurisdiction over this, has made it abundantly clear: He is not going to move a bill that does away with these fiscal reforms.

If your goal is to do something to help homeowners who are facing premium increases, a vote for the Menendez bill does nothing, because that bill is going nowhere. The administration doesn't support it. They have said so. The House is not even going to take it up. So if your goal is to do something for constituents who are facing a big premium increase—and, frankly, that is a big part of my goal—the Menendez bill doesn't cut it. That is going nowhere.

What the administration said would work and what House leadership is willing to work with us on would be to phase in these premium increases more gradually, because everybody acknowledges the premium increases are occurring too quickly, and that needs to change.

This is another quote from that same Statement of Administration Policy on the same bill. What they said was:

The administration strongly supports a phased transition to actuarially sound flood insurance rates.

They didn't refer to my amendment, but this is exactly what my amendment does. It phases this in gradually so as to minimize the pain, allow people an opportunity to adjust, allow people the time to maybe mitigate the risk and still maintain the integrity—the fiscal integrity—of the program so it actually can pay the claims that surely will be submitted.

Let me run through quickly exactly what the amendment does and doesn't

do, because there has been some confusion about this.

Our amendment actually retains very significant portions of the underlying Menendez bill because parts of it made a lot of sense. Section 1 is the title. Section 2, definitions. Unchanged. Section 3 is where we phased the premium increases in gradually rather than suspending them altogether. That is the big difference. Section 4 of the Menendez bill is an affordability study and report, requires FEMA to complete this study—as Biggert-Waters does—within 2 years of the enactment of the bill. We leave that intact. I think that is a good idea. We need that. My amendment would not affect that whatsoever.

The Mendendez bill also provides some additional funding for the affordability study. It lifts the cap that was set before. My amendment wouldn't change that. I think we need to lift that cap.

Section 6. This is a measure that provides funds to reimburse homeowners when they challenge the redraw. So when a new map comes out and someone's house is deemed to be in a more risky place and therefore the premium is higher, a homeowner can challenge that. If the homeowner wins, under the Menendez language—which I support and stays in this bill under my amendment—the homeowner would be reimbursed the cost of that challenge.

Senator KING from Maine had a very good suggestion, which is: If a community chooses to challenge the mapping because they think there was a mistake made, they think it was inaccurate and it adversely affects them, that community too would be reimbursed for its costs if it turns out to be successful in its challenge. I agree with that. We have incorporated that into our amendment.

Section 7 addresses the flood protection system. This is a very important part of what the Menendez bill does and I fully support it, and that is this: Under current law, one of the problems is in order for a community or a homeowner to fully benefit from risk mitigation that they may have done—a levee that may have been built or a dam or some other risk mitigation. In order to fully benefit from that, the Federal Government has to have paid for some portion of it. That is ridiculous. What difference does it make who paid for it? If it has been built and it is providing protection, that is all that should matter. This language would achieve that, the Menendez bill achieves that, and my amendment incorporates that. We keep that intact as well.

Section 8 addresses floodproofed residential basements, addresses that. Our amendment doesn't change that.

Section 9 creates a designation of a flood insurance advocate. Again, my amendment makes no change to that.

Section 10. Senator BLUNT had an amendment that would change the remodeling trigger for loss subsidies from 30 percent to 50 percent of a

home's value. We incorporate Senator BLUNT's amendment into our own, so that is there.

Senator HAGAN had an amendment to exempt escrow requirements for flood insurance payments. We fully incorporate that into my amendment as well.

Senator RUBIO had an amendment also that was accepted by the managers. It is in ours.

What it comes down to, the difference between my amendment and the Menendez approach is one keeps us on a path of reform, keeps us on a path to an actuarially sound, fiscally responsible flood insurance program, whereby the flood insurance program is actually able to pay its claims, and the Menendez bill dispenses with it. It dispenses with the most important, most fundamental reform. The other part that we do is we soften the blow. If your concern is with these homeowners who are facing these huge premiums, my amendment is the only way we are actually going to achieve that help for those folks because this is the only legislative approach that has a chance of actually legislatively becoming law.

By the way, in addition to its problems with the other body and the administration, the Menendez bill is subject to a budget point of order because it increases our deficit and forces more government borrowing. It is subject to a point of order. I don't know that it can sustain that. I don't know it can defeat a budget point of order and that is an important issue.

Because our approach is fiscally sound, we are not subject to a budget point of order. What we do is we say the longer delay in the phase-in of the premium increases costs the flood insurance program some money until you get to the point where people have reached the level where they are paying actuarially sound rates, but we fully offset that with a very modest surcharge on all flood insurance policies in the country. It is about \$40 per year in the first year, the most expensive year, unless your income is over one-half million dollars a year, in which case it is about \$80, and that is it. It goes down after that because over time, when the higher premiums phase in, the loss to the program is diminished and therefore the surcharge goes down with it.

But let's be very clear. The maximum that anybody would be paying is about \$40 a year unless their income is over one-half million dollars a year, in which case it would be \$80 a year.

I will wrap up. I think we cannot continue to ignore all of the fundamental mandatory spending problems we have. When we actually go through a long and painful and deliberative systematic process to reform a program, for us to then walk away within 2 years and say never mind, we are not going to have any reform, is just so disappointing and irresponsible. We have bigger challenges facing us. If we cannot deal with this, I don't know what we are going to do.

I fully acknowledge we have to soften the blow for people who are going to face much higher premiums and my amendment does that. The way we do that is by ensuring nobody's premium could go up by more than 25 percent. In the case of people who would face a big increase, under my approach it will take many years of gradual phasing in before they would actually be forced to pay that higher actuarially sound rate. If they think the rate is unfairly high, they can challenge it or they can leave the program and buy private insurance. They can do that. But to suggest we are going to just do nothing after having put the reforms in place I think would be a big mistake.

There are a lot of groups that are supporting my amendment. I have a list I am going to run through quickly:

Natural Resources Defense Council, National Wildlife Federation, The Nature Conservancy, Taxpayers for Common Sense, National Association of Mutual Insurance Companies, Reinsurance Association of America, American Rivers, National Fire Protection Association, National Leased Housing Association, the R Street Institute, American Consumer Institute, Americans for Prosperity, Americans for Tax Reform, the Coalition to Reduce Spending, the Cost of Government Center, Council for Citizens Against Government Waste, Freedom Works, National Taxpayers Union, Taxpayers for Common Sense, Taxpayers Protection Alliance.

You can see there is a combination of fiscal watchdogs, folks who are very concerned about fiscal prudence, as well as people who are concerned about environmental integrity. There are other groups coming on continuously.

As I mentioned, every Democrat who voted on the Biggert-Waters reform voted in favor of it. What my amendment does is it preserves the integrity of the reform while softening the blow for the people who will be affected by it.

I think this is a very important, although modest, step in doing these two things.

AMENDMENT NO. 2707, AS MODIFIED

I ask unanimous consent to set aside the pending amendment so I may call up my amendment, No. 2707, with the modification at the desk.

The PRESIDING OFFICER (Mr. COONS). Without objection, it is so ordered. The clerk will report.

The legislative clerk read as follows. The Senator from Pennsylvania [Mr. TOOMEY] proposes an amendment, No. 2707, as modified.

The amendment is as follows:

(Purpose: To adjust phase-ins of flood insurance rate increases)

Strike sections 103 through 109 and insert the following:

SEC. 103. PHASE-IN OF FLOOD INSURANCE RATE INCREASES.

(a) MAP CHANGES.—Section 1308(h) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(h)) is amended—

(1) in the second sentence, by striking “shall be phased in over a 5-year period” and

all that follows and inserting the following: “shall be implemented by increasing the risk premium rate by 25 percent each year following such effective date until the risk premium rate accurately reflects the current risk of flood to such property.”; and

(2) in the third sentence, by striking “shall be phased in over a 5-year period” and all that follows and inserting the following: “shall be phased in by increasing the risk premium rate by 25 percent each year following the effective date of such issuance, revision, updating, or change.”.

(b) HOME SALE TRIGGER.—

(1) PHASE-IN.—Section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)) is amended—

(A) in paragraph (1), by striking “and” at the end;

(B) in paragraph (2), by striking the period at the end and inserting “; and”; and

(C) by adding at the end the following:

“(3) described in section 1307(g)(2) that are principal residences shall be increased by 25 percent each year, beginning in the year after the first sale of such a property that occurs after the date of enactment of the Biggert-Waters Flood Insurance Reform Act of 2012 and continuing in each successive year regardless of any further sale or resale of the property, until the risk premium rate charged for the property accurately reflects the current risk of flood to the property.”.

(2) APPLICATION OF PHASE-IN TO PRINCIPAL RESIDENCES PURCHASED BETWEEN JULY 7, 2012 AND APRIL 1, 2013.—

(A) DEFINITION.—In this paragraph, the term “eligible policy” means a flood insurance policy—

(i) that covers a principal residence that was purchased during the period beginning on July 7, 2012 and ending on April 1, 2013; and

(ii) for which the risk premium rate charged was increased, after the purchase described in clause (i), to the full risk premium rate estimated under subsection (a)(1) of section 1307 of the National Flood Insurance Act of 1968 (42 U.S.C. 4014) as required under subsection (g)(2) of such section (as in effect on the day before the date of enactment of this Act).

(B) APPLICATION OF PHASE-IN TO RISK PREMIUM RATE UPON POLICY RENEWAL.—The risk premium rate charged for an eligible policy shall—

(i) on the date on which the policy is first renewed after the date of enactment of this Act, be adjusted to be the rate that would have been charged as of that date if the phase-in provision under paragraph (3) of section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)), as added by paragraph (1) of this subsection, had been in effect when the property covered by the eligible policy was purchased; and

(ii) be increased by 25 percent each year thereafter, in accordance with paragraph (3) of section 1308(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(e)), as added by paragraph (1) of this subsection.

(c) PROMULGATION OF REGULATIONS AND RATE TABLES.—

(1) IN GENERAL.—The Administrator shall promulgate such regulations and make available such rate tables as necessary to implement subsections (a) and (b) and the amendments made by those subsections, as though those subsections were enacted as part of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 916).

(2) PUBLIC PARTICIPATION.—To ensure community, stakeholder, and expert participation in the promulgation of regulations and the establishment of rate tables under this subsection, the Administrator shall—

(A) publish the regulations and rate tables in the Federal Register; and

(B) before promulgating final regulations and making available final rate tables, provide a period for public comment on the regulations and rate tables published under subparagraph (A) that is not shorter than 45 days.

(3) TIMING OF PREMIUM CHANGES.—To allow for appropriate implementation of subsections (a) and (b) and the amendments made by those subsections, the Administrator may not implement any premium changes with respect to policy holders, including charges or rebates, that are necessary to implement subsections (a) and (b) and the amendments made by those subsections until the date that is 6 months after the date on which the Administrator promulgates final regulations and makes available final rate tables under this subsection.

(d) FLOOD INSURANCE FEE.—

(1) IN GENERAL.—Section 1308 of the National Flood Insurance Act of 1968 (42 U.S.C. 4015) is amended by adding at the end the following:

“(j) FEE TO OFFSET PHASE-IN OF CERTAIN PREMIUM RATE INCREASES.—

“(1) IN GENERAL.—The Administrator shall charge an annual fee to each holder of a flood insurance policy issued under this Act to offset the costs of the Homeowner Flood Insurance Affordability Act of 2014 and the amendments made by that Act.

“(2) AMOUNT.—In establishing an amount of the fee to be charged under paragraph (1), the Administrator shall charge a policyholder with an annual household income that is not less than \$500,000 twice the amount that the Administrator charges a policyholder with an annual household income that is less than \$500,000.”.

(2) APPLICABILITY.—The Administrator shall charge the fee required under section 1308(j) of the National Flood Insurance Act of 1968, as added by paragraph (1), with respect to any flood insurance policy that is issued or renewed on or after the date of enactment of this Act.

(e) DISCLOSURE.—

(1) CHANGE IN RATES UNDER BIGGERT-WATERS.—Not later than the date that is 6 months before the date on which any change in risk premium rates for flood insurance coverage under the National Flood Insurance Program resulting from the amendment made by section 100207 of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 919) is implemented, the Administrator shall make publicly available the rate tables and underwriting guidelines that provide the basis for the change.

(2) CHANGE IN RATES UNDER THIS ACT.—Not later than the date that is 6 months before the date on which any change in risk premium rates for flood insurance coverage under the National Flood Insurance Program resulting from this Act or any amendment made by this Act is implemented, the Administrator shall make publicly available the rate tables and underwriting guidelines that provide the basis for the change.

(3) REPORT ON POLICY AND CLAIMS DATA.—

(A) IN GENERAL.—Not later than 90 days after the date of enactment of this Act, the Administrator shall submit to Congress a report on the feasibility of—

(i) releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program; and

(ii) establishing guidelines for releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program in accordance with section 552a of title 5, United States Code (commonly known as the “Privacy Act of 1974”).

(B) CONTENTS.—The report submitted under subparagraph (A) shall include—

(i) an analysis and assessment of how releasing property-level policy and claims data for flood insurance coverage under the National Flood Insurance Program will aid policy holders and insurers to understand how the Administration determines actuarial premium rates and assesses flood risks; and

(ii) recommendations for protecting personal information in accordance with section 552a of title 5, United States Code (commonly known as the “Privacy Act of 1974”).

SEC. 104. AFFORDABILITY STUDY AND REPORT.

Notwithstanding the deadline under section 100236(c) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 957), not later than 2 years after the date of enactment of this Act, the Administrator shall submit to the full Committee on Banking, Housing, and Urban Affairs and the full Committee on Appropriations of the Senate and the full Committee on Financial Services and the full Committee on Appropriations of the House of Representatives the affordability study and report required under such section.

SEC. 105. AFFORDABILITY STUDY FUNDING.

Section 100236(d) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 957) is amended by striking “not more than \$750,000” and inserting “such amounts as may be necessary”.

SEC. 106. FUNDS TO REIMBURSE HOMEOWNERS AND COMMUNITIES FOR SUCCESSFUL MAP APPEALS.

(a) IN GENERAL.—Section 1363(f) of the National Flood Insurance Act of 1968 (42 U.S.C. 4104(f)) is amended—

(1) in the first sentence, by inserting after “as the case may be,” the following: “or, in the case of an appeal that is resolved by submission of conflicting data to the Scientific Resolution Panel provided for in section 1363A, the community,”; and

(2) by striking the second sentence and inserting the following: “The Administrator may use such amounts from the National Flood Insurance Fund established under section 1310 as may be necessary to carry out this subsection.”.

(b) CONFORMING AMENDMENT.—Section 1310(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4017(a)) is amended—

(1) in paragraph (6), by striking “and” at the end;

(2) in paragraph (7), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(8) for carrying out section 1363(f).”.

SEC. 107. FLOOD PROTECTION SYSTEMS.

(a) ADEQUATE PROGRESS ON CONSTRUCTION OF FLOOD PROTECTION SYSTEMS.—Section 1307(e) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(e)) is amended—

(1) in the first sentence, by inserting “or reconstruction” after “construction”;

(2) by striking the second sentence and inserting the following: “The Administrator shall find that adequate progress on the construction or reconstruction of a flood protection system, based on the present value of the completed flood protection system, has been made only if (1) 100 percent of the cost of the system has been authorized, (2) at least 60 percent of the cost of the system has been appropriated, (3) at least 50 percent of the cost of the system has been expended, and (4) the system is at least 50 percent completed.”; and

(3) by adding at the end the following: “Notwithstanding any other provision of law, in determining whether a community has made adequate progress on the construction, reconstruction, or improvement of a flood protection system, the Administrator shall consider all sources of funding, including Federal, State, and local funds.”.

(b) COMMUNITIES RESTORING DISACCREDITED FLOOD PROTECTION SYSTEMS.—Section 1307(f) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(f)) is amended by striking the first sentence and inserting the following: “Notwithstanding any other provision of law, this subsection shall apply to riverine and coastal levees that are located in a community which has been determined by the Administrator of the Federal Emergency Management Agency to be in the process of restoring flood protection afforded by a flood protection system that had been previously accredited on a Flood Insurance Rate Map as providing 100-year frequency flood protection but no longer does so, and shall apply without regard to the level of Federal funding of or participation in the construction, reconstruction, or improvement of the flood protection system.”.

SEC. 108. TREATMENT OF FLOODPROOFED RESIDENTIAL BASEMENTS.

In implementing section 1308(h) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(h)), the Administrator shall rate a covered structure using the elevation difference between the floodproofed elevation of the covered structure and the adjusted base flood elevation of the covered structure.

SEC. 109. DESIGNATION OF FLOOD INSURANCE ADVOCATE.

(a) IN GENERAL.—The Administrator shall designate a Flood Insurance Advocate to advocate for the fair treatment of policy holders under the National Flood Insurance Program and property owners in the mapping of flood hazards, the identification of risks from flood, and the implementation of measures to minimize the risk of flood.

(b) DUTIES AND RESPONSIBILITIES.—The duties and responsibilities of the Flood Insurance Advocate designated under subsection (a) shall be to—

(1) educate property owners and policyholders under the National Flood Insurance Program on—

(A) individual flood risks;

(B) flood mitigation;

(C) measures to reduce flood insurance rates through effective mitigation; and

(D) the flood insurance rate map review and amendment process;

(2) assist policy holders under the National Flood Insurance Program and property owners to understand the procedural requirements related to appealing preliminary flood insurance rate maps and implementing measures to mitigate evolving flood risks;

(3) assist in the development of regional capacity to respond to individual constituent concerns about flood insurance rate map amendments and revisions;

(4) coordinate outreach and education with local officials and community leaders in areas impacted by proposed flood insurance rate map amendments and revisions; and

(5) aid potential policy holders under the National Flood Insurance Program in obtaining and verifying accurate and reliable flood insurance rate information when purchasing or renewing a flood insurance policy.

(c) AUTHORIZATION OF APPROPRIATIONS.—There are authorized to be appropriated for each fiscal year such sums as may be necessary to carry out the duties and responsibilities of the Flood Insurance Advocate.

SEC. 110. HOME IMPROVEMENT FAIRNESS.

Section 1307(a)(2)(E)(ii) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(2)(E)(ii)) is amended by striking “30 percent” and inserting “50 percent”.

SEC. 111. EXCEPTIONS TO ESCROW REQUIREMENT FOR FLOOD INSURANCE PAYMENTS.

(a) IN GENERAL.—Section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) is amended—

(1) in subparagraph (A), in the second sentence, by striking “subparagraph (C)” and inserting “subparagraph (B)”;

(2) in subparagraph (B)—

(A) in clause (ii), by redesignating subclauses (I) and (II) as items (aa) and (bb), respectively, and adjusting the margins accordingly;

(B) by redesignating clauses (i) and (ii) as subclauses (I) and (II), respectively, and adjusting the margins accordingly;

(C) in the matter preceding subclause (I), as redesignated by subparagraph (B), by striking “(A) or (B), if—” and inserting the following: “(A)—

“(i) if—”;

(D) by striking the period at the end and inserting “; or”; and

(E) by adding at the end the following

“(ii) in the case of a loan that—

“(I) is in a junior or subordinate position to a senior lien secured by the same residential improved real estate or mobile home for which flood insurance is being provided at the time of the origination of the loan;

“(II) is secured by residential improved real estate or a mobile home that is part of a condominium, cooperative, or other project development, if the residential improved real estate or mobile home is covered by a flood insurance policy that—

“(aa) meets the requirements that the regulated lending institution is required to enforce under subsection (b)(1);

“(bb) is provided by the condominium association, cooperative, homeowners association, or other applicable group; and

“(cc) the premium for which is paid by the condominium association, cooperative, homeowners association, or other applicable group as a common expense;

“(III) is secured by residential improved real estate or a mobile home that is used as collateral for a business purpose;

“(IV) is a home equity line of credit;

“(V) is a nonperforming loan; or

“(VI) has a term of not longer than 12 months.”.

(b) APPLICABILITY.—

(1) IN GENERAL.—

(A) REQUIRED APPLICATION.—The amendments to section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) made by section 100209(a) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 920) and by subsection (a) of this section shall apply to any loan that is originated, refinanced, increased, extended, or renewed on or after January 1, 2016.

(B) OPTIONAL APPLICATION.—

(i) DEFINITIONS.—In this subparagraph—

(I) the terms “Federal entity for lending regulation”, “improved real estate”, “regulated lending institution”, and “servicer” have the meanings given the terms in section 3 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4003);

(II) the term “outstanding loan” means a loan that—

(aa) is outstanding as of January 1, 2016;

(bb) is not subject to the requirement to escrow premiums and fees for flood insurance under section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)) as in effect on July 5, 2012; and

(cc) would, if the loan had been originated, refinanced, increased, extended, or renewed on or after January 1, 2016, be subject to the requirements under section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended; and

(III) the term “section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended” means section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)(A)), as amended by—

(aa) section 100209(a) of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 920); and

(bb) subsection (a) of this section.

(ii) OPTION TO ESCROW FLOOD INSURANCE PAYMENTS.—Each Federal entity for lending regulation (after consultation and coordination with the Federal Financial Institutions Examination Council) shall, by regulation, direct that each regulated lending institution or servicer of an outstanding loan shall offer and make available to a borrower the option to have the borrower's payment of premiums and fees for flood insurance under the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.), including the escrow of such payments, be treated in the same manner provided under section 102(d)(1)(A) of the Flood Disaster Protection Act of 1973, as amended.

(2) REPEAL OF 2-YEAR DELAY ON APPLICABILITY.—Subsection (b) of section 100209 of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 920) is repealed.

(3) RULE OF CONSTRUCTION.—Nothing in this section or the amendments made by this section shall be construed to supersede, during the period beginning on July 6, 2012 and ending on December 31, 2015, the requirements under section 102(d)(1) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(d)(1)), as in effect on July 5, 2012.

SEC. 112. MONTHLY INSTALLMENT PAYMENTS FOR PREMIUMS.

Section 1308(g) of the National Flood Insurance Act of 1968 (42 U.S.C. 4015(g)) is amended by striking “either annually or in more frequent installments” and inserting “annually, monthly, or in other installments that are more frequent than annually”.

SEC. 113. ACCOUNTING FOR FLOOD MITIGATION ACTIVITIES IN ESTIMATES OF PREMIUM RATES.

Section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)) is amended by amending subparagraph (A) to read as follows:

“(A) based on consideration of—

“(i) the risk involved and accepted actuarial principles; and

“(ii) the flood mitigation activities that an owner or lessee has undertaken on a property, including differences in the risk involved due to land use measures, floodproofing, flood forecasting, and similar measures.”.

Mr. TOOMEY. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. MERKLEY. I ask unanimous consent that the order for the quorum call be rescinded.

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

AMENDMENT NO. 2709, AS MODIFIED

Mr. MERKLEY. Mr. President, I ask unanimous consent that the pending amendment be set aside so I may call up amendment No. 2709, and that the amendment be modified to correct a typographical error.

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

The clerk will report the amendment.

The legislative clerk read as follows:

The Senator from Oregon [Mr. MERKLEY] proposes an amendment numbered 2709, as modified.

The amendment is as follows:

(Purpose: To establish limitations on force-placed insurance)

At the end of title I, add the following:

SEC. 110. LIMITATIONS ON FORCE-PLACED INSURANCE.

Section 102(e) of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4012a(e)) is amended—

(1) by redesignating paragraphs (3) through (6) as paragraphs (4) through (7), respectively; and

(2) by inserting after paragraph (2) the following:

“(3) LIMITATIONS ON LENDERS AND SERVICERS.—

“(A) PAYMENTS FROM INSURANCE COMPANIES.—An lender or servicer, or an affiliate of a lender or servicer, may not receive a commission or any other payment from an insurance company in connection with securing business under paragraph (2) from the insurance company.

“(B) PURCHASE FROM AFFILIATED INSURANCE COMPANIES.—

“(i) IN GENERAL.—Except as provided in clause (ii), a lender or servicer, or an affiliate of a lender or servicer, that purchases insurance under paragraph (2) may not purchase the insurance from an insurance company that is affiliated with the lender or servicer.

“(ii) EXCEPTION.—Clause (i) shall not apply to the purchase of insurance under paragraph (2) by a lender or servicer, or an affiliate of a lender or servicer, that is a bank, or a Federal credit union or State credit union (as those terms are defined in section 101 of the Federal Credit Union Act (12 U.S.C. 1752)), with assets of not more than \$10,000,000,000.”.

Mr. MERKLEY. Mr. President, I will take this occasion to make a couple of remarks about the content of this amendment.

This amendment is about a predatory practice that is involved in the flood insurance world, and that predatory practice occurs when a servicer of mortgages places flood insurance on a property—be it a home or a business. They sometimes arrange a very expensive policy to be placed on the property. The reason they do this is that the insurer—the insurance company that has prepared the policy—is charging many times the market rate, but in exchange they pay the servicer a large bonus.

We remember how bonuses in the subprime world were used to steer families from prime mortgages into subprime mortgages. In this case the bonus is being paid to the servicer so the servicer will steer the family into an expensive insurance policy rather than a fair market rate policy.

My amendment takes a very simple approach and says that these bonus payments or incentive payments—or whatever name you would like to give to them—from the insurer to the servicer in order to utilize their very expensive, above market rate product rather than a fair market rate product will not be allowed. That eliminates this conflict of interest and will enable the servicer to provide a fair service of placing flood insurance on a property if it is required under the terms of the mortgage, but not to do so in a predatory manner.

I hope that all of our colleagues on both sides of the aisle will take a look

at this practice and realize that the overall scope of this bill is about a fair deal for families who are in the situation of being required under their mortgage to obtain flood insurance. Part of that fair deal should involve ending this particular predatory premium practice on force-placed flood insurance.

I note the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

The PRESIDING OFFICER. The Senator from Tennessee.

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

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

AMENDMENT NO. 2707

Mr. CORKER. Mr. President, I wish to speak very briefly on the Toomey amendment. I know we have on the floor a bill that basically, let's face it, puts off for about 4 years reforms we put into the Flood Insurance Program. It is a \$24 billion program. It is a very small, in essence, entitlement program we have in this country.

I am very despondent over the fact that we passed these reforms unanimously out of the Banking Committee in 2011. That took place in October of 2013.

Our Nation is facing incredible entitlement problems, and we all know it. People on both sides of the aisle have been down here ad nauseam talking about the fact that as a Nation, the No. 1 threat we have is our inability to deal with the fiscal issues we know we have throughout the entitlement programs we have in this country. Here we have a situation where, unanimously, out of the Banking Committee, we passed reforms to deal with the flood insurance program which we know is moving quickly towards insolvency.

So what do we do? Maybe instead of being the most deliberative body in the world, we might be described as the most pandering body in the world. What we are doing instead is punting on these reforms. I am discouraged by that. It is amazing. I think we have not shown the ability to really address any of the bigger issues that our Nation has to deal with.

Obviously, I would be more responsive to a bill that maybe made tweaks or did some things to make this work in a way that was not quite as draconian. But the fact is we all know the way the program works. It is just not sustainable, and we know that, in essence, taxpayers all across this country are subsidizing folks who are participating in a national program that called for them to have insurance relative to their own property.

So in an effort to try to deal with this in a more thoughtful way, PAT TOOMEY from Pennsylvania has offered an amendment to ensure that the increases in premiums people are facing

are done in a way that obviously dramatically reduces the impact on people. Again, I applaud that. I appreciate that. I think there are some homeowners in this country, as well as property owners, who are having—the way the program now works, these increases would take place over the next 4 to 5 years. Instead, the Toomey amendment causes them to not increase—especially for those who make under a certain amount of money—more than 25 percent a year. So if someone has a \$200 bill for flood insurance next year, it would go up 50 percent.

I think it is a thoughtful effort to try to cause this bill to still be actuarially sound. It has no negative impact on our deficits. I think it is a way for us to deal with this in a much better way than, let's face it, putting our heads in the sand and not taking on this issue.

I want to go back one more time and say this is one of the few reforms—it may be the only reform that I am aware of—that has actually become law that has come out of the Banking Committee in several years. It did so unanimously. This is in essence an entitlement program. It is a small entitlement program. I understand it is very important to some property owners around our country. But if we as a body are going to turn away from reforms and not replace those reforms with other reforms but instead delay—in essence what most people believe because of the way FEMA operates—delay this for 4 years, then I think it speaks to a body that just really has no desire whatsoever to take on the issues that are so important to our Nation's citizens.

So I think the Toomey amendment is a thoughtful approach to try to deal with the issue, which I think is affecting many people in this body who have people they represent who are going through substantial increases in a way that they feel to be too draconian. So if that is a Senator's issue, I urge people to strongly support the Toomey amendment.

By the way, with the passage of the Toomey amendment, which leaves the rest of the reforms in place, I will then believe we have done something in this body that is thoughtful. We will have attempted to make this Flood Insurance Program actuarially sound and, at the same time, we will have solved the issue that I think so many people here are concerned about. Without the passage of the Toomey amendment as a part of this bill, I wish to say one more time, this body will have failed once again. With a very, very, very small entitlement program, we will have failed to rise to the occasion, to put our country, minimally, on a course toward solvency, and instead turned away from this effort which speaks to the fact that there is almost no likelihood that we will ever, within the short period of the midterm anyway, be able to address the bigger issues we all know are looming and are affecting our country in such a big way.

I urge strong support for the Toomey amendment. Without the Toomey amendment, I hope this body will vote down this bill which undoes the only real reforms the Banking Committee has put in place in the last several years.

With that, I yield the floor, and I thank the Presiding Officer for the time.

THE PRESIDING OFFICER. The Senator from New York.

MR. SCHUMER. Mr. President, I thank my colleague and friend from Tennessee for his, as usual, thoughtful presentation, even though I disagree with it. His positions are always thoughtful, carefully thought out, and I appreciate his thoughts and efforts.

The need to pass the Menendez-Isakson-Landrieu bill is extremely important. In New York we have seen the follies of the present flood insurance law. We have seen follies in a variety of ways. Most of all, we have seen homeowners charged a fortune which they can't afford. We have seen homeowners told that even if they are not going to be charged, immediately when they sell their home, the rate will go up so high that they can't sell their home, so the value of the home decreases.

We have seen people—victims of Sandy—whose homes were destroyed or badly damaged, rebuild their homes and then be perhaps forced to lose them because of ridiculous flood insurance rates. We have seen the problems with the maps—areas 5 miles from the nearest flood somehow get called a flood zone and they have to pay more insurance.

We have seen FEMA overreaching in terms of drawing maps. In fact, in my State, they used Suffolk County's flood maps and flood levels and just transposed them on Nassau County—a different place with different elevations and different tides, and we had to get that undone. So a moratorium, going back to the drawing board and holding rates in place while that happens, makes eminent sense.

It is true it will cost the government some money. But what is our job here? Is it to let thousands, tens of thousands, hundreds of thousands default, lose their homes while we stand here and twiddle our thumbs? I don't think so. I don't think the vast majority of Americans think that. We have to figure out how to deal with flood insurance and the Menendez-Isakson-Landrieu bill does that. But while we are doing it, we have to make sure people don't lose their homes. There are many more storms out there. We know that. We have had a Katrina and a Sandy, creating unprecedented damage. It certainly means that the old flood insurance program probably has to be changed. But to just eliminate it, basically, by not passing this bill or by passing the Toomey amendment which, in effect, would eliminate it, makes no sense and would cause huge damage.

I rise in opposition to the Toomey amendment. If a person believes there

should be some level of affordability before we impose rates, then a person can't vote for the Toomey bill. Because the Toomey bill basically has mandatory rate increases before any affordability study is concluded. It repeats the mistake of Biggert-Waters. Biggert-Waters actually called for an affordability study. FEMA didn't complete the affordability study and still had the rates go into effect.

If affordability is one of our hallmarks, and I believe it is, then it certainly makes no sense to do what FEMA has done under Biggert-Waters, which is put rate increases in effect before affordability is studied or do what Toomey does, which actually explicitly says rate increases shall go into effect before the affordability study is completed.

Furthermore, the Toomey amendment, in my judgment, means we may as well have nothing at all; we might as well go back to the old, because it establishes an uncapped annual fee on all 5.6 million NFIP policyholders for an unspecified period of time until the identified costs of this bill are offset.

There is no guarantee that homeowners would be protected from a \$30,000 premium, if that is what the actuaries think. Speaking for my State of New York, they say it is people on the water. It is second homes. It is rich people. Not in New York, it is not. We have all seen the pictures of homes damaged in Staten Island, in the Rockaways, Queens, in southern Brooklyn, on the southern shore of Long Island—modest homes, some of them even called bungalows, where people live full-time. In Long Beach, average folks—firefighters, teachers, cops, clerks, secretaries, small business people who struggle—double or triple or quadruple their insurance rates, their flood insurance rates, and they can't get by.

One other point I wish to make. Some of my colleagues said: This doesn't effect me. It is going to because FEMA is remapping across the country. They have done a lot of the remapping in New York. I have talked about how irresponsible what they have done is. Once they come to other Members' States and maps, they will see that the mapping is almost nonsensical, mapping people into flood zones who have never had a flood, charging rates that average folks cannot afford. From what I am told, Pennsylvania is the State with the highest percentage of new mapping activity; 14 percent of all new mapping activity, 1,400 maps. So I think even for my good friend from Pennsylvania—and I know he is a true believer in these things and I don't doubt that and I respect his integrity, but it is sure going to affect the people of Pennsylvania.

Guess which State is second in terms of new maps? New York: 625. That is why I feel so strongly and have worked so hard with Senators MENENDEZ and ISAKSON and LANDRIEU, who have done such a fabulous job on this legislation to get it passed.

So I urge defeat of the Toomey amendment. The Toomey amendment is almost a mirror image of the bill itself, the Biggert-Waters bill, which we are trying to counteract and because FEMA did not implement it correctly.

If the Toomey amendment is defeated, and if our flood insurance bill, which I am a proud cosponsor of, is passed, homeowners will be able to breathe a sigh of real relief while FEMA goes back to the drawing boards and figures out a way to have a flood insurance program that does not bankrupt thousands of middle-class, working-class people.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

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

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

AMENDMENT NO. 2697

Mr. COBURN. Mr. President, I believe when I left the floor my amendment was pending, amendment No. 2697. I would like to spend a few minutes to talk about that amendment. I know somebody else has come to the floor here rather quickly and I have about 5 minutes, I have been told by the cloakroom.

Congressional creation of the National Association of Registered Agents and Brokers, the bill that has been attached to the flood bill, usurps the rights of States' authority over insurance licensing and regulations.

Congress established the McCarran-Ferguson Act that States should retain the regulatory authority over insurance laws.

While NARAB II was crafted to retain primacy of insurance regulations and enforcement actions within the States, this bill will nevertheless compel States to accept a national license within their jurisdictions.

The nonpartisan Congressional Budget Office stated:

... the association's authority would exist only through a preemption of states' power to regulate the licensing of insurance producers. This preemption would stem from an exercise of the sovereign power of the federal government.

NARAB II provides the President and his or her appointee the authority to nullify the decisions made by the NARAB board but does not extend any of the same rights to the individual States.

My amendment will provide a State the opportunity to opt out of participation in NARAB only through the passage of legislation by the State legislature and signature of the Governor, and it will not allow State insurance commissioners to opt out on a whim.

To prevent a disruptive transition, this amendment requires a 2-year delay between passage of State legislation and the effective date of an opt-out. So

you cannot get out just like that. It is 2 years.

In order to maintain the foundation of reciprocity and prevent States from gaming the provision for a competitive advantage, insurance producers located within a State that opts out of NARAB would be ineligible from participating in the NARAB system. So if your State opts out, you lose the privilege of going to other States.

The inclusion of this provision would accomplish the bill's goal of streamlining and cost-savings without the continuation of Congress infringing on activities that should be left to the States.

The amendment will still allow for the benefits provided by a multistate licensing process to reduce the bureaucracy involved for producers to access customers in other States, which will help increase competition and lower consumer costs—things I am totally for. Actually, I am for this bill, but only with preserving the Tenth Amendment rights of States.

The provision will also provide a safeguard from NARAB if 10 years from now it is not working as well as the current consensus has hoped and a State or States no longer wish to participate.

As the bill's proponents have already pointed out, NARAB has the support of every State and every insurance producer. They all agree. If that is the case, and this is so popular and such a needed reform, then no State will opt out, and the opt-out provision would be mute, while still protecting the States' rights.

I understand the opposition to this, that they think this will not get off the ground. But the very statements that have been made both in the committee and on the floor—that everybody wants this, all the insurance industry wants this, all the State insurance commissioners want this—if that is the case, nobody will opt out and we will have met our constitutional duty of protecting the Bill of Rights for the States.

I finish by saying this: One of the reasons we are in extreme difficulty—what physicians would call *extremis*—is that we have ignored States rights, we have ignored the Bill of Rights, and we have said we are primal.

So as CBO said, we are stepping all over this. I understand I probably will not be able to stop it, but it is another indication of why we need the Enumerated Powers Act. That is simply a bill sponsored by 44 Senators that says if you bring a bill to the floor, you have to give the authority under which the enumerated powers would justify you bringing this bill to the floor—to make us pause, just to think about it.

I do not think it is unreasonable. People may disagree about whether States ought to have the right to opt out, but if the program is such as has been designed by the authors of this bill and the statements by the people who have spoken on this bill on the

floor—if that is the case—putting this amendment in will not harm it at all; it will not ever be used.

So it is simply saying, if they want to opt out, it is 2 years after they vote in their legislature and it is signed by the Governor before they can, so there is no disruption. Nobody is going to do that, if it is true what everybody who is supporting this bill has said.

It is peculiar and curious to me why anybody would oppose this amendment if, in fact, the facts are as stated by those supporting NARAB II. And I support it. But I think we ought to protect the States' constitutional rights.

With that, I yield the floor.

The PRESIDING OFFICER. The Senator from New Jersey.

Mr. MENENDEZ. Mr. President, I know the distinguished Senator from North Dakota is going to speak, but if she would withhold for 1 moment, I ask unanimous consent that the time until 4:45 p.m. be equally divided between the two leaders or their designees; that at 4:45 p.m. today the Senate proceed to votes in relation to the following: Menendez motion to waive budget points of order against S. 1926, Reed amendment No. 2703, Whitehouse amendment No. 2706, and Gillibrand amendment No. 2708—I would expect those amendments would go by voice—and, finally, there be 2 minutes of debate in between the votes, equally divided in the usual form.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mr. MENENDEZ. Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from North Dakota.

Ms. HEITKAMP. Mr. President, thank you so much for this opportunity to stand and support a bill that has taken a long time to get to the floor of the U.S. Senate. I remember back when Members such as Senator MARY LANDRIEU stood and sounded the alarm—sounded the alarm even before we saw the problem coming. As a result of that initial effort, and as a result of the great effort of the gentleman who just left the floor, Mr. MENENDEZ, we now have a bill on the floor where we can truly say we are actually listening to the middle class.

How many times do you think in this body we talk about the working folks, who go to work every day, doing everything they can to put food on the table, and they just need us to not cause more problems for them? We hear about the middle class, and last night during the State of the Union speech, again more discussion about the need to pay attention to the financial struggles and the challenges of working families.

Well, let me tell you, this is a bill that for so many working families in North Dakota and across the country can mean the difference between home ownership or no home ownership, can mean the difference between actually having equity in their home or having a house that is under water.

I am not exaggerating. This is a critical part of the housing market. It has created uncertainty in the housing market while we are trying to achieve some success and some continuing momentum. Housing is 20 percent of what we do in this country in our economy, but yet this is throwing a monkey wrench into the housing market for so many families and for so many States.

I want to not tell anything new here maybe but to kind of give a different perspective because I think all too often people think flood insurance is about the coast or it is about the gulf or it is about what is happening maybe along a major river, whether it is the Mississippi. But let me tell you, in my State flooding is a reality for way too many people. It is a problem we have experienced during these wet cycles that has led to devastation, has led to loss of equity in folks' homes, and it has led to uncertainty.

I want to talk a little bit about two places you may not think of because you have all heard about the massive Grand Forks flood, and you, of course, watched television as we were looking at what could have potentially happened in our largest city, the city of Fargo, ND.

But what you may not know is we have a city called Minot, ND, that experienced a devastating flood, an absolutely devastating flood, to a tremendous amount of affordable housing—that housing that was along the bodyway. They thought they were protected from a hundred-year flood. Many did not have flood insurance, and the hundred-year flood came and devastated and wiped out literally hundreds and hundreds of good, hard-working families and retired folks.

They are looking to rebuild, but right now the uncertainty of flood insurance and what is going to happen with the new flood maps has slowed down that effort. It has created uncertainty. I just had a meeting in the city of Minot, where I talked to the mayor, talked to the city officials, and asked the questions about whether they were seeing this uncertainty. They certainly are getting lots of questions. I would love to tell those hard-working North Dakotans that we actually, in Washington, DC, can hear what they are saying.

I also wish to talk about another place way off from Minot. It is in the Red River Valley. It is a place called Grafton, ND, where a great North Dakota family, Allison and Kyle, purchased their home 1 year ago. At the time, the flood insurance rate on their home was \$900 a year.

They knew that when they bought the house.

They said: OK. Fine. We have this extra expenditure in order to meet our mortgage requirement. They built that into their budget. This is coverage for \$100,000. It seemed reasonable. It seemed like they were paying their fair share. But when the policy recently came up after the changes in the

Biggert-Waters law, their flood insurance rate skyrocketed to \$4,200 a year—\$4,200 a year. That is a 375-percent increase.

In an email to me, Allison expressed a desire to raise their children in Grafton, but unfortunately they no longer can afford to live there with those rates because in Grafton we do not have flood protection. As a result, the entire community is probably in the 100-year flood plain. You are going to buy a house. You are going to get a mortgage. You are going to be required to get flood insurance.

So not only is Allison devastated by this news, the whole community of Grafton is now struggling with this increase in flood insurance. In the community of Valley City, a home has a flood insurance bill that just went from \$700 to more than \$10,000 a year. Think about that. A lot of people who hear that amount would say: Is that your mortgage payment? No. They say: It is flood insurance. Get this. That flood insurance is for \$60,000 worth of coverage.

We have an opportunity here to act as a body that actually listens to the challenges of the American people and actually reforms and looks back when we make decisions, decisions such as Biggert-Waters, and as Senator MENENDEZ has so often said, the concerns about affordability were raised at the time. They assumed those would be taken into consideration as they moved forward with the rate reduction. It did not happen and these rates went up.

But we also have a unique issue in North Dakota; it is called the basement exemption. When you think about at what level your house is protected, you think about your foundation, to that level where your yard basically meets your foundation. Because we waterproofed our basements along the Red River Valley in a lot of our communities we were given an exemption. Lots of money went into waterproofing and making those basements flood-proof.

One might ask: Why do you need a basement? Just put it on a slab. North Dakota, unbeknownst to a lot of people, suffers from tornados. In fact, Fargo was devastated in the 1950s by a tornado. So people take very seriously that emergency shelter that is provided in basements, and frequently those basements get rehabbed and as a result were used as flood control back when those homes were built.

But now we have a basement exemption. People have made the investment. FEMA has, in fact, suggested that the basement exemptions will no longer be valid for all of those communities that have relied on that to provide affordable housing in their communities. So this bill retains and says clearly that the basement exemption, after people made investments and reliance on the government—reliance on the government's word, that we will, in fact, have protection. Without this provision,

without the basement exemption, flood insurance rates in these areas that rely on basements could go up again \$10,000 a year.

The Homeowner Flood Insurance Affordability Act provides a balanced, targeted approach. This bill gives FEMA the authority needed to implement reforms included in Biggert-Waters in a thoughtful way, to improve the program's solvency, and phase out certain subsidies without pricing people out of their homes and out of the program.

It delays the premium increases until FEMA completes that all-important affordability study required under Biggert-Waters and proposes regulations that allow time for Congress to review. There have been some positive steps since many of my colleagues have come to the floor, including myself, to sound the alarm so many months ago. But we need still to pass this bill.

I think the time is now. What better way—what better way for us to respond to the call of looking at and improving the condition of the middle class than to say: We heard. We listened. We understood the challenges and today we acted. We heard that you want to own your home. We heard that the Federal Government ought not get in the way of you owning your home.

I would encourage all of my colleagues—all of my colleagues—to send a message, send a message that we are putting our votes where our mouths are; that we are, in fact, voting to improve the condition of very many working-class and middle-class American citizens who have had great uncertainty created as a result of flood insurance.

I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

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

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

STATE OF THE UNION ADDRESS

Mr. CORNYN. Mr. President, last night during the President's State of the Union speech, I felt as though I was watching another rerun of one of my favorite movies, "Groundhog Day" with Bill Murray. Of course, we all remember that movie. Bill Murray, the principal character, relives exactly the same 24 hours over and over and over again.

Of course, that is what the President's State of the Union reminded me of, because what we heard is a replay of a lot of the ideas we have heard in previous State of the Union speeches. But, unfortunately, the President's speech and his claims in many respects did not reflect reality for most people.

It is apparent the President has not changed in this respect. He still thinks slow economic growth and high unemployment, that the answer to that is

more government spending and more government control over the economy. I would say in the debates we have had in this Chamber and elsewhere and that Americans have had throughout the course of our history since our country's founding about the size and the role of the Federal Government, usually we end up debating philosophy, ideology, and theory.

But the last 5 years have given us the proof we need that big government does not work; not to deny that people do not have the best of intentions, but we know promise after promise has been made, whether it is for the trillion-dollar stimulus—what it would do to unemployment. The President later said, in a moment of candor: Well, I guess shovel ready was not all that shovel ready. NANCY PELOSI talked about timely, targeted, and temporary stimulus. Again, this was borrowed money. This is money we did not have which was added to our debt, which simply did not work. Then of course there is the example of ObamaCare. But let's just review. For the last 5 years, the President pushed through this trillion-dollar stimulus, a \$1.8 trillion dollar health care law, a \$1.7 trillion increase in new taxes, and about one-half trillion dollars in new regulations.

That is what happens, for example, when I go home to Texas. My community bankers and credit unions say: We have hired new people, but the people we have hired are the ones to fill out the paperwork that is required by the new regulations that are the result of Dodd-Frank.

This is another example of where Wall Street perhaps was the target but Main Street was the collateral damage. So all these new regulations have a cost to them because businesses, if they are going to be in business, are going to have to hire people to comply with those regulations, but that doesn't help grow the economy. That doesn't help make us more productive, and it doesn't put as many people back to work as we would hope would be going back to work in productive jobs.

Let us consider some of the results of some of these items: the stimulus, the health care bill, the new regulations, and new taxes.

Between 2009 and 2013, we have seen median household income fall by more than \$2,500, so that is \$2,500 less than an average family has to spend on everything from their food to their heating or air-conditioning bill—\$2,500 less.

Then we know that the labor participation rate—that is a fancy name for the percentage of people actually in the workforce—has fallen to a three-decade low. It has fallen by 3 percentage points since 2009, meaning that many fewer people are actually in the workforce looking for work. If they were still in the workforce looking for work, the employment rate would actually be much higher, but they aren't counted once they drop out of the workforce. Then we know that long-

term unemployment has increased dramatically as a total share of unemployment.

Of course, all of this happened after the recession was over. The technical definition of a recession, I believe, is two consecutive terms of negative economic growth. But amazingly a poll conducted only last week reflected that 74 percent of the respondents thought we were still in a recession. Whether it is a technical recession, people still feel as if we are in one. That is a remarkable number, an unfortunate but yet scathing indictment of the President's economic policies which have not delivered what he had hoped and had promised to deliver.

What is the big idea that the President has to solve this problem or to address these concerns of average hard-working American families? The big idea is let's raise the minimum wage. Superficially, I admit raising the minimum wage has some appeal, but the fact is, when employers have to pay more for their workers, overall that is less money to hire new people. One study estimated that raising the minimum wage to \$9.50 an hour—that is less than the \$10.10 the President has proposed—would destroy no fewer than 468,000 jobs. Think about it. There is some money with which to hire people, but rather than hire more people, the government sets the wages, meaning they can't hire these other people. That is how it has an either/or effect in terms of jobs. One study calculated that raising the minimum wage to \$10 an hour could potentially destroy as many as 2.3 million jobs.

The President chose to ignore this reality last night in his speech. He was eloquent, as always, and gives a great speech. But he said once again—or reiterated once again—if he can't get what he wants from Congress, he is prepared to go it alone.

Last night he said he was going to issue an executive order giving a 40-percent pay raise to Federal contractors, even though the White House cannot tell us how many workers would actually be affected because they don't know.

But who will end up paying more? The Federal Government.

We are talking about raising spending by the Federal Government by 40 percent for these Federal contractors. Somebody has to pay that money, so it is either going to be the taxpayers or it is going to be added to our deficits and debt.

I don't want to be a wet blanket, so let me end on a more positive note, something we could actually do together that would actually make a difference on those long-term unemployed, on people stuck in jobs that are dead end or which they are frustrated with because they are not able to earn the income they want for their family and to live their dream.

One of the debates we should have had earlier but for the majority leader denying us an opportunity to offer any

amendments, debate, and vote on the unemployment insurance extension—but I believe we will see that again—is how could we help people learn the skills they need to qualify for the good, high-paying jobs that exist. But there is not enough trained workforce with the skills they need in order to pay for those good, high-paying jobs.

We know there are a lot of workforce training initiatives. Our friend and colleague from Oklahoma tells us there are some 40 different worker training programs, and he has proposed they ought to be consolidated and perhaps streamlined so more of that money could be focused on giving people the education and the tools they need in order to qualify for these good jobs.

I saw a glimpse of what could happen, and thankfully is happening back in Houston, TX, at San Jacinto College, where I had the opportunity to meet some of these inspiring Texans, people who are pursuing their dream.

I met an Iraq war veteran named Jordan Chauvette, who went back to school with the help of the Hazlewood Act. The Hazlewood Act is a State law that provides tuition benefits to veterans and their families. His goal was to learn the skills he would need in order to live a better life and earn a better income for his wife and family.

He recently graduated from San Jacinto College and now is working at an engineering and construction company based in the city of La Porte. If I might interject, one of the reasons there is so much construction, manufacturing—an economic boom taking place in this part of our State—is because of the shale gas revolution. This is one of the brightest spots in our economy, our energy sector, domestic production producing cleaner natural gas. The President talked about that a little bit last night. It is creating these manufacturing jobs because natural gas happens to be feedstock necessary for the petrochemical industry.

Many of the jobs that exist that need these technical skills are the sorts of jobs these young men and women are training for at San Jacinto College. Everything is connected to everything else, but this is how domestic energy production—some of which the President talked about last night—is so important in terms of bringing that manufacturing back on shore. Then we need to have the job training in order to teach people the skills they need in order to qualify for these good, high-paying jobs.

Let's look at the case of Deanna Harper, who received a cosmetology degree from San Jacinto and then went back to school and earned a degree in something called process technology. I don't pretend to understand everything that process technology involves, but all I know is she is a wife, a mother, and she is earning a six-figure salary working in the energy industry. It is a terrific story.

I remember a few years ago in Amarillo, TX, meeting a young Hispanic

woman, a single mother, who had been working as a prison guard—a dangerous, tough job. But thanks to the degree she received from Amarillo College, she was able to go to work on the B-22 Osprey assembly line making in excess of, I believe, \$25 an hour and with a great career ahead of her.

What it took was the opportunity for her to go back to school, learn those skills, match those skills with the job, and lift herself up by her own bootstraps.

So many other Texans—Jordan, Deanna, and this young woman I mentioned from Amarillo—have benefited from the recent surge of private investment into petrochemicals and manufacturing, which I mentioned a moment ago. The skills they acquired and the job training they had at San Jacinto prepared them not only for a good job but for an upwardly mobile career in a fast-growing industry.

At a time of stubbornly high national unemployment and people giving up and dropping out of the workforce, we should be doing everything we possibly can to ensure that such jobs and careers are available to all Americans who want them. In that sense we should be doing everything possible to bring this sort of example to Washington, DC, and to spread it nationally.

The truth is there are stories such as this occurring everywhere, but there is more we could do. Certainly, one is take up one of the suggestions of our friend from Oklahoma when he talks about the duplication, the waste, the inefficiency built into our job-training programs—to make them more efficient, to deliver it more streamlined, and to deliver better value to the people who need that training so they can qualify for these kinds of good, high-paying jobs.

That is a much better idea than the Federal Government trying to make a political fix by fixing wages between an employer and a worker that artificially elevates those wages beyond what the market will bear and, in the process, limit the number of new people whom that employer can hire.

These are only some of the ideas I think any reasonable person would say are not completely over the top, are not a crazy ideas, that kind of make sense. But that is exactly the sort of debate we are not having as a result of the restrictive way under which the majority leader is letting us take up consideration of some of this legislation such as the unemployment insurance bill.

Soon, I predict, he will bring a minimum-wage increase bill to the floor. The question is, Is he going to allow amendments from this side of the aisle and the Democratic side of the aisle too? When he cuts off amendments from the floor of the Senate, it doesn't only hurt the minority. We don't like it, but it doesn't only hurt us. It hurts our friends on the other side of the aisle because they are not allowed to offer their constructive suggestions for

what could improve the legislation. I thought that is why we are in the Senate, to try to produce the best product we can for the American people.

We don't do it by writing bills in the majority leader's conference room, bringing them out here, and then trying to shove them on through. That is why we have the debate, the checks, the balances, and the deliberative process we have in the Senate. That is what we have not been having.

I wished to raise a few examples of what we could be doing that would be enormously constructive and would help a lot of these struggling workers during a time of high unemployment and low labor participation to help them get back on track.

I came away from that experience at San Jacinto College rejuvenated and encouraged that there is a lot we can do. We do know that people don't want to collect unemployment—maybe some do, but most people, the vast majority of people, want a job.

Again, to repeat what the President talked about last night, he talked about the dignity of work. That is what the vast majority of people want; they want a good job. If we give them the opportunity to learn the skills and we give them a growing economy that is creating jobs, not fewer jobs, then they will be able to find that. I came away even more committed to adopting pro-growth economic policies that will make it easier for all Americans to find work when they finish school.

I close on this note. The press leading into the President's speech last night sounded as if it was going to be a whole lot more like he was going to go it alone. But he did at least offer an olive branch of trying to do things more constructively in the legislative branch, recognizing that our Constitution doesn't authorize the executive to do this all by himself. That is what checks and balances are all about, and that is what doesn't happen when he tries to "go it alone." There is danger in trying to go it alone when things are poorly thought out and rammed through without adequate legislation.

But there is one area where that President can use that phone and pen he talked about. He could use that pen to sign the authorization for the Keystone XL Pipeline and connect the pipeline to Canadian oil reserves that would extend from Canada all the way through the United States down to Port Arthur, TX, into what we call the Golden Triangle, where we have a lot of refineries that would turn that crude oil into jet fuel and gasoline. In the process a lot of jobs would be created.

For those of my friends who say: Oh my gosh, we can't build another pipeline, I would invite them to go on Google or Bing or any other search engine and just type in oil and gas pipelines and see what they get. You will be astonished at the number of pipelines that crisscross this country and that safely transmit their product without our even knowing about it, by and large.

I realize occasionally there are accidents, and those are to be deplored and regretted, and we should try to prevent those. But the idea should not be to cut our nose off to spite our face and deny ourselves this safe source of energy from a friendly country such as Canada, so we don't have to get it from dangerous volatile regions of the world and also take with it the jobs that are created as a result of this great renaissance in American and North American energy.

So I would say to the President, in conclusion, after listening to him last night, and really trying to listen to his words: Look at the States that actually are the successful laboratories of democracy. That is the phrase Louis Brandeis coined. That is the great thing about our Federal system, where we have 50 States that are sovereign. They conduct their own business, subject to those matters that are delegated to the Federal Government under the Constitution. But the States are a great place to see what works and what doesn't work. I might add that the two lowest unemployment rates in the United States are Bismark, ND, and Midland, TX, and not unrelated to the shale gas renaissance I mentioned a moment ago.

We should look at what works, from the Tax Code—making it less burdensome, more logical and more conducive to economic growth—to how we address the unkept promises of things such as ObamaCare, which has created uncertainty, increased cost, and caused a lot of disruption in the lives of Americans, and replacing it with patient-centered reforms that actually reduce the cost, expand quality coverage, and improve access to care.

I believe that is the kind of debate we should be having, and that is the type of agenda the American people are asking for and the type of agenda they deserve.

Mr. President, I yield floor.

The PRESIDING OFFICER. The Senator from Minnesota.

Ms. KLOBUCHAR. Mr. President, I come to the floor of the Senate today to speak on the importance of passing the Homeowner Flood Insurance Affordability Act. I am a cosponsor of this legislation because without it millions of homeowners across the country will see significant increases in their flood insurance premiums.

Homeowner insurance protects a family's investments from damages and losses that come as a result of accidents or tornadoes or burglaries, but that same homeowner policy, as we all know, does not cover damage resulting from floods. Sadly, too many Americans learn of this gap in their policy after it is too late.

In recognition of this major gap in coverage, Congress created the National Flood Insurance Program in 1968 to give homeowners and businesses protection in the event of a flood, and this program has helped them to protect their property, their families, and their livelihoods.

All regions of America are susceptible to flooding. We see it with seasonal rains, hurricanes, and thunderstorms, and it is a powerful force of nature we cannot escape. When you have flood insurance, you have the peace of mind that the tools to help you rebuild will be there for you. For Minnesotans who live in areas susceptible to flooding, the flood insurance program is absolutely vital.

Each spring in northwestern Minnesota, we know the Red River of the North will top its banks and the flood waters will threaten Moorhead, MN, and Fargo, ND. Leading up to the flood event last spring, I visited the region twice to watch the flood preparations, to urge on our volunteers, and to ensure the residents were receiving the Federal assistance and cooperation they needed. Just as I have seen each and every year since 2007, I saw once again how hard friends and neighbors work to prepare for the potential flood.

These people aren't idly sitting by. In fact, I would bet that if towns and other areas of the country saw the kind of floods these folks have faced in certain years of the last decade, I am not sure they would have been saved. In this case, the residents of Moorhead and Fargo incessantly would create sandbags. They have huge warehouses filled with volunteers. Everyone from teenagers to seniors to inmates would be stuffing those bags full of sand. Residents fought heroically to save not only their homes but their businesses and their families.

Across the Red River, we always say the rising river doesn't divide the two States of Minnesota and North Dakota, it unites us. This is not the first time the Red River has risen, and it certainly won't be the last. As honorable, tireless, and commendable as these efforts are, homeowners can't do it alone, and they deserve our help. That is why we need a National Flood Insurance Program that offers affordable premiums for homeowners who are trying to do the right thing.

I would say that on the Minnesota side, many homeowners have relocated—dozens and dozens. In fact, across our State, hundreds of houses have literally been moved or been destroyed because they are too close to flooded areas, but still the need for flood insurance remains.

So what are these people seeing? FEMA is increasing premiums to levels that do not fairly reflect the risks associated with the flood coverage that is being provided, and the consequences of these increases can't be understated. There are 1.1 million homes and businesses across the country that were built before FEMA published a flood map of their community, and now they might not be able to sell their property. Another 2.9 million homes and business owners across the country who have followed the rules but were remapped into a higher-risk area are now seeing significant spikes in their premiums.

Rate increases are not just numbers. They can have a substantial impact on real families and even price them out of their homes. Sharp increases in premiums are devastating for a place such as Roseau, MN, where 75 percent of the homes are located in the floodplain. One Roseau resident who recently wanted to purchase flood insurance for a home valued at \$75,000, was shocked with the changes in the premiums. This individual's new annual policy would cost \$3,726, not the \$985 it had been previously. That is nearly four times as much, and that is sticker shock. When calculated for 30 years, the length of a typical home loan, the flood policy on that \$75,000 home would cost more than \$110,000—more than the value of the home itself.

Crookston, MN, residents are similarly seeing premiums they can't afford. One resident, who recently purchased a home for around \$100,000, was stunned to learn his annual flood insurance program would be \$5,800, not the \$800 he had anticipated based on the past.

This isn't the way the National Flood Insurance Program is supposed to work. Our National Flood Insurance Program should provide peace of mind, but, instead, these changes create a disincentive for families and businesses in flood-prone areas to do the right thing.

Roseau recovered from a flood in 2002 that caused widespread damage and is working on permanent flood protection to reduce the flood stages in the city. Once complete, the project will include a restriction structure to the city from the 100-year regulatory flood plain and reduce future flood damages by nearly 86 percent.

It makes no sense that FEMA would be pushing these premium increases on consumers before the congressionally required study on affordability has even begun. The bill the Senate is considering today, and which I support, supports these priorities. It stops the proposed rate increases until the affordability study is done and the flood maps being used are verified as being accurate. Only after all of this critical information is reviewed should FEMA move forward and consider the cost of premiums that encourage participation in the flood insurance program while ensuring its long-term stability.

The National Flood Insurance Program has given protection to homeowners and businesses from catastrophic flood losses for more than 45 years. We shouldn't hit them now with an outrageous premium increase.

I commend Senators MENENDEZ, ISAKSON, and LANDRIEU on their great work on this legislation and urge my colleagues to support it.

THE FARM BILL

Now, Mr. President, I would like to discuss another critical priority for my home State of Minnesota, and that is the farm bill.

I rise today to speak in support of the farm bill conference agreement. I

was a member of the conference committee. This bill is good for farmers, it is good for rural economies, and it is good for taxpayers, which the House recognized earlier today when they voted to pass the farm bill by a strong vote of 251 to 166. Now it is the Senate's turn to pass this critical legislation and get it to the President's desk as soon as possible.

I thank Chairwoman STABENOW for her determination to get us to this point. She has been tireless in her advocacy for America's farmers and ranchers and has made it a priority to work in a bipartisan way with Ranking Member COCHRAN to put together a farm bill that strengthens the safety net for our Nation's family farmers, ranchers, and preserves critical food and nutrition programs and brings down the deficit. Senator STABENOW couldn't have been a better partner in this effort, and the same goes for Senator COCHRAN. I greatly appreciate the expertise they both bring to agricultural policy, and I thank them for their leadership.

I thank the ranking member of the House Agriculture Committee, COLLIN PETERSON. No one knows more about agriculture than COLLIN PETERSON, who serves as a representative from my State. He has the longest district in the United States of America, stretching literally from the Canadian border nearly down to the Iowa border. I guess that is why he flies his own plane when he visits the towns. There is no other way to visit many places in one day. It has been a privilege for me to work with Congressman PETERSON on this issue. It is the second farm bill we have worked on together.

I also want to thank my other Congressman TIM WALZ for his service on the conference committee. We worked hard to make sure this bill is strong for our country, for our State, and for the people of America.

Farmers, ranchers, and rural communities in Minnesota have been waiting for this farm bill for more than 2 years. It is a good bill for our State, and it is a good bill for the country. It provides the certainty family farmers need to succeed and thrive, and that is why it has the strong support of both the National Farmers Union and the American Farm Bureau.

That is not to say everyone got everything they wanted in this bill. Some concerns remain about potentially retaliatory actions regarding exports. As the Senator from the State that is first in turkey, second in pork, and sixth in agricultural exports, I will continue to work with the administration and producers to ensure our agricultural policies are implemented in a manner that avoids potential disruptions and ensures agricultural exports remain an American success story.

As a member of the conference committee, I worked with colleagues on both sides of the aisle in the House and the Senate to build on the strong farm bill the Senate passed last year. In the

conference report, we first of all eliminated direct payments and transitioned to crop insurance to help manage risk. We provided \$880 million in mandatory funding to promote homegrown energy. We maintained the successful sugar program that is so important to the sugar beet producers in the Red River Valley. We reduced the deficit by \$23 billion, making this an important bill for all Americans. We kept nutrition programs strong for Minnesota families. We provided permanent disaster relief for our Nation's livestock producers. We streamlined the conservation programs and still managed to come out with a proconservation bill that is supported by environmental and conservation groups across the country.

I wanted to focus on the disaster provisions of the bill. The disaster provisions are all the more critical when we consider just how much our farmers and ranchers have been through recently—the worst drought since 1956, a devastating blizzard that killed thousands of cattle in my neighboring State of South Dakota, and a wet spring that led to a shortage of alfalfa that hurt beef and dairy producers in Minnesota.

In this farm bill, we ensure that permanent disaster relief will be there for livestock producers that were left stranded when the farm bill expired last September. This assistance will be there for producers when they face the next disaster.

The farm bill also includes an amendment that I led with Senators HOEVEN and HEITKAMP that addresses critical priorities by providing an additional \$300 million. This came out of our committee in the Senate before we passed it in the Senate. This \$300 million will boost agricultural research, address the backlog of water and wastewater projects, and support energy projects in rural areas.

The amendment also supported funding for conservation projects that can help reduce flooding while protecting wildlife habitat.

The farm bill authorizes a joint study by the U.S. Departments of Agriculture and Transportation to examine rural transportation issues, including captive shipping, something I pushed for—seeing what I am seeing with some of our producers, with our agricultural producers, with our manufacturers that are at the end of the line and are finding they don't have a lot of choice over what rail rates are for that last leg. They many times are being charged outrageously high rates, which makes it difficult for them to produce goods.

Today families and farmers are facing a severe propane shortage in my State. I believe it is more important than ever that we understand the vulnerabilities and shortcomings of our transportation infrastructure so we can ensure that the fuels we need to keep our homes and barns warm are available and affordable.

I fought to include each of these provisions because I believe that if we

want to recruit a new generation of farmers and ranchers, then we must take action to improve the quality of life in rural communities. That is why I authored a number of the provisions specifically to recruit beginning farmers and ranchers.

The first would reduce the cost of crop insurance for beginning farmers by 10 percent. The second would make it easier for beginning producers to graze livestock on Conservation Reserve Program acres.

In this bill we put in place a new dairy program that helps dairy farmers in Minnesota and across the country who have struggled with low milk prices and high feed costs. We have probably seen that sector of the agriculture community hit harder than any other. Crops have had their droughts. We have seen wet springs that have hurt many of our farmers. We have seen the blizzard I mentioned in South Dakota which killed our cattle. We have seen trade barriers put up in other countries which shut down the markets. But I would still say the hardest hit of any sector of our agricultural economy in the last few years has been our dairy producers, specifically our small dairy producers. Anyone who has driven through the backroads of Minnesota or Wisconsin understands how important that is to our economy and our way of life.

While this compromise wasn't exactly the deal we had reached in the Senate, it is still a strong deal. It still contains new protections for dairy farmers. I specifically thank COLLIN PETERSON for his leadership in being the architect of this change, as well as the work in the Senate by specifically Senator LEAHY and Senator STABENOW.

The farm bill also streamlines conservation programs from 23 to 13, including the provisions I worked on to help communities in the Red River Valley address flooding. It extends conservation compliance rules to the Crop Insurance Program—something that came out of the Senate bill—and also includes the sodsaver provision that I worked on with Senator THUNE in South Dakota for five or six States—really, the Prairie Pothole States. It protects native lands, native prairie, and helps to preserve our conservation efforts for hunting and for our way of life, particularly in the upper Midwest.

These critical provisions, with the conservation compliance and our sodsaver amendment, are the reason the bill is supported by wildlife organizations including Ducks Unlimited and Pheasants Forever, and environmental groups such as the Natural Resources Defense Council and The Nature Conservancy.

I believe we do right by ourselves when we work to strengthen the farms and rural communities which sustain us every day. Our prosperity depends on it, and this farm bill helps us to do just that. I urge my colleagues to support this very bipartisan farm bill.

I yield the floor and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. BROWN). Without objection, it is so ordered.

(The remarks of Mr. COONS pertaining to the introduction of S. 1973 are printed in today's RECORD under "Statements on Introduced Bills and Joint Resolutions.")

Mr. COONS. I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

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

The PRESIDING OFFICER (Mr. COONS). Without objection, it is so ordered.

STATE OF THE UNION ADDRESS

Mr. BROWN. Mr. President, yesterday at the State of the Union Address by the President, I asked to join me—each Member of the Senate gets a pass, a gallery pass for a spouse or constituent or someone—I asked Elizabeth Dandridge, a Head Start teacher from Cincinnati, to join me and she sat in the gallery—the first time she had actually been in the Capitol. She taught at Head Start for 10 years.

Mrs. Dandridge isn't paid a lot of money. Unfortunately, we don't pay Head Start teachers and Head Start teaching assistants a whole lot more than minimum wage. It is important that people understand that there are a number of low-wage workers in this country.

There is one thing I want to say before I yield to Senator SESSIONS. One of the reasons to increase the minimum wage is that it matters so much to those families who work so hard and get so little for it. President Obama said no one who works full time in this country should live in poverty, and he is absolutely right.

The lesson of history is that 100 years ago this month Henry Ford made an announcement that he would pay every one of his workers—from the sweeper of the factory floor to the worker who assembles the autos—\$5 a day. A lot of his business friends were outraged. They couldn't believe he was doing this. He wasn't necessarily doing it out of the goodness of his heart. I certainly don't know his heart. It was a good business decision.

He knew that if he would put \$5 a day into his workers' pockets, they would begin to spend that money, it would create more prosperity for the community, a number of those workers might be able to buy cars that Ford assembled, and we would all be better off. That is really what the minimum wage debate is about. It is not only about increasing the minimum wage for those

hundreds of thousands of families in my State who work at such low-income levels. It is also going to help the economy in the State of Delaware, the State of Alabama, and the State of Ohio.

I yield the floor.

The PRESIDING OFFICER. The Senator from Alabama.

Mr. SESSIONS. Mr. President, the flood insurance program is important to a lot of Americans. It is important for my constituents in Alabama, and they are concerned about it. The reform that has been passed into law is fundamentally the right approach to fixing the difficulties that we have, in my opinion. It moves this program from a big subsidy to a program that is actuarially sound and self-sustaining. I think that is the appropriate goal.

I think at some point a person living in the interior of the United States should not be required to have money extracted from him or her or from their family to pay for somebody who built their house on shifting sands on a beach somewhere. That is my view of it. There are people who might find themselves unexpectedly in a dangerous circumstance where floods may occur rapidly or may not occur for decades.

In my hometown of Mobile, a number of years ago they had a big flood problem. A lot of homes were damaged. They said it was the 100-year flood, and there was a lot of concern for everybody. I think a lot of people didn't have flood insurance. The next year it flooded again so they had two 100-year floods in two consecutive years. I say that because it is very difficult to manage a program like this in a sound way and to fully anticipate all of the dangers.

What I am hearing from my constituents is that premiums are going up rapidly—very high for some people. It has gone up multiple times from what the present premiums are currently. There is little time to protest or get a clear review of it, and they think this ought to be more thoughtfully done and phased in in a more effective way.

I tend to believe that, but I do not intend to support legislation that would fundamentally undo, reverse or retreat from the principle that was established when we passed legislation in 2012 that provided for the sustainability of this government program—the Flood Insurance Program. I think that is the right principle. It doesn't have to be done overnight. But, it does have to be done more carefully. It doesn't need to be done in a way that hard-working Americans who are struggling to get by find their flood insurance premiums—which they must have before they can get a loan to buy a house in a flood-prone area—doubles, triples or quadruples, and it can be virtually as much as their house payment. This is the problem we are facing.

My colleague Senator COBURN has raised a budget point of order against the legislation, and I think the budget

point of order is well taken. The chairman of the Budget Committee, Senator PATTY MURRAY, and her staff, have agreed that the legislation violates the budget, and I, as the ranking Republican on the Budget Committee, certainly agree with that.

There are two aspects of the budget point of order. Maybe I can summarize it. There is probably more to it than this, but in essence we can say two things about it. One, the bill spends more than the Banking Committee was authorized to spend; that creates a violation of the budget in itself. The other violation is that the underlying bill adds to the debt. It spends more money than we have, and the result would be to add to the debt of the United States.

What the bill's supporters have done is come before the Presiding Officer and moved to waive all budget violations. They say this legislation is so important that we should just waive the violations and not worry about it. I believe we need to worry about the budget, and we need to think about it. There may be occasions when the budget point of order should be waived when we go forward, and there will be points in time when it should not be waived.

My view is that we should not waive all budget points of order. I do not believe that is the appropriate vote at this time. We imposed a budget. We promised to limit spending to certain amounts, and we should stay within that and not add to the debt. I feel strongly that we ought to adhere to the budget and not go around waiving it any time somebody wants to spend more money and thereby weaken the commitment we made to the American people when we established certain limits on spending.

Both Houses of Congress have adopted it, and we passed it by law. The President signed the legislation that sets spending limits. This bill violates those limits.

I have given thought to this, and maybe good people will disagree. This is my view of it. We should not spend more on the flood insurance program than was projected and agreed to and add to the debt of the United States of America. We absolutely should not do that.

We should not reduce the constraints we placed on the Federal flood program so we can spend more money and then borrow the money to pay for that extra cost. That is not what we should do. This budget point of order would allow that to happen. The motion to waive the budget objection raised by Senator COBURN—waiving that and all objections to the bill would waive that.

There appears to be a second violation, and that violation is that it spends more than the Banking Committee was authorized to spend. I think that is a somewhat different issue. Some might disagree under these circumstances. I think that aspect of a budget point of order could be waived, and this is why. Under the law adopted by this body in 2012, the flood insur-

ance program is to be moved to a fully self-sustaining actuarially sound program where all the premiums that come in are sufficient to pay all of the claims that go out—like any other insurance company in America tries to operate. That is the principle that Congress—both Houses—established when they passed the reform in 2012.

I don't think it is necessarily to be considered a tax increase or a violation of the budget if this insurance program, which is part of the Banking Committee's jurisdiction, results in increased premiums to ensure that the program, while it is transitioning, remains sound and is ultimately paid for. I think that is the kind of waiver that may be justified.

I am really impressed with Senator TOOMEY and how hard he has worked on his legislation to create an alternative to the base legislation that is before us today, which I don't think can be justified because it adds to the debt of the United States. We don't need to add to the debt. Every time somebody has a problem and then proposes a solution, the tendency is to not find reductions in spending somewhere to fix the problem that they have. They look around and see if they can just borrow the money and not pay for the extension.

I support Senator TOOMEY's approach to solving this problem. I mean, his amendment would require a surcharge on all new NFIP policies, but it would not add to the debt because the additional spending is paid for by the surcharges that are in turn paid for by NFIP policy beneficiaries. It is not taxing the American citizens to subsidize a group of people who have flood insurance when the general citizenry does not have flood insurance.

It is an increased fee on the people who benefit from flood insurance in the short term to transition this flood insurance program to the more rigorous self-sustaining program from the one that is not self-sustaining or is rather draconian in the way it is being implemented.

I think Senator TOOMEY's legislation may not be perfect, but I believe his legislation is actuarially sound. It raises sufficient revenue from the people who benefit from the flood insurance program to transition in a more gentle and logical and reasonable way to the new program. It would transition it in an effective way.

It does not—according to the people who really understand this—threaten the integrity of the reforms that have been voted into law.

I think a good case can be made that the base legislation before us today violates several budget points of order and is drafted in a way that threatens the very integrity of the reforms we approved in 2012. We should not do that. We should not weaken the commitment we made as a Congress in any way that would lead us in a situation in which we don't follow through on the commitment we had to make sure that flood insurance becomes actuarially sound and self-sufficient.

For what it is worth, I will share with my colleagues my belief that we should not waive all budget points of order, although there may be a possibility that we can waive the budget point of order with regard to the spending limit because, should we adopt the Toomey amendment, the flood insurance program's indebtedness would be alleviated by placing a fee on the insurance policies which benefit the very people who receive the flood insurance subsidies.

I appreciate my colleagues Senator MENENDEZ and others who are striving to alleviate some of the harsh results of the transition of the current law, but I think their proposal runs a risk of abandoning the commitments that we made, and I believe their plan would add to the debt.

I think the Toomey amendment would be the preferable way for us to meet the problems of this very rough transition period we are in without adding to the debt and without threatening to abandon the good goal of an actuarially sound flood insurance program.

I yield the floor.

LOWER RATES

Mr. LEVIN. Mr. President, the State of Michigan has traditionally been a donor State with regard to the National Flood Insurance Program. Over the life of the program, Michigan residents have paid far more in premiums than they have received in benefits. It was my understanding that the flood insurance reform measure that was passed last year was designed to make the program more appropriately reflect the true flood risks for insured properties. With the phaseout of subsidies for some high-risk properties, many Michigan residents expected last year's reforms to lead to a better balance between donor and recipient States and potentially lower rates for Michigan residents whose properties are lower risk.

I ask, is it correct that the bill before us, S. 1926, if passed, would not prevent rates from decreasing if that rate would have decreased under current law?

Mr. MENENDEZ. Yes, the Senator is correct. This bill will freeze the eligibility for some subsidized properties that are required, under current law, to move to risk-based rates. But freezing the eligibility for some properties will not prevent any property owner from obtaining an elevation certificate and having their rate lowered to account for a lower risk reflected in the elevation certificate.

Mr. LEVIN. Thank you for your assurances.

The PRESIDING OFFICER (Mr. BROWN). Under the previous order, the question is on agreeing to the motion to waive.

The yeas and nays were previously ordered.

The clerk will call the roll.

The legislative clerk called the roll.

Mr. CORNYN. The following Senator is necessarily absent: The Senator from Indiana (Mr. COATS).

The PRESIDING OFFICER (Mr. BLUMENTHAL). Are there any other Senators in the Chamber desiring to vote?

The yeas and nays resulted—yeas 64, nays 35, as follows:

[Rollcall Vote No. 15 Leg.]

YEAS—64

Baldwin	Harkin	Nelson
Baucus	Heinrich	Pryor
Begich	Heitkamp	Reed
Bennet	Hirono	Reid
Blumenthal	Hoeven	Rockefeller
Blunt	Isakson	Sanders
Booker	Johnson (SD)	Schatz
Boxer	Kaine	Schumer
Brown	King	Scott
Cantwell	Klobuchar	Shaheen
Cardin	Landrieu	Stabenow
Carper	Leahy	Tester
Casey	Levin	Udall (CO)
Cochran	Manchin	Udall (NM)
Collins	Markey	Vitter
Cooms	McCaskill	Warner
Donnelly	Menendez	Warren
Durbin	Merkley	Whitehouse
Feinstein	Mikulski	Wicker
Franken	Murkowski	Wyden
Gillibrand	Murphy	
Hagan	Murray	

NAYS—35

Alexander	Fischer	McConnell
Ayotte	Flake	Moran
Barrasso	Graham	Paul
Boozman	Grassley	Portman
Burr	Hatch	Risch
Chambliss	Heller	Roberts
Coburn	Inhofe	Rubio
Corker	Johanns	Sessions
Cornyn	Johnson (WI)	Shelby
Crapo	Kirk	Thune
Cruz	Lee	Toomey
Enzi	McCain	

NOT VOTING—1

Coats

The PRESIDING OFFICER. On this vote, the yeas are 64, the nays are 35. Three-fifths of the Senators duly chosen and sworn having voted in the affirmative, the motion to waive is agreed to.

Mr. REID. Mr. President, we are going to have three more votes tonight. I understand they are going to be voice votes. We have made significant progress with this important piece of legislation. The next vote will be at 11:15 tomorrow. We expect to have the final vote on this bill tomorrow at 2 o'clock.

VOTE ON AMENDMENT NO. 2703

The PRESIDING OFFICER. There is now 2 minutes equally divided on amendment No. 2703 offered by the Senator from Rhode Island, Mr. REED.

Mr. REID. Mr. President, I understand pending amendment is the Reed amendment. I also understand it will be accepted by voice vote. I yield back my time.

The PRESIDING OFFICER. Is there further debate?

If not, the question is on agreeing to the amendment.

The amendment (No. 2703) was agreed to.

Mr. MENENDEZ. Mr. President, I move to reconsider the vote and to lay that motion on the table.

The motion to lay on the table was agreed to.

VOTE ON AMENDMENT NO. 2706

The PRESIDING OFFICER. There is now 2 minutes equally divided on amendment No. 2706 offered by the Senator from Rhode Island, Mr. WHITEHOUSE.

Mr. WHITEHOUSE. Mr. President, I hope my colleagues will vote enthusiastically for this amendment. Across the country, communities and local organizations are trying to revive rivers that have been dammed and blocked. When they go forward to remove a dam, when they go forward to put in a fish ladder, when they redesign a culvert to allow for water passage, they have to file a flood plan.

FEMA requires them to pay a fee to have that flood plan assessed. The fee is almost always waived. But they still have to go through the waiver process, which costs money and frankly can be as burdensome as simply paying the fee. This eliminates that fee. It eliminates that part of the process and allows towns and small organizations more readily to come to the aid of our old small rivers.

I think this is something we should be able to agree on with great strength. It is noncontroversial. I urge my colleagues to vote yeas.

The PRESIDING OFFICER. Is there further debate? If not, the question is on agreeing to the amendment.

The amendment (No. 2706) was agreed to.

Mr. MENENDEZ. Mr. President, I move to reconsider the vote and to lay that motion on the table.

The motion to lay on the table was agreed to.

Mrs. GILLIBRAND. Mr. President, I call up my amendment.

The PRESIDING OFFICER. The amendment is pending.

VOTE ON AMENDMENT NO. 2708

Mrs. GILLIBRAND. Mr. President, my amendment is very simple and common sense. Many homeowners who live across the United States live in homes that simply cannot be elevated in order to protect or reduce flood risk because of their inherent structure. This is a problem that is true for cities in New York, cities in New Jersey. In reality, if you live in a brownstone or you live in an apartment building, you cannot raise them to protect against flood damage.

To fix this problem, all my amendment does is require FEMA to provide a uniform set of guidelines describing FEMA-approved methods of mitigation such as flood-proofing or using flood-proof building materials to help those homeowners reduce their risk of flood damage. For example, do not leave computers and electrical equipment in your basement. Bring them to the first and second floor.

Those kind of simple flood mitigation changes can easily save enormous amounts of money and the risk of flood damage from flooding. The amendment also requires FEMA to consider any actions taken by homeowners to implement the methods identified in those

guidelines when calculating flood insurance premium risk rates. By providing a clear set of mitigation guidance for homeowners, this amendment will help homeowners with more options to reduce their flood risk.

I urge my colleagues to support this amendment. I believe it is non-controversial.

The PRESIDING OFFICER. Is there further debate?

If not, the question is on agreeing to the amendment.

The amendment (No. 2708) was agreed to.

Mr. MENENDEZ. Mr. President, I move to reconsider and move to lay that motion on the table.

The motion to lay on the table was agreed to.

The PRESIDING OFFICER. The Senator from Louisiana.

Ms. LANDRIEU. Mr. President, I know we are scheduled to take the final votes on this bill tomorrow morning and final passage at 2. I just wish to thank all of the colleagues who were so cooperative today discussing and moving through these amendments. I appreciate the cooperation—bipartisan cooperation, open debate process. I think it has been very helpful. I think we are building a better flood insurance program for the country, which is our aim.

I thank Senator MENENDEZ and Senator ISAKSON for their leadership today.

I yield the floor.

The PRESIDING OFFICER. The Senator from Rhode Island.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent to speak for 15 minutes as in morning business.

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

CLIMATE CHANGE

Mr. WHITEHOUSE. Mr. President, this is the 56th time, the 56th consecutive week that we have been in session in the Senate that I have come to the floor to sound an alarm about carbon pollution and the harm it is causing to our oceans and to our coastal communities—the 56th time. Frankly, I am getting a little sick of it. I am getting sick of the Republican Party being completely the tool of the polluters. I am sick of the phony denial and of not getting anything done. I am sick of what it is going to say about American democracy if we keep failing at this.

But I am going to keep pounding away because it is so vital to my ocean State. We are a little State with a lot of coast. Our sea level is rising, driven by faraway melting glaciers and everywhere expanding sea water. As oceans warm, the water expands. That is what liquids do. Deniers look up thermal expansion of liquids and deny that.

The most recent Intergovernmental Panel on Climate Change report projected that sea level will likely rise 1½ to 3 feet by 2100 if we do what the polluters prefer and ignore the clear scientific evidence. By the way, that is a conservative number.

These rising sea levels hit coasts hard, particularly when storms beat those seas against our shores. It is not just me saying that, we are supposed to listen to the nonpartisan Government Accountability Office around here. A 2013 GAO report on climate change effects said this:

Storm surge, combined with sea level rise, is projected to generate a wide range of negative impacts on roads and bridges. For example, storm surges are projected to increasingly inundate coastal roads, cause more frequent or severe flooding of low lying infrastructure, erode road bases, and “scour” bridges by eroding riverbeds and exposing bridge foundations.

People from polluting States may think that is funny, may think that does not matter, but to a coastal State such as mine this is a serious threat. This chart shows the worldwide measured change in sea level. This is not some theory—measured change in sea level—as well as a number of different models projecting future sea levels.

We can see that sea level has been steadily rising over the past 130 years, generally consistent with human fossil fuel use. Between 1901 and 2010, sea level rise was estimated at 1.7 millimeters per year. Recently updated satellite measurements from the University of Colorado Sea Level Research Group show a rise of 3.2 millimeters per year from 1993 to 2013.

The rate of increase has already nearly doubled. According to the IPCC, that rate is likely to accelerate. In Rhode Island, our tide gauge in Newport shows an increase in average sea level of nearly 10 inches since 1930. Consistent with the global trends, measurements at our Newport tide gauge show that the rate of sea level rise has also increased in the past two decades.

Local coastal erosion rates have doubled from 1990 to 2006, and some freshwater coastal wetlands are already transitioning to salt marsh from freshwater as they are inundated by the sea.

Our Rhode Island Coastal Resources Management Council has documented 160 feet of shoreline lost to erosion in the town of South Kingstown since 1951, a rate of 3 feet per year. A steady 3 feet per year is one thing, add a storm and surges can wipe up whole swaths of land at once, as we saw with Superstorm Sandy.

We can see the erosion here. Back in 1994, this beach pavilion was set back a good way from the water. By 2012, here, the ocean was just a few feet from the structure. This is the roof that is here. This is the framing that is here. This is the very beginning of this walkway back here. There is the ocean. The ocean has moved from here essentially to there. Roads and other infrastructure that were once a safe distance from the shoreline were also battered by this terrible storm surge and wind.

The small, vibrant coastal town of Matunuck, RI, is under siege from the advancing ocean. This chart shows how far the shoreline has shifted since 1951. Here is the 1951 shoreline. This is the

2012 photo, showing how much the sea has risen and eaten against the shores. In the last dozen years, beaches have eroded 20 feet.

The community now faces difficult decisions. The only road connecting Matunuck to neighboring towns is protected by only about 10 feet of sand now. The road provides access for emergency vehicles residents may need. Underneath it lies their water main. If carbon dioxide emissions continue unchecked, another 5 feet of projected sea level rise is a real possibility after the year 2100.

Matunuck's projected coastline with 5 feet of sea level rise can be seen in red. These are all houses. This is Roy Carpenter's Beach. These houses have been here in some cases for generations and they are tumbling into the sea as the ocean encroaches on them.

This is famous Newport Harbor. In Newport, 5 feet of sea level rise would inundate large portions of our vibrant downtown area, including America's Cup Avenue, right here; including the Long Wharf Shopping Center, which would be about here; and including the famous and historic Cardines Field, a great old baseball field.

Goat Island will be only a few specks of land. This is what 3 feet of sea-level rise would look like in Newport. Perrotti Park is gone. The Ann Street Pier is gone, not to mention the Newport Harbor Master's office. He will be a lot closer to the harbor when it is pouring through his windows than he is right now. Wherever Rhode Island meets the sea, our homes, communities, and our very economy are at stake.

Yet in Congress we sleepwalk, lulled by the narcotic influence of the polluting special interests. No wonder I am frustrated.

When my colleagues say they are worried about job loss in the polluting coal and oil industries, I am willing to listen. I am even willing to help, but I am not willing to stand by while this is happening in my home State and have us pretend it is not even real.

Rhode Island, of course, is not the only region experiencing sea-level rise, coastal erosion, and economic disruption. Rising seas concern coastal regions across the country. With over 1,000 miles of coastline, Florida is at grave risk from sea-level rise.

According to the World Resources Institute and an article published in “Environmental Research Letters,” of all the people and housing in America threatened by sea-level rise, 40 percent is in Florida. That is because in Florida the flooding won't just be along the coast; low-lying inland areas are also at risk. That is because Florida is built on porous limestone.

In New England, on our rocky shores, we could perhaps build levees and dams in some places to hold the oceans back. In Miami, they would be building those structures on geological sponge. The water will seep right under. Using the best available science, the Southeast

Florida Regional Climate Change Compact assessed the risk to four south Florida counties of sea-level rise. In those counties, 1 foot of sea-level rise would endanger approximately \$4 billion in property. In Monroe County, three of the four hospitals, two-thirds of the schools, and 71 percent of emergency shelters are endangered by a 1-foot sea-level rise.

Go to 3 feet of sea-level rise in these counties. That would endanger approximately \$31 billion worth of property. That is a lot of infrastructure at risk.

This map shows 3 feet of sea-level rise in Miami-Dade County. The map on the left shows current elevation in southern Miami-Dade compared to 3 feet of sea-level rise on the right. These blue regions go underwater. They have lost acres upon acres of that city.

This nuclear power station, Turkey Point, and this sewage treatment plant are virtually cut off from dry land. Yet what do we hear from our Republican colleague from Florida? Denial, right along the polluter party line.

Louisiana is teed up for the worst storm surge by the warming, rising waters of the Gulf of Mexico. According to a U.S. Geological Survey-led study, between 1985 and 2010, Louisiana lost a football field an hour of land and wetlands to coastal erosion.

A recent poll shows that Louisiana voters understand and want action on climate change. Seventy-two percent of Louisianans believe climate change is a serious problem that threatens everyone. It is hitting their lives and yet our Republican colleague from Louisiana offers streams of denial.

The State with the most coastline is Alaska. Another U.S. Geological Survey study shows that coastal erosion of a 40-mile stretch along the Beaufort Sea has climbed from 20 feet per year between the mid-fifties and late seventies to 28 feet per year between the late seventies and two thousands and now has doubled to more than 45 feet per year between 2002 and 2007.

Climate change is one of several factors at play and is contributing to this accelerating loss.

Earlier this month our Bicameral Task Force on Climate Change, which I lead with Chairman WAXMAN, welcomed Alaskans from the town of Shishmaref, an Inupiat Eskimo village located on a small barrier island 5 miles from mainland Alaska, to hear from them how climate change is affecting their homes. Their houses are literally falling into the sea thanks to sea-level rise and coastal erosion. Their centuries-old culture is crumbling away with each wave. This is a house in Shishmaref. This is a house at Roy Carpenter's Beach in Rhode Island. We can see how we sympathize with the town of Shishmaref.

In Alaska, Shishmaref is not alone. A recent GAO report showed that 31 Alaskan villages are at risk. The 12 red dots shown are villages that are now considering relocating completely. According to the U.S. Corps of Engineers, reloca-

tion costs are estimated at \$100 million to \$200 million for Shishmaref, and other villages could face similar costs.

Stanley Tocktoo is the former mayor of Shishmaref. He came to our hearing and said:

No matter your politics, you can't ignore the facts. The facts are that our village is being impacted by climate change on a daily basis. And we need you to do something about it.

He said:

No matter your politics, you can't ignore facts.

The painful truth, Mayor Tocktoo, is that in Congress, if you have certain politics, you are actually obliged to ignore the facts. You are required to ignore the facts. Your big-money people—the big polluters, the Koch brothers—insist on it. They demand that you ignore the facts.

Citizens United, that God-awful Supreme Court decision, means that the big polluters' big money can drown out in elections—particularly in Republican primary elections—every reasonable person, Republican, Independent, or Democrat, who understands that we need to act. The party on the other side is stuck, trapped by the campaign finance rules and the big money of the big polluters.

We could, in Congress, be awake, helping and meeting the call of duty. We could be working with the President to implement his climate action plan.

The Environment and Public Works Committee, under the strong leadership of Chairman BARBARA BOXER, recently held an oversight hearing on the President's climate action plan. What did we get in that hearing from our Republican colleagues? Denial, quarreling, and obfuscation—the polluter party line.

They actually brought in, as a Republican witness, a person whose organization took money from the Koch brothers, Exxon, and from other far-right and denier foundations, including the notorious Donors Trust and Donors Capital Fund, which launders money from big donors who want to remain anonymous.

If people have not heard of this Donors Trust and Donors Capital group, a recent report out of Drexel University described this group as the “black box that conceals the identity of contributors,” the “central component,” and “dominant funder” of the denier apparatus. This was who they chose as their witness.

We could, in Congress, be figuring out how a carbon pollution fee—one that returns all of its proceeds back to the American people—could best boost our economy, as some prominent Republicans have suggested. But I sent a letter to my Republican colleagues summarizing the Republican case for a carbon fee and not one responded.

The polluters have the Republican Party at their heels. It is a tragic state of affairs for a great political party.

Carbon pollution from the burning of fossil fuels is altering the atmosphere

and oceans. It is changing our climate. The scientific consensus around this fact is overwhelming. Denial at this point is propped-up polluter-paid nonsense. Where carbon pollution hits the oceans, denial requires people not only to reject science but to reject measurement. We measure sea-level rise. We measure ocean warming. We measure ocean acidification. It is not complicated. We measure sea-level rise, more or less, with a yardstick. We measure ocean warming with a thermometer; we measure ocean acidification with simple litmus tests that everyone with an aquarium is familiar with.

Yet despite that incontrovertible evidence from our oceans, we sleepwalk on in Congress, thanks to a great political party's captivity by polluters. It is a disgrace. It will go down in history as a disgrace.

We could strengthen our economy, we could save our great coastal cities and our age-old island villages, and we can leave things better, not worse, for the generations that will follow us, but we have to pay attention to reality. We have to pay attention to the real evidence. We can't be swept up in the toxic polluter-paid politics that infect Washington.

This matters immensely to Alaska. It matters immensely to the citizens of Shishmaref. It matters immensely to the residents of Florida who are looking at their cities; and it matters immensely to Rhode Island, the Ocean State, because the undeniable changes from sea-level rise and warming are upon us and will only worsen. For once and for all, it is time for us to wake up.

Mrs. BOXER. Would the Senator yield through the Chair for a colloquy?

Mr. WHITEHOUSE. I yield to the Senator.

The PRESIDING OFFICER. The Senator from California.

Mrs. BOXER. First I wish to say how proud I am to listen to the Senator's words, to have him on the committee I am so honored to chair.

To learn today that the Senator made over 50—

Mr. WHITEHOUSE. Fifty-six.

Mrs. BOXER. Fifty-six presentations on the floor of the Senate, regardless of the hour, regardless of his other pressing needs, the Senator is making the record that we must act to prevent the worst and most catastrophic occurrences from climate change.

I wish to ask of the Senator a few questions because we have gone through a lot of these battles in the committee, and I think it is time that people knew what happened. I am going to see if we can put something in the RECORD.

The Senator pointed out putting a price on carbons as the way we need to move. The Senator also pointed out that many countries outside of the United States support it. Would the Senator please tell us, because he has mentioned this before, who are some of the leaders of the Republican Party?

Mr. WHITEHOUSE. One of the most prominent ones is George Shultz, who served with great distinction, I believe, under three Republican Presidents.

Mrs. BOXER. True.

Mr. WHITEHOUSE. I ran into him in the last 10 days and I said: Thank you for your work on carbon. It is important. He said: It is important. I said: We have to do a carbon fee. He said: Revenue neutral. I said: Yes, we have to do a revenue-neutral carbon fee.

Revenue-neutral carbon fee means that the money that is generated by the polluters pays for the harm they do to do to all the rest of us, which they otherwise get away with for free, and it goes back to the American people. It is revenue neutral. It doesn't go into the government and raise the size of government. It goes right back. We could do it by lowering taxes, by paying off every student loan in the country. We could do it by giving seniors on Social Security a raise. What a good discussion that would be, to be having right here. But we can't have that discussion because the other party is trapped by the polluters—trapped in their politics, trapped by their money.

Mrs. BOXER. The point I am making is the Senator points out one very prominent Republican, but there are many more. I remember when I started out in politics, I was a county supervisor. The environment was the one issue—one or two, the other one was a woman's right to choose. Those two issues were so bipartisan that we all came together. When we ran for county supervisor, we didn't have a label. We ran just as an independent person. But everyone backed the constitutionally protected right to choose and everyone backed cleaning up the environment.

So the Senator has described what has happened and he has used some very colorful language from time to time, but I thought one of the things he recently said—and I want to make sure I quote it right—is that it is like this Capitol is surrounded by the lies of the polluters and we can't get the truth into this Chamber.

The Senator actually says it better.

Mr. WHITEHOUSE. They have erected a barricade of lies, Madam Chairman. They have erected a barricade of lies, and it is supported by an avalanche of money. If you go outside that barricade, you see enormous support for getting something done about climate.

Just to give the example of our corporate community—Coke and Pepsi, the Mars corporation, which makes M&Ms and Mars bars, Ford and GM, Apple, Nike, Walmart, on and on—we can go through the signal American corporations, the heraldry of the American corporate world, and they are ready to get something done. But there is enough money that gets thrown by the polluters and enough threats made by them in Republican primaries that our colleagues are trapped. Unless we build a coalition that gets them a way out, that barricade will continue to in-

hibit progress on this issue in this building.

Mrs. BOXER. Right. The dilemma we face is the window to act is closing in on us. The Senator showed some extraordinary photos. One is up there now. We see that already climate change is creating climate refugees.

There was a movie done called "Climate Refugees," and it went out to the island nations of the world that many people never even knew existed. The folks there, because of the sea level change and the change in the weather and the fact that they can't grow the crops they used to and they can't rely on water, et cetera, have to be leaving their homes they have lived in for generations.

What the Senator is saying is so sad and shocking. It looks to me as though he is having that in his own State.

Mr. WHITEHOUSE. My colleague's point, that this used to be a bipartisan issue, is actually illustrated by this photograph. This is Roy Carpenter's Beach. It is a beach that got probably hit the hardest. There were some bigger, older houses that got washed away down the shore, but this has a lot of these smaller houses that families have held onto for generations. After Sandy, with the sea level rise and then the storm, together, they knocked them into the water this way.

This individual right here is Lincoln Chafee. That is Governor Chafee. He served in this body as a Republican, and he was one of the staunchest environmentalists in this body. If you go back further, his father John Chafee served as the chairman of the Environment and Public Works Committee. He was one of my colleague's predecessors, and he helped lead the passage of the Clean Air Act and the Clean Water Act, a Republican, and he was proud of it. He didn't hide from it.

It wasn't something the Republican Party had to run away from in those days. Try to find that in the modern Republican Party. It is embarrassing what has happened to a great political party.

Mrs. BOXER. Senator WHITEHOUSE raises the name of John Chafee and Lincoln Chafee. I was friendly with both of those Chafees, John being my chairman, a role model for me. I literally learned from him. Not only was he a leader on the environment, he was a leader on so many other issues: sensible gun laws—sensible gun laws.

Something has happened to the Grand Old Party. Somebody once said maybe they are the formerly Grand Old Party. But I have hope they will return and be the Grand Old Party, because I was here when we had leadership on the other side for a climate bill. We fell just a few votes short. If we hadn't had a filibuster, we would have nailed it.

Putting a price on carbon is the only way to go, and my colleague makes the case because there is a cost. What is the cost? We see it. This is the cost. Yet those who are putting this dangerous pollution in the air don't pay

anything for it. As a matter of fact, they get subsidies still.

The Senator and I sometimes talk offline here, and we say we are very calm when we speak here because we know we have to have a sense of decorum, but inside a lot of us are churning, because we love our children and we love our grandchildren and we love this Nation and we want to be leaders and we want our Nation to lead. Yet we are having a terrible time. We have a situation where 97 percent of scientists say climate change is happening and we know exactly why. It is human behavior.

Our friend ANGUS KING gave a remarkable presentation to the caucus the other day, making the point that Senator WHITEHOUSE made, which is that this isn't conjecture, this is science. This is measurement. You measure it. You see it. You know what is happening. This isn't like when you are hit with a tragedy and you don't want to look at it; you lose somebody and you are in denial about it. We understand that, how the human mind would do that. But this is science, and it is very difficult.

I wanted to ask a couple more questions. I am truly enjoying this colloquy. It reminds me of the old days when this used to happen more in the Senate.

My friend mentioned the President's Climate Action Plan, and he talked a little bit about it yesterday. He said some very good important things about it. But I want to know if my friend is aware there has already been filed by the minority leader here, the Republican leader, a CRA—that is the Congressional Review Act—to overturn a rule that would in place put in place some very important pollution controls on new powerplants.

Does my friend, A, know he has filed this? Does my friend also know the rule isn't even finalized, yet the Republican leader has filed this? What does the Senator make of that?

Mr. WHITEHOUSE. If the underlying problem weren't so serious, it would be laughable that they are already challenging a rule that has not even been promulgated yet. They are sort of prechallenging it. It just shows what a pell-mell tumble our Republican colleagues will subject themselves to in order to keep in the good graces of the polluting industries. Again, it is embarrassing. It ought to be embarrassing.

But I think there is hope. One of the signs of hope is the polling information among young Republican voters. Young Republican voters under the age of 35—not very young but young Republican voters under the age of 35—when asked about climate denial and asked what their view is of people who espouse climate denial say they think they are ignorant, out of touch or crazy. That is the young cohort of the Republican Party. That is what it believes.

So time, obviously, is on the side of reason and science and the plain evidence people see in front of their noses across this country, whether they are farmers, fishermen, hikers or skiers. Anybody who has contact with the outdoors understands this is absolutely real. It is only people in this little hot house of polluter-paid intrigue that the denial strategy still stands up, and it is our job to knock it back down.

Mrs. BOXER. Absolutely. I think the other point the Senator made is tying this all to Citizens United and the fact that these polluters are only focused on this: They do not want competition. Let us be clear. These multinationals do not want competition. The fact is they see solar on the horizon, wind, geothermal, clean energy. They even see natural gas, which has, if it is done right, half of the carbon pollution, and they are holding on through this ride of the century. They will not work with us. It is more than sad.

But I will say this in closing my remarks tonight. We have a new energy, if you will, in this body. We have more than 20 percent of this Senate that has formed together in our action task force that Senator WHITEHOUSE and I are heading. We are going to take action. We are going to be heard. We are going to wake the Congress, which is what has to happen.

I want to say to my friend how much it means to me—someone who felt pretty much isolated on these issues for a while—and how important it is that even though my colleague said—and I quote him—you were sick of coming down and speaking, I hope you will not get sick of it. I hope you will not get tired of it. I will predict, and the Senator knows I am right, a lot of us are going to be joining him pretty soon. So not only will my colleague's voice be heard but many other voices will be heard and that will echo around this Nation.

There are so many issues we have to deal with. Lord knows, we so agree with the President on strengthening the middle class. We so agree that we need to confront the challenges of deficits and jobs and education and health care. By the way, from my State, that is going gang busters—the Affordable Care Act, ObamaCare. We are signing up thousands of people a day. It is moving the country forward. But with all these issues we have to deal with, we have to save the planet. We have to save the planet.

I do have another question for my friend. Some of our colleagues say: Oh, you see this freezing cold and all the snow, this proves there is no climate change. There is no global warming. It is freezing. Of course, the scientists I talk to are telling me they predicted extreme weather. That is what they predicted.

Look at what happened in poor Atlanta today, where there is this school bus that has been sitting out on the road, somebody said, from 4 yesterday until 8 this morning. These people are

stuck because of an unexpected icy snowfall. Here is the thing. It is called a vortex. The reason it happens, as explained to me by the scientists—and one of them just came onto the floor now—is that the jet stream has changed so much because of the warming in the Arctic so that instead of holding up that cold air in the Arctic, the cold air is turning around and coming back down, and we haven't seen that in a while.

So you can't just say it is cold today, there is no climate change. If there is extreme weather—and we have it in California. We have a drought we have never, ever, ever seen. I went through the one in the 1970s. I remember that, where we used the water in the tub to flush the toilets and we tried to recycle the water from our dishwashers and washing machines. But we have a worse situation, and it was predicted.

So I wish to ask my friend, because he has done so much reading, is it not true this extreme weather was predicted in the U.N. reports and in many other reports?

Mr. WHITEHOUSE. Absolutely. Indeed, years ago one expert in this area wrote that, in terms of the experience that people would have—yes, the planet is warming—but the experience that people would have wouldn't be just of warming. It would be of weirding weather—weird weather—and truly the better name would be not global warming, but it would be global weirding. That is because, very simply, when you add energy—heat energy in this case—to a closed system by trapping it with more carbon dioxide in the atmosphere, you speed things up. You make storms stronger, you change weather patterns, and you see things that you have not seen before.

So the things people are seeing now—not specifically and not that storm, but the patterns that people would see more extreme weather of various kinds—were indeed predicted. The fact that it is happening is exactly consistent with what the scientists have been warning us about.

Mrs. BOXER. It is so because it was 7 years ago when I took the panel. I think it was 7 years ago that I took the gavel—I don't even remember; time goes so fast when you are having fun—I took that gavel and the first thing we did is we had a hearing on climate.

By the way, I urge my colleague, you should see—we put together a Green Book of all of my colleagues' statements—how many Republicans were with us then. Olympia Snowe had a great piece in there. JOHN MCCAIN had a great piece in there. Judd Gregg had a great piece.

Mr. WHITEHOUSE. John Warner.

Mrs. BOXER. John Warner had a great piece in there, and others. It made me so proud.

At that hearing we had all these experts talk about the fact that, over time, temperatures would go up. But in between, as you say, it is not a matter of the weather that day, but it is the

pattern over time and what happens over time. You have these extremes but over time the warmth kicks in. We are seeing it happening. The American people are smart. They get it.

We are just not going to let up. As calm as we sound now, that belies what we feel inside and the obligation that we have to act. I guess this is as good a time as any to tell the American people they will see more of us, and more colleagues will work on this.

I thank Senator REID because Senator REID has elevated this issue in our caucus, devoting more time to this issue. He cares about this. He is a wonderful family man with a lot of grandchildren. He wants to give them what so many of us have had—the beauty of this country, the livability of this country. There will be more of this to follow.

I ask my colleague if he wants to close, and I yield to him.

Mr. WHITEHOUSE. I thank the chair for her staunch leadership. She is such an ally and leader for us. It really is very exciting, and, yes, you will see considerably more activity.

I will close by telling one personal story because very often you are dealing with statistics, and you are dealing with figures, and you are dealing with things that are happening on a large scale when you talk about climate change.

I remember this day. I remember this day, walking along and meeting with these homeowners whose houses these were. I remember talking to the lady whose house—I think this one was right here—the Governor is looking into.

She remembers, as a child, being in that house. In front of this house she had a lawn, a lawn where they could throw Frisbees and play Wiffle ball.

On the other side of the lawn was a road that gave access along the shoreline, a sand road. On the other side of the road was a parking lot where people would come and bring their cars, and on the other side of the parking lot was the beach that was so long down to the water, and she could remember running as a kid. You know, when the summer Sun beats down on the beach and the sand gets so hot that it hurts your feet, and you have to dash to get your feet into the water because they are hot, hot, hot as you run when you are a little kid? And she would make that long run and think what a long run it was to get down that hot sand and into the cool, clear waters of Narragansett Bay.

That beach is gone. That parking lot is gone. That road is gone. Her lawn is gone, and this is what has happened to her house.

If people want to know why we are not going to give up—yes, I am sick of it. I am sick of having to come here and do this. It is tiresome to have no progress and have people not listen and have it be because of, frankly, scandalous polluter-paid interference and influence in this building. Yes, I am

sick of it. But I am not going to stop, not while this is happening to my home State of Rhode Island.

I yield the floor.

Mrs. BOXER. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the quorum call be rescinded.

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

UNANIMOUS CONSENT AGREEMENT—S. 1926

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that following leader remarks on Thursday, January 30, the Senate resume consideration of S. 1926, with the time until 11:15 a.m. equally divided between the two leaders or their designees, with the final 10 minutes equally divided between Senator MENENDEZ or his designee, and Senator TOOMEY or his designee, with Senator TOOMEY controlling the final 5 minutes; that at 11:15 a.m., the Senate proceed to votes in relation to the following amendments: Toomey amendment No. 2707, as modified; Coburn amendment No. 2697; Merkley amendment No. 2709, as modified; and Heller amendment No. 2700; further, that upon disposition of the Heller amendment, the Senate recess until 2 p.m.; at 2 p.m. when the Senate reconvenes, the Senate proceed to vote on passage of the bill, as amended; finally, there be 2 minutes of debate prior to each vote, equally divided in the usual form; and that all after the first vote be 10-minute votes.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

MORNING BUSINESS

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the Senate proceed to a period of morning business with Senators permitted to speak for up to 10 minutes each.

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

CONGRATULATING MARVIN H. SIMPSON, SR.

Mr. REID. Mr. President, I rise today to congratulate Mr. Marvin Simpson, Sr., on his nearly five-decade service to the United States Senate and the Capitol Hill community.

Marvin began his career 48 years-ago in the Office of the Architect of the Capitol as a temporary messenger. He quickly rose to a permanent position as messenger for the Senate Office Building. He held many positions within the Office of the Architect of the Capitol, including laborer foreman and the head of the Furniture Division. In 1998, Marvin was promoted to assistant superintendent, Tenant Services Division where he served with distinction until his retirement.

His leadership overseeing paint, upholstery, wood crafting, masonry, sheet metal and furniture branches has been exemplary. Marvin has been called an ambassador to the Senate of office buildings and has provided Senators, our staffs, and the entire Senate family unmatched craftsmanship.

His institutional knowledge and work ethic will be greatly missed. I join with my colleagues in wishing Mr. SIMPSON all the best in his well-earned retirement.

EQUAL PAY ACT ANNIVERSARY

Ms. MIKULSKI. Mr. President, today I come to the floor to recognize an important anniversary. Five years ago today, President Obama signed the Lilly Ledbetter Act into law. This important law has kept courthouse doors open to allow women to address pay inequality by correcting a misinterpretation by the Court on the statute of limitations when women seek redress. But the fight for equal pay continues, and we need to take action to fix the pay gap, which is what I want to discuss today.

On June 10, 1963, President Kennedy signed the Equal Pay Act into law. This landmark legislation prohibited discrimination on the basis of sex in the payment of wages by employers. The goals of the legislation were groundbreaking. It was the first time Congress acted on this issue, addressing what was a real and growing problem as more women entered the workforce. But it has been over 50 years since the Equal Pay Act became law, and since then, a lot of things have changed.

A recent Pew Research study found that women are the primary earner in 40 percent of households today. Additionally, many of these women are the sole earners. But what is often missed in the discussion about equal pay is the impact the pay gap continues to have on these households who are dependent on the salaries of women.

The pay gap results in \$4,000 less per year for working families, and \$434,000 less over a lifetime. Imagine what these families could accomplish if they simply got what they were owed. With the rising costs for child care, medical care, and filling up the family car, these families are held down by unfair and unjust pay policies.

While these are the day-to-day impacts of the pay gap, there are also even greater consequences over a lifetime. The pay gap affects your income, your pension, and your Social Security. Women's Social Security benefits are only 71 percent of men's benefits. The average income for women from private pensions is only 48 percent of men's. The consequences of our inaction on pay equity are following women out of the workplace and further impacting their lives down the line.

For years I have fought for a solution to this—the Paycheck Fairness Act.

The Paycheck Fairness Act builds on the Equal Pay Act to help close the pay gap. Under the Paycheck Fairness Act, employers will no longer be able to retaliate against workers for sharing information about wages. Right now, if you ask someone what they get paid you can get fired. For years, Lilly Ledbetter was humiliated and harassed because she tried to find out what she was making compared to her colleagues. Women will also no longer be able to only seek back pay when they are discriminated against. Under this legislation they are also able to seek punitive damages.

Under the Paycheck Fairness Act, employers will no longer be able to use almost any reason imaginable to justify paying a woman less than a man. And under this legislation, women will no longer be on their own in fighting for equal pay for equal work. This bill includes education and training so women can strengthen their negotiation skills and learn about wage discrimination.

In this country, they say: Work hard, play by the rules, and you will get ahead. We work hard every day but we find the rules are different for women and men. In 1963, women made 59 cents for every \$1 made by men. And more than 50 years later, we have made an 18-cent gain. In 2012, women made 77 cents for every \$1 earned by men. Fifty-two years and 18 cents—that is not rewarding hard work, and it is certainly not playing by the rules.

Today, on the 5th anniversary of the Lilly Ledbetter Act, I call on my colleagues to join me in stepping up to the plate and fixing the pay gap by supporting the Paycheck Fairness Act. Let's end pay inequity and end the policies that keep women uneducated and unequipped to fight for their fair share.

It is not just for our pocketbooks—it is about the family checkbooks and getting it right in the law books. It is also about the generations of women to come. Let's finish what we started, and let's make sure it doesn't take another 50 years to end pay inequity.

UKRAINE

Mr. CORNYN. Mr. President, in 1991 the free world cheered as Ukraine and other former Soviet republics gained their independence. Unfortunately, Ukrainian democracy is now under siege, as peaceful antigovernment protests have been met with brutal violence.

Over the past few years, reports of popular protests against oppressive regimes have become commonplace. Yet the frequency of such events does not obviate our moral responsibility to stand shoulder to shoulder with freedom-loving people around the world who seek to throw off unjust and despotic regimes in pursuit of liberty, democracy, and the rule of law.

The United States has been a strong supporter of the Ukrainian people's efforts to create a strong nation, built on

democratic and free market principles. Ukraine made a significant step toward achieving these goals when it adopted its first democratic constitution in 1996. But under the Yanukovich Administration, the basic liberties of the Ukrainian people have been trampled. Recent elections have fallen short of international standards, and the government has used the courts to neutralize opposition leaders, sending former Prime Minister Yulia Tymoshenko to prison for 7 years on trumped-up, politically motivated charges. Meanwhile, President Yanukovich continues to pursue closer ties with Russia, in spite of the Ukrainian people's clear preference for closer ties with Europe.

In addition to the moral imperative we have to support basic human rights, the United States must also recognize that Ukraine—with a population of 45 million and a territory comparable in size to that of France—occupies a unique, sensitive, and strategically important position between Russia and our NATO allies Poland, Slovakia, Hungary, and Romania. The future of Ukraine will be determined by what happens in the days ahead, and it will have a direct bearing on U.S. interests for years to come.

On occasion, protesters have clashed with police, with reports of many injuries and several deaths. Although recent reports from Kiev indicated that protesters had seized the Ukrainian Justice Ministry, they voluntarily gave up the building to avoid creating difficulties in negotiations between the Ukrainian Government and the opposition. Opposition leaders have said they will continue pressing for democratic concessions, including free and fair elections and the abolition of sweeping new antiprotest laws. Their efforts to avoid violent confrontation should be encouraged, and their valid demands supported.

It is imperative that the United States send an unequivocal message to the Ukrainian people that we support their efforts to restore democracy and the rule of law. At the same time, we must make clear to President Yanukovich that the only hope for a strong, peaceful, and independent Ukraine lies in building ties with Europe, the United States, and other freedom-loving countries around the world.

ADDITIONAL STATEMENTS

VERMONT ESSAY WINNERS

• Mr. SANDERS. Mr. President, I ask to have printed in the RECORD finalist essays written by Vermont High School students as part of the Fourth Annual State of the Union Essay contest conducted by my office. These 7 finalists were selected from over 380 entries.

The essays follow:

RAIHAN KABIR, SOUTH BURLINGTON HIGH SCHOOL, GRADE 12 (FINALIST)

How a country collects and allocates its resources takes precedence in outlining the

foundation of equality and general welfare. We as individuals rely on a revenue of both incomes and loans, which makes for a crude economic model of spending. This holds true for our government. As the nation dives deeper into debt and countries around the world experience protests and riots over austerity measures, it is clear that additional tax dollars are necessary to reduce debt, support society, and give rise to the economy.

Tax increases will put the definition of taxation back into its actuality. The United States tax rates are theoretically graduated by income level, meaning that lower income ranges pay a lower rate than higher income ranges. However, those in a higher tax bracket often have more deductions to further equalize their effective rate with that of the middle or lower brackets. A decline in tax rates for the most wealthy is a disproportionate advantage for the already financially capable members of our society, which further instigates the income disparities that threaten our democratic ideals. The top percent of Americans possesses more wealth than the entire bottom 90 percent; the 400 wealthiest Americans have a greater combined net worth than the entire bottom 150 million; and yet, everyone is paying a similar effective rate. Not everyone is currently contributing their fair share to society, and living in a nation with the largest amount of debt in the world, this matter of fact is unacceptable. Tax increases will make the theory of taxes a reality and restore economic equality.

Though our current fiscal path is unstable, increasing taxes will reduce national debt and put us on the right track back to recovery. With a 16 trillion dollar debt that is rising at the rate of 6 billion dollars a day (4 million dollars every minute), every family in America would owe about \$50,000 to various countries around the world if the burden trickled down to the general public. When the government needs money, it sells treasury bills (similar to savings bonds) to investors, who cash them in after an average of ten years for the original amount plus interest. Though a certain amount of debt is arguably helpful for the economy, consistently high deficits force the government to offer higher, more appealing interest rates; investors eventually realize that the country is unlikely to pay back the money it borrows and they stop lending, which crushes the economy, as most recently witnessed in Greece. Our current national debt is greater than the economies of the United Kingdom, Australia, and China, combined. Stopping this vicious economic cycle requires less foreign-reliance and more self-sustenance, which is feasible if and only if we increase taxes.

Tax increases will ensure the funding and availability of certain social programs and necessary expenditures on infrastructure without the need to excessively issue bonds. Taxes currently fund public services of insurance, such as Social Security and Medicare, of welfare, such as the Pell Grant and Food Stamp programs, and of infrastructure, such as the scholastic and interstate highway systems. Nobel laureate of economics Paul Krugman affirms a current necessity for increased taxes in his following statement:

[Regarding] proposals to raise the age of Medicare eligibility to 67 . . . outlays would fall only by \$125 billion over the next decade . . . and even when fully phased in, this partial dismantling of Medicare would reduce the deficit only about a third as much as could be achieved with higher taxes on the very rich . . . don't believe anyone who claims otherwise.

Taxes pay for important programs that go unpaid by spending cuts. The Bureau of Economic Statistics reports that the average

standard of living, determined by comparing adjusted incomes and poverty rates, has increased in years with a higher annual budget and decreased in years on the contrary. According to the New York Times and the Board of Economic Advisors, there is a direct correlation between the amount of money provided to the government in the national budget and the quality of life in the United States, as determined by the rate of poverty. This makes logical sense; our standard of life escalates as we make fiscal contributions to society. Yet we continue to have the lowest tax rate in the world. Taxes are imposed so that roads get fixed, so we get an education, and so people don't invade our country. Taxes are imposed to protect our rights. The government imposes taxes on us for our own benefit, and by raising them, we will improve the living conditions and quality of life in America.

Tax increases will lead to economic growth and prosperity. In 1990 and again in 1993, President Clinton enacted deficit-reduction legislation that raised taxes for high income taxpayers; as a result, economic growth and job creation were strong. Within this period of a sensational economy, capital gain rates were cut, and there was a 20% increase in job availability for a total of 21 million new jobs. However, after the Bush Tax Cuts of 2001 and the Bush Recession, job growth lagged behind GDP growth, there was 0% net job growth, and with continuous population growth, there were record high unemployment rates. Tax increases have helped society and the economy in the past, and they will help again.

In any case of regulatory action, the value to be upheld is the quality of life. By reducing debt, supporting society, and giving rise to the economy, the nation will better ensure a standard of well-being for its citizens. The government of these United States is to assure life, liberty, health, and happiness, in our pursuit of the American dream. Lincoln said it best in his Gettysburg Address: "that government of the people, by the people, for the people, shall not perish from the earth." The prioritization of tax increases over spending cuts is essential to future policy in the United States of America to sustain the American public.

FIONA HIGGINS, CHAMPLAIN VALLEY UNION HIGH SCHOOL, GRADE 12 (FINALIST)

There are many issues facing the United States. Personally, I believe one of the most critical domestic issues is reproductive rights.

Every step back to pre-Roe v. Wade is sensationalized in the media, and rightfully so. The issue is much more far reaching than pro-life versus pro-choice; it is both a human rights issue and an economic issue.

Firstly, it is a human rights issue. It is a matter of women having control over their own decisions, their bodies, and their lives. Western women strive to liberate women who they view as oppressed, but these same western women don't realize that their freedoms are also disappearing. Women and men alike have the right to decide what happens to their bodies. Restricting access to contraception and health services violates this human right for both genders.

Secondly, it is an economic issue. Children cost money. When parents cannot support their family, they are prone to apply for welfare and other government programs that were put in place to help low-income families. These programs are needed, but the federal government could decrease the need and the cost of these programs if it focused on education and access to contraception. In low-income neighborhoods, people are often not able to access contraception. This takes

away lower-income women's autonomy as well as perpetuating the cycle of poverty. If there were more accessible systems in place, these systems (rather than chance) would help families plan for the future, and allow them to decide to have children (rather than chance). In addition, a decreased level of government spending would curb the growth of the debt, which would aid the struggling economy.

A woman rarely thinks to herself, "I'd like to have an abortion instead of using contraceptives this time." That is lunatic. Abortions happen out of necessity. If they were illegal or severely restricted, women would still get them, but the procedures would be unsafe and deadly. If members of Congress truly want to protect the unborn and create a diminished welfare-dependent state, they must focus on education and accessibility; this strategy will also lower government spending in the long run.

Instead of going backwards, the United States should be moving forwards. Members of Congress must recognize that women have an inalienable right to privacy with regard to their bodies, a right that we should not have to fight for. Education and access to contraceptives needs to be more widespread, thereby improving our dire economic situation and our quality of life.

OWEN DEFFNER, THETFORD ACADEMY, GRADE 7
(FINALIST)

2013, America has had quite a year, with many ups and downs. Everything from the government shut down, to what I'd call: an official economic recovery. We have witnessed a terrible civil war in Syria where tremendous bloodshed has occurred. America has hosted many natural disasters too, everything from intensely cold temperatures to violent tornadoes. In these tragic times America has stepped up its game and delivered, helping our neighbors when they are struggling. This is the America that our allies look up to; the friendly, hospitable, welcoming America that we all contribute to every single day. Let's keep that good, positive America in our hearts this year.

11 million people are in America illegally. These people have come to this great nation in search of a better life. These people are trying to achieve the American dream. Immigrants are trying to send money home to their family in another country, some are trying to provide for their family here in the US. All the while they are constantly worried that our government will deport them back to their home country. This is not right, it's not okay that we don't welcome them into our nation. I want the path to citizenship easier for them so that they can get what they wanted to get by coming here. Let's be a bit more hospitable to people who are just trying to help their family.

Our status on the issue of the environment is not looking up. America has the great opportunity to help lead the fight against climate change. America must set high standards concerning the environment so that other countries will follow to help reduce the risk of the world's surface covered in water. Inside America to confront this issue head on we need to educate Americans on what is okay and not okay to recycle and how to compost or break down food into soil for our farms and gardens. This is a plan that will work and that we must initiate this year.

Our country is very behind on a major issue. America's education system is well behind many other well developed global powers. We need to fix that issue from the bottom up starting in our pre and elementary schools, with more emphasis on math and science. At higher levels, more affordable college and university opportunities for the lower and middle-class. We need to invest

more time and education in our education and we need to now!

All of these ideas I am proposing are simple and should be easy to carry out with a bit of willingness from both parties. I am not asking to overhaul anything just some easy doable requests that all of us can help to accomplish. America should look to the future, to the next generation growing into adulthood. Let's get back on track for these young men and women who have high hopes for themselves and their country.

EMILY MARTIN, VERGENNES UNION HIGH
SCHOOL, GRADE 10 (FINALIST)

The United States of America is an amazing country to call home. However, in the modern day we as a nation face problems that challenge our ingenuity and integrity. The world today is one of war, whether that is physical, or political. We struggle to find resources to continue on living the way we have for as long as we can remember, yet forget that the earth which we walk on is a fragile one. The United States is no exception. We often find ourselves between a rock and a hard place; dealing with complex issues such as health care for all, or additional billions of dollars in debt; the Continuation of fighting a war which is not ours, or withdrawing our troops and allowing innocent people to face an uncertain future. Spend billions in foreign oil to keep companies in business, or convert to clean energy and watch the economy crumble. The list of hard choices goes on and on. The reality is, we no longer live in a time when decisions are cut and dry and each decision resonates into our future with force.

As a nation, we face an increasingly unpredictable future, and without reassurance of our outcome, fear can cause bitterness and ignorance. Education, the economy, politics, and the fate of an ever-changing climate put an enormous amount of stress on us as a people. There is no certain cure for the issues we deal with a nation, but the first step towards solution and unification. As a country, it's time that we put aside our grudges, opinions, and preferences and work as a whole to support America's path towards growth, safety, security and stability. The United States of America has been a country that others look to as a role model and to some as a beacon of freedom and safety. We have more than ourselves to work for; there are millions of people around the world who rely on our help and support. We need to shed the selfish shells, and work as a people, not as a political party or organization. Whether you are a Republican, Democrat, and Libertarian it doesn't matter, because America is your home, and at the end of the day we all have to learn to coexist and benefit from each other's support. This is how we will help to secure America's future, America's education, industry and healthcare. Unification is the first step towards solution.

If we need reminding of the impact of dissent and fracturing of our political system, the Civil War looms in the hearts and from the pages of our history, when compromise not only failed, but conversation stopped. The State of the Nation in America is painful obvious even to the young people and the children. If we don't remember how to talk to each other, work together and accomplish the majority rule established as a framework in the US Constitution, we stand to lose more than a budget. We stand to lose our democracy.

NICK MAJESKI, WOODSTOCK UNION HIGH SCHOOL,
GRADE 11 (FINALIST)

Bribes from Fast Food: A State of Corruption

In the year 2014, the union is majorly corrupt; the country is run by a capitalist

nightmare of over-powerful healthcare, tobacco, and food industries. From their very beginnings at the turn of twentieth century, the fast food industry has steadily become more and more powerful and influential. Spawning from this growth in influence, the union has steadily declined into a state of corruption at the hands of the fast industry, with these major food chains bribing government workers in high positions.

Government agencies controlling food, such as the FDA, USDA, and EPA may have been created with good intentions, but when a higher up does not believe they are being paid enough money for their job, they are known to be tempted to accept bribes and submit to being the puppets of fast food corporations, looking to exploit their power to lower the standards of their products. An article on Naturalnews.com explained how, in a survey given to workers at the FDA and USDA, one fourth of the survey takers admitted to have changed policies for corporate gain. On one hand this is not morally right both in the way that our government officials—who were elected by the people—are accepting bribes, and also that they are changing policies allowing even less healthy food that causes diseases—more money to health care; another corrupt industry in the United States.

Corrupt FDA, USDA, and EPA fat-cats obviously do not want to break their ties with fast food puppeteers; this brings more corruption directly into the government organizations themselves. In the Naturalnews.com article the writer explains that many innocent workers at organizations like the FDA and USDA are demoted or even fired for trying to do their job and not keeping their mouths shut about corruption they have witnessed. The higher-ups in charge of these huge organizations influence immoral decisions that bring dirty money to their own pockets; they change state standards to very low standards and do not require food companies to tell customers when the food was made, processed or cooked.

Despite all this—mostly widely known information—this corruption is still going on and growing. According to Fastfoodnationhonorsproject.weebly.com ties between congress and fast food are too strong to vote against certain policies. This means that the way to lower corruption in the food industry would have to be to take direct action.

Despite knowledge of corruption being well known in America- Supersize Me is a mainstream movie- there is not very much motivation to stop bribes from the food industry. This is a problem that should not only be addressed, but worked towards solving as well.

HOLLY THAYER, MILTON HIGH SCHOOL, GRADE 12
(FINALIST)

My fellow Americans, I stand here before you to evaluate the state of our great nation. Over the past year our economy has risen as the Gross National Product increased 4.1% in the third quarter, and the National Deficit went down \$1.8 Billion. As of November, the national unemployment rate has dropped to 7% and personal income has risen, proving that our nation is moving out of the recession, and America is once again becoming a nation of economic growth and wealth.

2013 saw an increase in revolutions around the world, from Syria to Egypt, many countries around the world are experiencing the same revolution the United States and our ancestors endured in order to gain our individual freedoms. Through the government and all of our national forces, we must work together to give aid in the form of resources and money, to assist the new governments that are the result of these revolutions, and ensure that there is smooth turn over of

power. The United States must also create a coalition of our allies, along with the United Nations, to create an agreement that delegates the responsibilities and costs of helping these nations form new governments, and ensures that the re-created states are not intruding on an individual's human rights.

The production of Genetically Modified Organisms, GMOs, that are then placed in processed foods or on crops and used as an insecticide, have created a serious health risk for myself, and all my fellow Americans. It has been proven that GMOs can lead to serious health issues and impose high health risks. We must work together with the agricultural farmers and corporations that use GMO's to research the other options that these businesses have in order to ensure plant safety, without endangering the public health at the same time. Then we must create a grant program that would give states and localities money to allocate to farmers and organizations that agree to not use GMOs. For companies that still use GMOs, we must toughen the regulations on the use of them, through only allowing a regulated amount to be present in foods, and make it mandatory that this presence is labeled on every package of a product.

Educated masses lead to innovations and improvements in every aspect of life. Currently, around 30% of Americans have obtained a college degree. In order to have an educated citizenry, we need to make federal aid for students planning on going to college more available. To do this, we need to restructure the system that is used to disperse federal financial aid. If we create a formula, based on family income, and reduce the importance and use of merit based scholarships, while increasing the use of incentive programs, then allocate the money based on this system, we could effectively make financial aid more available and abundant, and therefore increase the percentage of Americans who have a college degree, creating an educated citizenry.

Thank you, God Bless America.

DELANEY SPINK, SOUTH BURLINGTON HIGH SCHOOL, GRADE 12 (FINALIST)

I can't claim to know a lot about politics. In fact, I make a point to stay as uninvolved in it as possible. In a nutshell, all I know is that Obama is our president, and that I should never bring up politics with my grandfather, unless I'm willing to spend the next three or four hours listening to him denounce every decision our government has made since the 1920's. When our class was told we had to write this essay, my first thought was, "I have no idea what the state of our union is. How am I supposed to write about how to fix it?"

I'd bet that every single other student in my classroom was having the same thought, save the one or two kids that are really into politics, and, as we all know, are going to win this competition. This got me thinking, and I've come to a conclusion. The problem with our country is that not enough young people know what the problem is. Ironical, isn't it?

When I think of our government, I think of old white men. Now, I know this is a very stereotypical generalization that I'm making. Women are getting involved, and, hey, our president is black. We seem to be doing better, based on the limited information that I have. But, whether they're diverse or not, the people making decisions for our country are old. This isn't entirely a bad thing; older people have more experience, confidence, and knowledge. All I'm saying is that that wisdom needs to be balanced with the fresh perspectives of our country's younger generations. Younger people need to start getting

more excited about politics, myself included. We need to start looking at it as an exciting opportunity to change what we think should be changed, instead of as a boring subject that our uncles argue about over Thanksgiving dinner.

Now, I know there are probably many kids out there that are interested in politics. That's great, but I also know that the vast majority of kids, like myself, are simply uninterested. The solution lies with us, and we need to motivate ourselves. It can't come from the adults. If this essay somehow makes it to anyone important, please don't take this as a sign that you need to launch a national "Politics are Cool, Yo!" campaign. It won't work. It needs to be started by the kids. We need to start clubs, be in our school governments, or even just watch the news.

I don't have a perfect solution, seeing as I am, for now, one of the aforementioned uninterested students. But, I know this: If politics can become more accessible to young people in any way, shape, or form, we will take notice, and, eventually, get involved. It's our country too. We want to be just as involved as Grandpa Bill and Senator Sanders. One of us just needs to lead the way. ●

TEXT OF A PROPOSED THIRD AMENDMENT TO THE AGREEMENT FOR CO-OPERATION BETWEEN THE UNITED STATES OF AMERICA AND THE INTERNATIONAL ATOMIC ENERGY AGENCY—PM 28

The PRESIDING OFFICER laid before the Senate the following message from the President of the United States, together with an accompanying report; which was referred to the Committee on Foreign Relations:

To the Congress of the United States:

I am pleased to transmit to the Congress, pursuant to sections 123 b. and 123 d. of the Atomic Energy Act of 1954, as amended (42 U.S.C. 2153(b), (d)) (the "Act"), the text of a proposed Third Amendment to the Agreement for Co-operation Between the United States of America and the International Atomic Energy Agency (IAEA) (the "Amendment"). I am also pleased to transmit my written approval, authorization, and determination concerning the Amendment, and an unclassified Nuclear Proliferation Assessment Statement (NPAS) concerning the Amendment. (In accordance with section 123 of the Act, as amended by title XII of the Foreign Affairs Reform and Restructuring Act of 1998 (Public Law 105-277), a classified annex to the NPAS, prepared by the Secretary of State in consultation with the Director of National Intelligence, summarizing relevant classified information, will be submitted to the Congress separately.) The joint memorandum submitted to me by the Secretaries of State and Energy and a letter from the Chairman of the Nuclear Regulatory Commission stating the views of the Commission are also enclosed. An addendum to the NPAS pursuant to section 102A of the National Security Act of 1947 (50 U.S.C. 403-1), as amended, is being submitted separately by the Director of National Intelligence.

The proposed Amendment has been negotiated in accordance with the Act and other applicable law. In my judgment, it meets all applicable statutory requirements and will advance the nonproliferation and other foreign policy interests of the United States.

Pursuant to the proposed Amendment, the Agreement for Co-operation Between the United States of America and the International Atomic Energy Agency, signed at Vienna May 11, 1959, as amended and extended February 12, 1974, and January 14, 1980 (the "Agreement"), would continue to provide a comprehensive framework for peaceful nuclear cooperation with the IAEA and facilitate our mutual objectives related to nonproliferation and the peaceful uses of nuclear energy.

The primary purposes of the Agreement are to enable exports from the United States of nuclear material and equipment to IAEA Member States for research reactors and, in certain cases, for power reactors, and to enable transfers from the United States of small samples of nuclear material to the IAEA for safeguards and research purposes.

Under the proposed Amendment, the term of the Agreement will be extended an additional 40 years for a total term of 95 years.

The Agreement permits the transfer of material, equipment (including reactors), and facilities for nuclear research and nuclear power production. It does not permit transfers of Restricted Data, sensitive nuclear facilities, or major critical components of such facilities, or, unless specifically provided for in a supply agreement or an amendment thereto, transfers of sensitive nuclear technology. In the event of termination of the Agreement, key nonproliferation conditions and controls continue with respect to material, equipment, and facilities subject to the Agreement.

A more detailed discussion of the IAEA's nuclear nonproliferation and peaceful uses activities is provided in the NPAS and in a classified annex to the NPAS submitted to you separately.

I have considered the views and recommendations of the interested agencies in reviewing the proposed Amendment to the Agreement and have determined that its performance will promote, and will not constitute an unreasonable risk to, the common defense and security. Accordingly, I have approved the Amendment and authorized its execution and urge that the Congress give it favorable consideration.

This transmission shall constitute a submittal for purposes of both sections 123 b. and 123 d. of the Act. My Administration is prepared to begin immediately the consultations with the Senate Foreign Relations Committee and the House Foreign Affairs Committee as provided in section 123 b. Upon completion of the 30 days of continuous session review provided for in section 123 b., the 60 days of continuous session

review provided for in section 123 d. shall commence.

BARACK OBAMA,
THE WHITE HOUSE, January 29, 2014.

MESSAGE FROM THE HOUSE

At 10:33 a.m., a message from the House of Representatives, delivered by Mr. Novotny, one of its reading clerks, announced that the House has passed the following bill, without amendment:

S. 1901. An act to authorize the President to extend the term of the nuclear energy agreement with the Republic of Korea until March 19, 2016.

The message also announced that the House has passed the following bill, in which it requests the concurrence of the Senate:

H.R. 7. An act to prohibit taxpayer funded abortions.

MEASURES REFERRED

The following bill was read the first and the second times by unanimous consent, and referred as indicated:

H.R. 7. An act to prohibit taxpayer funded abortions; to the Committee on Finance.

EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, and were referred as indicated:

EC-4465. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Federal Employees' Group Life Insurance Program: Election Opportunities for Pathways Participants" (RIN3206-AM98) received in the Office of the President of the Senate on January 15, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4466. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Collection by Offset From Indebted Government Employees" (RIN3206-AM14) received in the Office of the President of the Senate on January 15, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4467. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Federal Employees Health Benefits Program and Federal Employees Dental and Vision Insurance Program: Eligibility for Pathways Programs Participants" (RIN3206-AM97) received in the Office of the President of the Senate on January 15, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4468. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Federal Employees Health Benefits Program and Federal Employees Dental and Vision Insurance Program: Eligibility for Pathways Programs Participants" (RIN3206-AM97) received during adjournment of the Senate in the Office of the President of the Senate on January 17, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4469. A communication from the Director, Office of Personnel Management, trans-

mitting, pursuant to law, the report of a rule entitled "Collection by Offset From Indebted Government Employees" (RIN3206-AM14) received during adjournment of the Senate in the Office of the President of the Senate on January 17, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4470. A communication from the Director, Office of Personnel Management, transmitting, pursuant to law, the report of a rule entitled "Federal Employees' Group Life Insurance Program: Election Opportunities for Pathways Participants" (RIN3206-AM98) received during adjournment of the Senate in the Office of the President of the Senate on January 17, 2014; to the Committee on Homeland Security and Governmental Affairs.

EC-4471. A communication from the District of Columbia Auditor, transmitting, pursuant to law, a report entitled, "Certified Business Enterprise Expenditures of Public-Private Development Construction Projects for Fiscal Year 2013"; to the Committee on Homeland Security and Governmental Affairs.

EC-4472. A communication from the Chief Financial Officer, National Labor Relations Board, transmitting, pursuant to law, a report entitled "Performance and Accountability Report Fiscal Year 2013"; to the Committee on Homeland Security and Governmental Affairs.

EC-4473. A communication from the Special Counsel, Office of Special Counsel, transmitting, pursuant to law, the Office's Performance and Accountability Report for fiscal year 2013; to the Committee on Homeland Security and Governmental Affairs.

EC-4474. A communication from the Acting Commissioner of the Social Security Administration, transmitting, pursuant to law, the Semiannual Report of the Inspector General for the period from April 1, 2013 through September 30, 2013; to the Committee on Homeland Security and Governmental Affairs.

EC-4475. A communication from the Director of the Office of Personnel Management, transmitting, pursuant to law, the Semiannual Report of the Inspector General for the period from April 1, 2013 through September 30, 2013; to the Committee on Homeland Security and Governmental Affairs.

EC-4476. A communication from the Archivist of the United States, National Archives and Records Administration, transmitting, pursuant to law, the Administration's Performance and Accountability Report for fiscal year 2013; to the Committee on Homeland Security and Governmental Affairs.

PETITIONS AND MEMORIALS

The following petitions and memorials were laid before the Senate and were referred or ordered to lie on the table as indicated:

POM-188. A resolution adopted by the House of Representatives of the Commonwealth of Pennsylvania memorializing the Congress of the United States to support the Forest Products Fairness Act of 2013; to the Committee on Agriculture, Nutrition, and Forestry.

HOUSE RESOLUTION NO. 223

Whereas, The Forest Products Fairness Act of 2013 proposes to include forest products in the definition of "biobased product," as well as the USDA Biobased Markets Program; and

Whereas, Including forest products in the USDA Biobased Markets Program will provide the opportunity for forest products to receive increased consumer attention and Federal Government procurement preference; and

Whereas, Forestry is a vital industry in this Commonwealth; and

Whereas, The timber and forest products industry provides more than 100,000 jobs in Pennsylvania; and

Whereas, The industry produces more than \$5 billion worth of products annually; and

Whereas, Pennsylvania hardwood products are exported around the globe and are famous for their beauty and quality; and

Whereas, Forestry material, a biobased product, can be utilized for recycling purposes: Now, therefore, be it

Resolved, That the House of Representatives of the Commonwealth of Pennsylvania memorialize Congress to support Congressman Glenn Thompson of Pennsylvania's efforts to add to the Farm Bill or his efforts to introduce new legislation known as the Forest Products Fairness Act of 2013; and be it further

Resolved, That copies of this resolution be transmitted to the presiding officers of each house of Congress and to each member of Congress from Pennsylvania.

POM-189. A resolution adopted by the House of Representatives of the State of Michigan memorializing the Congress of the United States to amend the Communications Decency Act of 1996 to allow the prosecution by state and local governments of individuals who promote prostitution and child sex trafficking through online advertisements; to the Committee on Commerce, Science, and Transportation.

HOUSE RESOLUTION NO. 244

Whereas, As many as 2 million children are subjected to prostitution in the global commercial sex trade. Websites that promote prostitution and sex trafficking through classified ads have become more commonplace, facilitating the organized prostitution of children and providing a facade for sex traffickers to hide behind; and

Whereas, Websites involved in posting ads for prostitution, involving both adults and children, claim protection under the federal Communications Decency Act of 1996 to avoid prosecution. However, the Communications Decency Act was passed to protect Internet Service Providers from defamatory statements made by online users. It was not intended to protect websites involved in criminal activity; and

Whereas, State and local governments are currently unable to take enforcement action against these sites. The state of Washington enacted legislation that criminalizes aiding the sale of sex with a child to force online prostitution sites to verify ages or shut down their adult sections entirely. A preliminary injunction has been issued against the law stating, in part, that potential First Amendment issues may be involved; and

Whereas, Action at the federal level is needed. The National Association of Attorneys General has lobbied Congress to amend the Communications Decency Act of 1996 to allow regulation by state and local governments: Now, therefore, be it

Resolved by the House of Representatives, That we memorialize the Congress of the United States to amend the Communications Decency Act of 1996 to allow the prosecution by state and local governments of individuals who promote prostitution and child sex trafficking through online advertisements; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States Senate, the Speaker of the United States House of Representatives, and the members of the Michigan congressional delegation.

POM-190. A concurrent resolution adopted by the General Assembly of the State of Ohio memorializing the Congress of the United

States to oppose any legislation that requires Social Security coverage for members of any of Ohio's state retirement systems; to the Committee on Finance.

HOUSE CONCURRENT RESOLUTION NO. 190

Whereas, Ohio has a long history, pre-dating the creation of Social Security, of providing retirement, disability, and survivor benefits to its state and local public employees through its own state retirement systems; and

Whereas, These state retirement systems, the Public Employees Retirement System, Ohio Police and Fire Pension Fund, State Teachers Retirement System, School Employees Retirement System, and State Highway Patrol Retirement System, have combined assets of over \$165 billion and provide retirement, disability, and survivor benefits to over 1.5 million members, retirees, and beneficiaries; and

Whereas, The state retirement system plans are offered in lieu of Social Security; and

Whereas, Ohio's state retirement systems are required by Ohio law to accumulate and maintain, through employer and employee contributions and investments, the necessary funds to pay all benefits promised by the Ohio General Assembly; and

Whereas, The state retirement systems are well-managed and free of the financial problems facing Social Security; and

Whereas, Any federal mandates that require Ohio public employee participation in Social Security or other federal pension programs would devastate Ohio's state retirement systems, weaken the retirement security of its public employees, and jeopardize their retirement benefits: Now, therefore, be it

Resolved, That we, the members of the 130th General Assembly of the State of Ohio, in adopting this resolution, urge the Congress of the United States to oppose any legislation containing provisions that would require Ohio's public employees who are members of a state retirement system to participate in Social Security or any federal pension program; and be it further

Resolved, That we, the members of the 130th General Assembly of the State of Ohio, either in whole or in part, will meet with the members of the Ohio Congressional delegation whenever feasible to express our opposition to any federal legislation that would require Ohio's public employees who are members of a state retirement system to participate in Social Security or any federal pension program; and be it further

Resolved, That we, the members of the 130th General Assembly of the State of Ohio, encourage our fellow members to personally meet with each Senator and Representative in the Ohio Congressional delegation to further express our opposition to any federal legislation that would require Ohio's public employees who are members of a state retirement system to participate in Social Security or any federal pension program; and be it further

Resolved, That the Clerk of the House of Representatives transmit duly authenticated copies of this resolution to the President of the United States, the President Pro Tempore and Secretary of the United States Senate, the Speaker and Clerk of the United States House of Representatives, each member of the Ohio Congressional delegation, and the news media of Ohio.

POM-191. A resolution adopted by the House of Representatives of the Commonwealth of Pennsylvania memorializing the Congress of the United States to pass and the President of the United States to sign the Marketplace Fairness Act of 2013; to the Committee on Finance.

HOUSE RESOLUTION NO. 571

Whereas, As the result of a series of United States Supreme Court cases dealing with state taxation of mail order catalog retailers, including *Quill Corp. v. North Dakota*, 504 U.S. 298 (1992) and *National Bellas Hess, Inc. v. Department of Revenue of Illinois*, 386 U.S. 753 (1967), a state is generally unable to require a retailer without a physical presence in that state to collect sales and use tax on its behalf; and

Whereas, Pennsylvania has long imposed a sales tax on each sale at retail of tangible personal property or taxable services within this Commonwealth, with the retailer required to collect the tax from the purchaser and to remit the collected tax to the Commonwealth; and

Whereas, If the retailer does not collect the sales tax on a taxable sale at retail, and the purchaser uses the purchased item or service within this Commonwealth, the purchaser is legally required to pay use tax directly to the Commonwealth; and

Whereas, The burden on individual purchasers or consumers to track, calculate and remit the correct amount of use tax is significant, resulting in low rates of compliance and reduced state tax collections; and

Whereas, A 2011 study by Robert Strauss, Professor of Economics and Public Policy at the Heinz College, Carnegie Mellon University, projected that Pennsylvania would lose between \$254 million and \$410 million in sales and use taxes in 2012 due to the inability to require retailers without a physical presence in this Commonwealth to collect sales and use taxes; and

Whereas, The Pennsylvania Department of Revenue has taken measures to improve the collection of this tax, including the addition of a section for the use tax on the standard Pennsylvania tax return form (PA-40) and by clarifying the nexus standard for retailers with physical presence in this Commonwealth through a subsidiary, representative or agent; and

Whereas, While the recent measures by the Department of Revenue to improve collections have resulted in increased compliance, much remains uncollected; and

Whereas, The inability to collect sales and use tax on purchases made from retailers that do not have a physical presence in this Commonwealth has created a disadvantage for this Commonwealth's brick-and-mortar retailers that are required to collect the sales and use tax; and

Whereas, The 2011 study by Professor Strauss projected that uniform collection of the sales and use tax across all retailers would result in job growth by Pennsylvania-based brick-and-mortar retailers of between 1,530 and 2,766 jobs, which would generate between \$66 million and \$119 million in wages; and

Whereas, The growth of retail sales on the Internet has exacerbated the problem for taxpayers and the Commonwealth far beyond the circumstances considered when the *Quill* case was decided; and

Whereas, Congress is in the best position to standardize the nationwide collection of sales and use taxes from retailers that do not have a physical presence in the state where the tax is due; and

Whereas, The United States Supreme Court stated in *Quill* that the problem "is not only one that Congress may be better qualified to resolve, but also one that Congress has the ultimate power to resolve"; and

Whereas, On May 6, 2013, the United States Senate passed the Marketplace Fairness Act of 2013, which would provide nationwide standards for the collection of sales and use taxes from out-of-state retailers, by a vote of 69 to 27; and

Whereas, The Marketplace Fairness Act of 2013 is currently being considered by the Committee on the Judiciary in the United States House of Representatives; and

Whereas, On September 18, 2013, Chairman Bob Goodlatte (R-Va.) and Subcommittee on Regulatory Reform, Commercial and Antitrust Law Chairman Spencer Bachus (R-Ala.) issued a statement outlining the framework the committee will follow when considering the legislation; and

Whereas, The Marketplace Fairness Act of 2013 would simply standardize the collection of existing taxes that are already due; it would not expand an existing tax nor would it create a new tax; and

Whereas, The additional revenue that is already due to the Commonwealth that would be collected under the Marketplace Fairness Act of 2013 could be used to prevent future tax increases and to provide tax relief to all Pennsylvanians; and

Whereas, A 2013 study by economists Arthur B. Laffer and Donna Arduin projects that over the next ten years the enactment of the Marketplace Fairness Act of 2013 could empower states to implement pro-growth tax policies that would result in a nationwide increase in gross domestic product (GDP) of \$563.2 billion and add over 1.5 million new jobs, with \$15.1 billion in GDP growth and 43,000 new jobs in Pennsylvania: Now, therefore, be it

Resolved, That the House of Representatives memorialize the Congress of the United States to pass and the President of the United States to sign the Marketplace Fairness Act of 2013, or a similar act, to provide uniform measures for the collection of states' sales and use taxes; and be it further

Resolved, That copies of this resolution be transmitted to the President of the United States, to the presiding officers of each house of Congress and to each member of Congress from Pennsylvania.

POM-192. A resolution adopted by Washington Township, Morris County, New Jersey urging Congress to dedicate additional federal funds for highway maintenance and infrastructure improvements; to the Committee on Commerce, Science, and Transportation.

POM-193. A resolution adopted by the Senate of the Northern Mariana Commonwealth Legislature petitioning the United States Congress to amend the Radiation Exposure Act of 1990; to the Committee on Environment and Public Works.

POM-194. A resolution adopted by the House of Representatives of the Northern Mariana Commonwealth Legislature requesting the United States Congress to eliminate Section 2109 of S.744 and similar legislation which will allow thousands of alien workers, their families, and persons of other ethnic origin who are in the Commonwealth of the Northern Mariana Islands to become permanent residents and subsequently become U.S. citizens; to the Committee on the Judiciary.

EXECUTIVE REPORTS OF COMMITTEE

The following executive reports of nominations were submitted:

By Mr. HARKIN for the Committee on Health, Education, Labor, and Pensions.

*Michael Keith Yudin, of the District of Columbia, to be Assistant Secretary for Special Education and Rehabilitative Services, Department of Education.

*David Weil, of Massachusetts, to be Administrator of the Wage and Hour Division, Department of Labor.

*James H. Shelton III, of the District of Columbia, to be Deputy Secretary of Education.

*Theodore Reed Mitchell, of California, to be Under Secretary of Education.

*Ericka M. Miller, of Virginia, to be Assistant Secretary for Postsecondary Education, Department of Education.

*France A. Cordova, of New Mexico, to be Director of the National Science Foundation for a term of six years.

*James Cole, Jr., of New York, to be General Counsel, Department of Education.

*Steven Joel Anthony, of Virginia, to be a Member of the Railroad Retirement Board for a term expiring August 28, 2018.

*Nomination was reported with recommendation that it be confirmed subject to the nominee's commitment to respond to requests to appear and testify before any duly constituted committee of the Senate.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. MURPHY (for himself, Mr. SCHATZ, Mrs. MURRAY, and Mr. SANDERS):

S. 1969. A bill to provide for higher education reform; to the Committee on Health, Education, Labor, and Pensions.

By Ms. COLLINS (for herself and Mr. NELSON):

S. 1970. A bill to amend the Internal Revenue Code of 1986 to modify safe harbor requirements applicable to automatic contribution arrangements, and for other purposes; to the Committee on Finance.

By Ms. MURKOWSKI (for herself and Mr. WYDEN):

S. 1971. A bill to establish an interagency coordination committee or subcommittee with the leadership of the Department of Energy and the Department of the Interior, focused on the nexus between energy and water production, use, and efficiency; and for other purposes; to the Committee on Energy and Natural Resources.

By Mr. BLUMENTHAL (for himself, Mr. MARKEY, Mrs. GILLIBRAND, Mrs. SHAHEEN, Mr. SANDERS, and Mr. MURPHY):

S. 1972. A bill to prohibit discrimination in employment on the basis of an individual's status or history of unemployment; to the Committee on Health, Education, Labor, and Pensions.

By Mr. COONS (for himself and Mr. RUBIO):

S. 1973. A bill to improve management of the National Laboratories, enhance technology commercialization, facilitate public-private partnerships, and for other purposes; to the Committee on Energy and Natural Resources.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. PRYOR:

S. Res. 341. A resolution observing the 100th birthday of civil rights leader Daisy Bates and honoring her legacy as an American heroine; to the Committee on the Judiciary.

By Ms. BALDWIN (for herself, Ms. WARREN, and Mr. COBURN):

S. Con. Res. 31. A concurrent resolution designating January 2014 as "National Blood Donor Month"; considered and agreed to.

ADDITIONAL COSPONSORS

S. 489

At the request of Mr. THUNE, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 489, a bill to amend the Tariff Act of 1930 to increase and adjust for inflation the maximum value of articles that may be imported duty-free by one person on one day, and for other purposes.

S. 738

At the request of Mr. WICKER, the name of the Senator from Oklahoma (Mr. INHOFE) was added as a cosponsor of S. 738, a bill to grant the Secretary of the Interior permanent authority to authorize States to issue electronic duck stamps, and for other purposes.

S. 942

At the request of Mr. CASEY, the name of the Senator from Alaska (Mr. BEGICH) was added as a cosponsor of S. 942, a bill to eliminate discrimination and promote women's health and economic security by ensuring reasonable workplace accommodations for workers whose ability to perform the functions of a job are limited by pregnancy, childbirth, or a related medical condition.

S. 1297

At the request of Mr. KIRK, the name of the Senator from West Virginia (Mr. MANCHIN) was added as a cosponsor of S. 1297, a bill to establish the Government Transformation Commission to review and make recommendations regarding cost control in the Federal Government, and for other purposes.

S. 1467

At the request of Mr. BLUMENTHAL, the name of the Senator from Illinois (Mr. DURBIN) was added as a cosponsor of S. 1467, a bill to establish the Office of the Special Advocate to provide advocacy in cases before courts established by the Foreign Intelligence Surveillance Act of 1978 and for other purposes.

S. 1517

At the request of Mr. WHITEHOUSE, the name of the Senator from Alaska (Mr. BEGICH) was added as a cosponsor of S. 1517, a bill to amend the Public Health Services Act and the Social Security Act to extend health information technology assistance eligibility to behavioral health, mental health, and substance abuse professionals and facilities, and for other purposes.

S. 1687

At the request of Mr. CASEY, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 1687, a bill to amend the Fair Labor Standards Act of 1938 to ensure that employees are not misclassified as non-employees, and for other purposes.

S. 1821

At the request of Ms. HIRONO, the name of the Senator from New Jersey

(Mr. MENENDEZ) was added as a cosponsor of S. 1821, a bill to accelerate the income tax benefits for charitable cash contributions for the relief of victims of Typhoon Haiyan in the Philippines.

S. 1823

At the request of Mr. RUBIO, the name of the Senator from Mississippi (Mr. COCHRAN) was added as a cosponsor of S. 1823, a bill to amend part E of title IV of the Social Security Act to better enable State child welfare agencies to prevent human trafficking of children and serve the needs of children who are victims of human trafficking, and for other purposes.

S. 1827

At the request of Mr. MANCHIN, the names of the Senator from Massachusetts (Mr. MARKEY), the Senator from Kansas (Mr. ROBERTS), the Senator from Nevada (Mr. HELLER), the Senator from Alaska (Ms. MURKOWSKI), the Senator from Florida (Mr. RUBIO), the Senator from Wyoming (Mr. ENZI), the Senator from Alabama (Mr. SESSIONS), the Senator from Missouri (Mr. BLUNT) and the Senator from Nebraska (Mr. JOHANNIS) were added as cosponsors of S. 1827, a bill to award a Congressional Gold Medal to the American Fighter Aces, collectively, in recognition of their heroic military service and defense of our country's freedom throughout the history of aviation warfare.

S. 1862

At the request of Mr. BLUNT, the name of the Senator from Washington (Ms. CANTWELL) was added as a cosponsor of S. 1862, a bill to grant the Congressional Gold Medal, collectively, to the Monuments Men, in recognition of their heroic role in the preservation, protection, and restitution of monuments, works of art, and artifacts of cultural importance during and following World War II.

S. 1869

At the request of Ms. AYOTTE, the name of the Senator from Kansas (Mr. ROBERTS) was added as a cosponsor of S. 1869, a bill to repeal section 403 of the Bipartisan Budget Act of 2013, relating to an annual adjustment of retired pay for members of the Armed Forces under the age of 62, and to provide an offset.

S. 1909

At the request of Mr. SCOTT, the name of the Senator from Indiana (Mr. COATS) was added as a cosponsor of S. 1909, a bill to expand opportunity through greater choice in education, and for other purposes.

S. 1916

At the request of Mr. MCCONNELL, the name of the Senator from Nebraska (Mr. JOHANNIS) was added as a cosponsor of S. 1916, a bill to amend the Dodd-Frank Wall Street Reform and Consumer Protection Act to provide for an application process for interested parties to apply for a county to be designated as a rural area, and for other purposes.

S. 1920

At the request of Mr. ROBERTS, the name of the Senator from Wyoming (Mr. ENZI) was added as a cosponsor of S. 1920, a bill to amend the Internal Revenue Code of 1986 to extend and modify the research and development credit to encourage innovation.

S. 1926

At the request of Mr. MENENDEZ, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

S. 1950

At the request of Mr. SANDERS, the name of the Senator from New York (Mrs. GILLIBRAND) was added as a cosponsor of S. 1950, a bill to improve the provision of medical services and benefits to veterans, and for other purposes.

S. 1956

At the request of Mr. SCHATZ, the names of the Senator from Massachusetts (Mr. MARKEY), the Senator from Oregon (Mr. WYDEN), the Senator from Colorado (Mr. BENNET) and the Senator from Maryland (Mr. CARDIN) were added as cosponsors of S. 1956, a bill to direct the Secretary of Defense to review the discharge characterization of former members of the Armed Forces who were discharged by reason of the sexual orientation of the member, and for other purposes.

S. RES. 333

At the request of Mr. TOOMEY, the names of the Senator from Mississippi (Mr. WICKER) and the Senator from Utah (Mr. HATCH) were added as cosponsors of S. Res. 333, a resolution strongly recommending that the United States renegotiate the return of the Iraqi Jewish Archive to Iraq.

At the request of Mr. BLUMENTHAL, the name of the Senator from Massachusetts (Mr. MARKEY) was added as a cosponsor of S. Res. 333, *supra*.

AMENDMENT NO. 2699

At the request of Ms. AYOTTE, the names of the Senator from Oklahoma (Mr. INHOFE), the Senator from North Dakota (Mr. HOEVEN), the Senator from Georgia (Mr. CHAMBLISS), the Senator from Indiana (Mr. COATS), the Senator from Maine (Ms. COLLINS), the Senator from Nebraska (Mr. JOHANNIS) and the Senator from Arkansas (Mr. BOOZMAN) were added as cosponsors of amendment No. 2699 intended to be proposed to S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

AMENDMENT NO. 2707

At the request of Mr. TOOMEY, the names of the Senator from Kentucky (Mr. McCONNELL), the Senator from Indiana (Mr. COATS), the Senator from Illinois (Mr. KIRK), the Senator from

Utah (Mr. HATCH) and the Senator from Oklahoma (Mr. COBURN) were added as cosponsors of amendment No. 2707 proposed to S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Ms. COLLINS (for herself and Mr. NELSON):

S. 1970. A bill to amend the Internal Revenue Code of 1986 to modify safe harbor requirements applicable to automatic contribution arrangements, and for other purposes; to the Committee on Finance.

Ms. COLLINS. Mr. President, I rise to introduce the Retirement Security Act of 2014, legislation I am sponsoring with my good friend, the senior Senator from Florida and the chairman of the Special Committee on Aging. Our bill would encourage small employers to offer retirement plans, encourage employees to save more for their retirement, and ensure that low- and middle-income taxpayers are able to claim tax benefits for retirement savings already authorized in law.

I thought it was interesting last night that the President, in his speech, highlighted what is a growing problem in this country; that is, that people who have not saved sufficiently to have a comfortable retirement.

The legislation we are introducing today is an outgrowth of our work together on the Special Committee on Aging. Last fall, the committee conducted a hearing on retirement security, where we heard from witnesses that far too many American seniors have real reason to fear that they will outlive their savings. According to the nonpartisan Center for Retirement Research at Boston College, there is an estimated \$6.6 trillion gap between the savings American households need to maintain their standard of living in retirement and what they actually have. That is an enormous gap that speaks to the fact that we need to shine a light on this problem.

Nationally, one in four retired Americans has no source of income beyond Social Security—in Maine, the number is one in three. Four in ten seniors rely on that vital program for 90 percent of their retirement income. Yet Social Security provides an average benefit of just \$1,294 per month—less than \$16,000 per year. It is hard to imagine stretching those dollars far enough to pay the bills—certainly a “comfortable retirement” is out of the question.

According to a Gallup survey published in 2012, more than half of all Americans are worried they will not be able to maintain their standard of living in retirement, up sharply from 34 percent two decades ago. They are right to be concerned: projections pub-

lished in 2010 by the Employee Benefit Research Institute (EBRI) show that nearly half of “Early Boomers”—those between the ages of 56 and 62 when the study was conducted—are at risk of not having enough money to pay for basic costs in retirement, including uninsured health care costs.

There are many reasons for the decline in retirement security facing American seniors, including the severity of the recent financial crisis, rising health care costs, the need for long-term care, and the fact that Americans are simply living far longer than they did in the past. The shift from employer-based “defined benefit” plans—pensions—to “defined contribution” plans like 401(k)s, also has played a role.

Another contributing factor we found is that employees of small businesses are much less likely to participate in employer-based retirement plans. According to a recent GAO study, more than half of the 42 million Americans who work for businesses with fewer than 100 employees lack access to a work-based plan to save for retirement. Cost and complexity are among the reasons plans are not more widely offered by small businesses.

Chairman NELSON and I believe that making it easier for smaller businesses to provide access to retirement plans for their workers would make a significant difference in the financial security for many Americans. That is why the bill we are introducing today focuses on reducing the cost and complexity of retirement plans, especially for small businesses, and on encouraging individuals to save more for their retirement. Let me describe some of the provisions of our bill:

First, our bill would allow small businesses to enter into multiple employer plans (MEPs) to jointly offer retirement programs to their employees. This allows small companies to share the administrative burden of a retirement plan, which helps to lower costs. Current law discourages the use of MEPs because it requires a connection, or “nexus,” between unrelated businesses in order to join a MEP, such as membership in the same trade association. Our bill would waive the nexus requirement for businesses with fewer than 500 employees. So as not to discourage growth, our bill provides a long phase-out, under which businesses are not automatically disqualified from a MEP when they hire their 500th employee.

Second, our bill makes joining a MEP a more attractive option for small businesses. Under current law, if one employer in a MEP fails to meet the minimum criteria necessary for retirement plans to obtain tax benefits, all employers and their employees could lose their tax benefits. These benefits are substantial. For employees, they include delaying the taxation of income contributed to a plan until funds are withdrawn. For employers, plan disqualification could result in limited

deductions and a higher tax burden. Our bill directs Treasury to issue regulations to address this uncertainty, and protect members of a MEP from the failure of one bad apple to meet its obligations.

Third, our bill reduces the cost of maintaining a retirement plan. Current law requires that participants in a retirement plan receive a variety of notices. Our bill would direct Treasury to simplify, clarify, and consolidate these required notices, which creates savings that can be passed on to employers.

As ranking member of the Special Committee on Aging, I have heard countless stories of retirees whose savings did not go as far as they anticipated. Adequate savings reduce poverty among our seniors during what should be their golden years. As the HELP Committee noted in a July 2012 report, elder poverty also increases Medicare and Medicaid costs and strains our social safety net. Giving those not yet at retirement age more opportunities to save, and to save more, may help to ease this additional burden on entitlement programs that already are projected to be unsustainable.

The Retirement Security Act of 2014 encourages those still in the workforce to save more for retirement. Retirement plans are often designed to comply with existing safe harbors to prevent the IRS from challenging the tax benefits that flow to employees and employers. The existing safe harbor for so-called “automatic enrollment” plans effectively caps employee contributions at 10 percent of annual pay, with the employer contributing a “matching” amount on up to 6 percent. Our bill creates an additional safe harbor for these plans that would allow employees to receive an employer match on contributions of up to 10 percent of their pay. Employees would be able to contribute more than 10 percent, albeit without an employer match for contributions above 10 percent.

I recognize that businesses that choose to adopt a plan with this new optional safe harbor may face additional costs due to the increased employer match. That is why our bill helps the smallest businesses—those with fewer than 100 employees—offset this cost by providing a new tax credit equal to the increased match.

I wish to emphasize that the new retirement plan options for businesses included in our bill are just that—options. No business, large or small, would be required to offer a retirement plan under the Retirement Security Act of 2014. Some firms, facing an uncertain economy and rising health care costs, may choose to spend their limited resources elsewhere. Accordingly, our bill ensures that current measures to encourage savings are functioning as they were intended. One such measure is the so-called “saver’s credit,” which reduces the tax burden on low- and middle-income individuals who contribute to retirement plans, including

IRAs and 401(k) plans. Yet this credit cannot be claimed on a Form 1040EZ, which is used by individuals with income under \$100,000. A 2013 survey found that only 23 percent of people with household incomes of less than \$50,000 per year, the group most likely to qualify, was even aware of the saver’s credit. To address this, our bill directs Treasury to make the credit available on Form 1040EZ.

In light of the positive effects this bill would have in strengthening retirement security for millions of Americans, I urge my colleagues to join Chairman NELSON and me in supporting the Retirement Security Act of 2014. I am very pleased we have a number of groups that have endorsed our bill. I expect to have more to say about that next week. But at this point I encourage my colleagues to take a look at the hearing that Chairman NELSON and I held in the Special Committee on Aging that focused the spotlight on this problem. We simply have too many of our seniors who are in their retirement years without sufficient funds for a comfortable retirement, and that can and should change.

Thank you.

The PRESIDING OFFICER. The Senator from Florida.

Mr. NELSON. Mr. President, first of all, I thank my coleader of the committee, the great Senator from the State of Maine, who has been not only a great leader but also a terrific copartner as we try to offer leadership to the Special Committee on Aging.

We are literally trying to make bipartisanship work. It is only because of folks such as Senator COLLINS that this is working and, as a result, we have a terrific committee. The members participate, they come, they are engaged, they ask the questions of the witnesses. As Senator COLLINS said, as a result of one of these hearings, under her leadership, she suggested putting together this important piece of legislation.

Our committee held a hearing last fall called “The State of the American Senior.” We wanted to look at the financial security of the average senior in retirement. We didn’t like what we heard. Fewer than half of the workers even have access to a retirement plan, and those numbers shrink when we talk about employees who work for small businesses. One-third of the private sector employees work at small businesses, and nearly 72 percent of businesses with under 100 employees offer no savings plan. I will repeat that: Of businesses under 100 employees, 72 percent do not offer a savings plan.

So what do seniors then end up with? They rely on Social Security to get by in retirement, and that is simply not enough money to pay for housing and medical care and other expenses. Take, for example, my State of Florida, where more than three in five people get half of their retirement income from Social Security. Here is a shock-

er: One-third of Floridians only receive Social Security income—one-third of all of the 20 million people in Florida receive Social Security income. That is all they receive is their Social Security.

So there is a problem that needs to be fixed. Too many people are getting by with too little. So Senator COLLINS and I have come together on this legislation aimed at increasing access to savings plans and creating more opportunities for those in retirement, to put more money aside ahead of their retirement.

Senator COLLINS explained it: We are going to try to pool all the small businesses together with their resources to take advantage of the economies of scale to create one plan, and it increases safe harbors for things such as automatic enrollment and escalation contributions, which have been shown as ways to get people to save more.

This is commonsense legislation. It is bipartisan. It is a great privilege for me to work with Senator COLLINS on this legislation and on our committee work.

By Ms. MURKOWSKI (for herself and Mr. WYDEN):

S. 1971. A bill to establish an interagency coordination committee or subcommittee with the leadership of the Department of Energy and the Department of the Interior, focused on the nexus between energy and water production, use, and efficiency, and for other purposes; to the Committee on Energy and Natural Resources.

Ms. MURKOWSKI. Mr. President, vast amounts of water are used every day to produce vital fuels and to cool powerplants in the United States. Without this water supply, most of our electricity would stop flowing and our economy and other essential functions would come to a complete stop. At the same time, a great deal of electricity is needed to treat, transport, and convey water across the country not only to support economic growth and well-being but also to sustain basic life. These inseparable links of “water for energy” and “energy for water” comprise the energy-water nexus.

I believe that the Federal agencies can and must do more to ensure that we have the best possible data, technology, and know-how to ensure that this nexus is well understood and continuously optimized to sustain quality of life and promote economic growth. To that end, I am introducing a bill today entitled “The Nexus of Energy and Water for Sustainability Act of 2014” or the “NEWS Act of 2014” for short.

The NEWS Act instructs the Director of the Office of Science and Technology Policy to establish a committee or a subcommittee under the National Science and Technology Council to coordinate and streamline the activities of all Federal departments and agencies on energy-water nexus issues. This new panel will be cochaired by the Secretaries of Energy and Interior and will

be tasked with identifying all relevant energy-water nexus activities across the Federal Government; enhancing the coordination of effective research and development activities, both ongoing and in the future; working to gather and disseminate data to enable better practices; and exploring relevant public-private collaboration. The bill also calls for the Office of Management and Budget to submit to the relevant congressional committees a so-called crosscut budget soon after enactment of this act. The cross-cut budget will detail various expenditures across the Federal Government related to energy-water activities and will greatly assist in our coordination and streamlining efforts.

I believe this is a strong bill that deserves to be considered and passed in this Congress. I am grateful to Senator WYDEN for sponsoring it with me, and look forward to working with every member in this Chamber to address these important issues.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 1971

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Nexus of Energy and Water for Sustainability Act of 2014” or the “NEWS Act of 2014”.

SEC. 2. DEFINITIONS.

In this Act:

(1) **DIRECTOR.**—The term “Director” means the Director of the Office of Science and Technology Policy.

(2) **ENERGY-WATER NEXUS.**—The term “energy-water nexus” means the link between—

(A) energy efficiency and the quantity of water needed to produce fuels and energy; and

(B) the quantity of energy needed to transport, reclaim, and treat water.

(3) **NSTC.**—The term “NSTC” means the National Science and Technology Council.

(4) **COMMITTEE OR SUBCOMMITTEE.**—The term “Committee or Subcommittee” means the Committee on Energy-Water Nexus for Sustainability or the Subcommittee on Energy-Water Nexus for Sustainability, whichever is established by section 3(a).

SEC. 3. INTERAGENCY COORDINATION COMMITTEE.

(a) **ESTABLISHMENT.**—The Director shall establish either a committee or a subcommittee under the NSTC, to be known as either the Committee on Energy-Water Nexus for Sustainability or the Subcommittee on Energy-Water Nexus for Sustainability, to carry out the duties described in subsection (c).

(b) **ADMINISTRATION.**—

(1) **CHAIRS.**—The Secretary of Energy and Secretary of the Interior shall serve as co-chairs of the Committee or Subcommittee.

(2) **MEMBERSHIP; STAFFING.**—Membership and staffing shall be determined by the NSTC.

(c) **DUTIES.**—The Committee or Subcommittee shall—

(1) serve as a forum for developing common Federal goals and plans on energy-water nexus issues;

(2) promote coordination of the activities of all Federal departments and agencies on

energy-water nexus issues, including the activities of—

(A) the Department of Energy;
(B) the Department of the Interior;
(C) the Corps of Engineers;
(D) the Department of Agriculture;
(E) the Department of Defense;
(F) the Department of State;
(G) the Environmental Protection Agency;
(H) the Council on Environmental Quality;
(I) the National Institute of Standards and Technology;

(J) the National Oceanic and Atmospheric Administration;

(K) the National Science Foundation;

(L) the Office of Management and Budget;

(M) the Office of Science and Technology Policy; and

(N) such other Federal departments and agencies as the Director or the Committee or Subcommittee consider appropriate; and

(3)(A) coordinate and develop capabilities for data collection, categorization, and dissemination of data from and to other Federal departments and agencies; and

(B) engage in information exchange between Federal departments and agencies—

(i) to identify and document Federal and non-Federal programs and funding opportunities that support basic and applied research, development, and demonstration proposals to advance the state of energy-water nexus related science and technologies;

(ii) if practicable, to leverage existing programs by encouraging joint solicitations, block grants, and matching programs with non-Federal entities; and

(iii) to identify opportunities for public-private partnerships, innovative financing mechanisms, and grant challenges.

(d) **REVIEW; TERMINATION.**—At the end of the 10-year period beginning on the date on which the Committee or Subcommittee is established, the Director—

(1) shall review the activities of the Committee or Subcommittee and determine the relevance and effectiveness of the Committee or Subcommittee; and

(2) based on the determination made under paragraph (1), may terminate the Committee or Subcommittee.

SEC. 4. CROSSCUT BUDGET.

Not later than 30 days after the President submits the budget of the United States Government under section 1105 of title 31, United States Code, the Director of the Office of Management and Budget shall submit to the Committee on Energy and Natural Resources of the Senate and the Committee on Energy and Commerce and the Committee on Natural Resources of the House of Representatives a report that contains—

(1) an interagency budget crosscut report that—

(A) displays the budget proposed, including any interagency or intraagency transfer, for each of the Federal agencies that carry out energy-water nexus projects for the upcoming fiscal year, separately showing funding requested under both preexisting authorities and under the new authorities granted by this Act; and

(B) identifies all expenditures since 2011 by the Federal and State governments on energy-water nexus projects;

(2) a detailed accounting of all funds received and obligated by all Federal agencies and State agencies responsible for implementing energy-water nexus projects during the previous fiscal year;

(3) a budget for the proposed energy-water nexus projects (including a description of the project, authorization level, and project status) to be carried out in the upcoming fiscal year with the Federal portion of funds for energy-water nexus programs; and

(4) a listing of all energy-water nexus projects to be undertaken in the upcoming

fiscal year with the Federal portion of funds for those projects.

By Mr. COONS (for himself and Mr. RUBIO):

S. 1973. A bill to improve management of the National Laboratories, enhance technology commercialization, facilitate public-private partnerships, and for other purposes; to the Committee on Energy and Natural Resources.

Mr. COONS. Mr. President, I rise to speak about a bill introduced today—a bipartisan bill—a bill that will strengthen America’s innovation economy.

Over the last 60 years our national laboratories have served as leading centers of research and discovery in America. Today we have 17 DOE labs charged with three broad research missions: science, energy, and national security. Although they have grown and changed since their founding to encompass much broader ranges of work and are successful in carrying out their primary missions, labs are not fully optimized to take part in today’s innovation culture. That is a problem, because in this century of rapid change, America’s best competitive advantage remains our capacity to innovate.

Over the coming months, I will be talking more about a few things Congress can do to streamline and jumpstart our Nation’s hubs of discovery so that we can thrive as a 21st-century innovation economy.

At the top level, it will mean reauthorizing the America COMPETES Act to reaffirm our commitment to the robust national strategy for science and technology programs that will continue to be a critical underpinning of American prosperity.

And one part of that is how our national labs operate, which is why today Senator RUBIO and I have introduced the America INNOVATES Act.

Already, our labs have incubated many groundbreaking innovations.

Their research has led to breakthroughs from new Melanoma and HIV/AIDS treatments to IED detonators that can save the lives of our troops in combat. And that research is critical because although the private sector will continue to be a key source of innovation, the Federal Government has and will continue to play a central role in advancing innovation.

Why is that? Private markets, historically speaking, tend to underinvest in R&D relative to the potential benefits to society. This is especially true in the energy sector.

But, if there is a problem that I have heard since coming to Congress, it is that too often, the great work of our scientists doesn’t translate to the marketplace.

Right now, too much groundbreaking science and too many innovative ideas never leave the walls of our national labs, squandering enormous potential in the commercial market.

Now, in our bill, we continue to support our labs’ core mission. We are

not proposing anything drastic. What we are doing is modernizing the labs for the 21st century—so ideas in the lab can more effectively become innovations in the market. Luckily, we need only look to the labs themselves for inspiration on how to do this.

We make two broad proposals.

First we are integrating the management of the Department of Energy's science and energy programs to improve the linkages between basic and applied sciences. This will allow the early stages of research and development to be translated more efficiently, and it is something that Secretary Moniz has signaled he supports and is moving forward on.

Second we are giving the national labs more power to work with the private sector to ensure that more scientific discoveries can turn into commercial breakthroughs.

Together, these steps would allow us to streamline the labs' work so it can more quickly and effectively translate into the transformative innovations that can create jobs and grow our economy.

Now, to explain what our proposals intend to achieve, I will walk through what is known as the innovation pipeline, which shows how basic science research can become a world-changing innovation.

First, I will use the example of the great work that scientists at the National Renewable Energy Lab in Golden, CO, are doing to advance cellulosic ethanol technologies.

One of our country's big challenges today is reducing our dependence on foreign oil, and to do that we need new fuel options that we can create here in America.

Cellulosic ethanol is an advanced biofuel with a lot of promise because it is produced from abundant materials like grasses and wood chips as well as other types of biomass and waste. And because these materials are so abundant, cellulosic ethanol has the potential to replace a significant portion of our Nation's petroleum consumption.

The challenge comes, however, because, unlike corn, these cellulosic materials are made of complex starches that are harder to break down into ethanol.

To make the promise of cellulosic ethanol a reality, we needed to develop the enzymes and micro-organisms that could break down and then ferment those complex starches.

That is where the innovation pipeline comes in. At the NREL in Colorado, scientists started at this first step here—basic science. Basic science is very fundamental, it is the study of the elementary principles of the universe—really discovery level science.

Enzymes are large biological molecules that are nature's catalysts—accelerating metabolic processes that sustain life.

To develop enzymes and micro-organisms capable of converting starchy biomass into cellulosic ethanol, you

need to start at the fundamentals of biology and biochemistry. This includes studying the intricate details of the relevant biochemical processes, as well as probing the proteins and amino-acids that form the building blocks of enzymes down to the submolecular level.

At this point, scientists can move into the applied science stage of the pipeline. Applied research generally concerns translating those basic, fundamental principles into an application.

In this example, scientists apply the insights gained from the fundamental basic science stage to develop new enzymes with desired performance traits such as high selectivity, specificity, and stability to enable effective and efficient conversion of the complex starches into ethanol.

Applied research can also include controlled lab-scale demonstrations to test how effectively these newly developed enzymes and micro-organisms can turn, say, wood chips, into fuel.

Still in the lab and far from full commercial scale production, the kinds of small discoveries that happen at the applied science level act as an early demonstration that something new is possible.

At the applied research stage, we are still far away from creating something ready for the market, but between these two stages our scientists have gone from the basic science of how an idea may work to actually demonstrating that it could work in practice.

At this point now, the private sector is more likely to see its potential value. Our scientists have shown that the technology is possible, and next we move to the commercialization and scaling and deployment phases, where private investors and companies take the technology our lab scientists have developed and make it a product that can succeed in the market.

During the applied research stage at NREL, scientists were hard at work showing that they really could produce cellulosic ethanol efficiently and cheaply—eventually meeting their goal to make it price competitive with conventional fuels in today's commercial market.

That is where we are right now with cellulosic ethanol. Companies across the country, such as DuPont, Poet, and others, are currently building plants to produce cellulosic ethanol at large scale and at competitive prices.

So that is one model of public-private partnerships for innovation—where the basic and applied science research can begin in the lab and then be transferred to private sector companies who can create a commercial product.

I had the opportunity last year to witness another model of public-private partnerships for innovation at the Lawrence Berkeley National Lab, which is home to the Advanced Light Source, or ALS. The ALS serves thousands of researchers—from private sec-

tor scientists to university researchers—who use light sources such as soft x-rays, ultraviolet light, and infrared light to conduct a wide range of scientific experiments. Experiments at the ALS are performed at nearly 40 beam lines that can operate simultaneously around the clock and year-round.

The facility's resources would be too expensive for any one company to invest in alone, but by building a public facility that then is partly sustained by fees and targeted infrastructure investments by users, the ALS becomes a place where many different partners can come to test new ideas and approaches.

In terms of the innovation pipeline, what the Berkeley Lab and its ALS do is allow a diverse range of researchers to engage in various stages of research under one roof. The unique capabilities offered at the ALS also attract many industry partners and encourages productive public-private collaboration.

A good example of this is the partnership between the lab and the semiconductor industry.

Semiconductor technology is one of the most transformative scientific breakthroughs of the 20th century. Semiconductors are at the heart of what makes a computer work. Their constant advancement is what allows us today to hold the computing power of last generation's supercomputer in our pockets.

However, the manufacturing techniques previously used to produce new, smaller, and more powerful semiconductor products aren't adequate to build the next generation of nano-electronic devices.

So what has happened is a consortium of companies including Intel, IBM, HP, and Dow Chemical—called SEMATECH—came together to leverage the unique capabilities at the lab to advance semiconductor manufacturing technology for next-generation electronics.

As the lab reports, “[By] tapping into the Center's long term expertise in short wavelength optics and the unique properties of the ALS Synchrotron facility, SEMATECH funded the development of the world's highest resolution projection lithography tool and highest performance [extreme-ultraviolet] microscope”—developments that were only possible because of the facilities and expertise at the lab.

Having then developed new tools capable of manufacturing the next generation of semiconductor devices, a company like Intel can take the new technology and scale it up in their own plants.

Of course, there are many variations of public private partnerships that our labs can and have utilized to take ideas from the lab to the market. These two examples—cellulosic ethanol and the advancement of semiconductor manufacturing technology—show us what is really possible by working in partnership with our national labs.

In our bill Senator RUBIO and I are trying to expand the flexibility and freedom of all our labs to innovate and build productive partnerships so that every research project has the potential and opportunity to eventually enter the market.

As we see here on the innovation pipeline, the payoff for all this work doesn't come until the very end, so one of the best things we can do is focus our policies to make the movement of ideas through the pipeline as efficient as possible.

While there are plenty of areas where Senator RUBIO and I disagree, we have come together on the America INNOVATES Act because we both agree that government has a role to play investing in the early scientific research that can lead to innovations that change our world.

In this bill, we aren't talking about expanding government or calling for new spending or regulation, we are talking about the early science work that only government can fund because there isn't yet a clear payoff for the private sector and finding out how to connect the national labs and the private sector along this innovation pipeline in a better and stronger way to deliver more products to the American marketplace and the world markets.

Once again, I thank my Republican colleague Senator MARCO RUBIO. I urge my colleagues on both sides of the aisle to join us in supporting this bipartisan innovation jobs bill.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 341—OBSERVING THE 100TH BIRTHDAY OF CIVIL RIGHTS LEADER DAISY BATES AND HONORING HER LEGACY AS AN AMERICAN HEROINE

Mr. PRYOR submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 341

Whereas Daisy Lee Gatson Bates was born on November 11, 1914, in Huttig, Arkansas;

Whereas in 1941, Daisy Bates and her husband, Lucious Christopher "L.C." Bates, founded the Arkansas State Press, a weekly African-American newspaper that promoted awareness of social injustice and championed civil rights;

Whereas Daisy Bates took a leadership role in the civil rights movement and became president of the Arkansas State Conference of NAACP Branches in 1952;

Whereas in 1957, Daisy Bates became an advisor to the Little Rock Nine and was a champion for public school integration;

Whereas on September 23, 1957, and September 25, 1957, Daisy Bates courageously led members of the Little Rock Nine from her home to their first days at Central High School in Little Rock, Arkansas;

Whereas in the face of mounting opposition, death threats, harassment, arrests, and violence, Daisy Bates continued her work in advising the Little Rock Nine and fighting for them to attend Central High School;

Whereas after completing her work with the Little Rock Nine, Daisy Bates continued her work in public service as a community

organizer and by working on anti-poverty programs;

Whereas in 1990, Arkansas Governor Bill Clinton recognized Daisy Bates as the "most distinguished Arkansas citizen of all time";

Whereas on November 4, 1999, Daisy Bates died in Little Rock, Arkansas;

Whereas in 2001, the Arkansas General Assembly designated the third Monday in February as "Daisy Gatson Bates Day" to celebrate her contributions to civil rights; and

Whereas generations of Americans can look to Daisy Bates as an example of determination, courage, and leadership for promoting social justice and equality: Now, therefore, be it

Resolved, That the Senate—

(1) observes the 100th birthday of civil rights leader Daisy Bates; and

(2) commemorates the legacy of Daisy Bates by encouraging all people of the United States to promote social justice, equality, and the principles of the Constitution.

SENATE CONCURRENT RESOLUTION 31—DESIGNATING JANUARY 2014 AS "NATIONAL BLOOD DONOR MONTH"

Ms. BALDWIN (for herself, Ms. WARREN, and Mr. COBURN) submitted the following concurrent resolution; which was considered and agreed to:

S. CON. RES. 31

Whereas America's Blood Centers, AABB, and the American Red Cross unite to designate January 2014 as "National Blood Donor Month";

Whereas donating 1 unit of blood saves as many as 3 lives;

Whereas blood donors are an integral part of the health system and national public health preparedness initiatives in the United States;

Whereas blood and blood products are critical national resources and vital public health assets that must be readily available at all times;

Whereas every 2 seconds, a person in the United States needs blood for lifesaving treatment in an emergency or a disaster, a routine surgery, a blood transfusion to help treat a serious disease like cancer, or an organ or bone marrow transplant;

Whereas 1 in 7 patients who enter a hospital in the United States needs blood;

Whereas more than 20,000,000 blood components are used in transfusions every year in the United States;

Whereas over 41,000 units of blood are needed each day in the United States to maintain a safe and adequate blood supply;

Whereas 9,200,000 donors give blood each year in the United States;

Whereas approximately 38 percent of the United States population is eligible to give blood, but less than 10 percent of the eligible population donates blood on an annual basis;

Whereas blood transfusions require generous and altruistic volunteer donors;

Whereas it is vital that the blood donation policies, including donor deferral policies, in the United States keep pace with medical science to ensure that the United States has a robust, eligible population of donors to maintain a safe and adequate blood supply; and

Whereas America's Blood Centers, AABB, and the American Red Cross support and perform critical services collecting, processing, and distributing lifesaving blood and blood products to hospitals and health providers, and are instrumental in ensuring the safety of the blood supply and promoting the need for blood donations: Now, therefore, be it

Resolved by the Senate (the House of Representatives concurring), That Congress—

(1) recognizes January 2014 as "National Blood Donor Month";

(2) acknowledges the important role of volunteer blood donors in protecting the health and emergency preparedness security of the United States;

(3) recognizes the need to promote a safe, stable blood supply and to increase volunteer participation of blood donors;

(4) endorses efforts to update blood donation policies in a safe and scientifically sound manner to maintain an adequate blood supply; and

(5) recognizes the roles of America's Blood Centers, AABB, and the American Red Cross in ensuring the safety of the blood supply in the United States and delivering lifesaving blood and blood products to health providers and patients.

AMENDMENTS SUBMITTED AND PROPOSED

SA 2710. Mr. MCCAIN submitted an amendment intended to be proposed by him to the bill S. 1926, to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes; which was ordered to lie on the table.

SA 2711. Mrs. GILLIBRAND (for herself and Mr. BLUNT) submitted an amendment intended to be proposed by her to the bill S. 1926, supra; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 2710. Mr. MCCAIN submitted an amendment intended to be proposed by him to the bill S. 1926, to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes; which was ordered to lie on the table; as follows:

On page 9, between lines 6 and 7, insert the following:

(F) The estimated cost to the Federal Government of operating the National Flood Insurance Program during the 5-year period beginning on the date of enactment of this Act, including the cost of any claim payments that the Administrator would make for claims resulting from predicted changes in construction activity in floodplains, if, during that period, the Administrator were to prescribe chargeable risk premium rates for flood insurance—

(i) in accordance with the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.) as in effect on the day before the date of enactment of the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 916);

(ii) in accordance with the National Flood Insurance Act of 1968 (42 U.S.C. 4001 et seq.) as amended by the Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141; 126 Stat. 916); or

(iii) that are not less than the applicable estimated risk premium rates under section 1307(a)(1) of the National Flood Insurance Act of 1968 (42 U.S.C. 4014(a)(1)).

SA 2711. Mrs. GILLIBRAND (for herself and Mr. BLUNT) submitted an amendment intended to be proposed by

her to the bill S. 1926, to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes; which was ordered to lie on the table; as follows:

On page 15, between lines 9 and 10, insert the following:

SEC. 110. PRIVATE NONPROFIT FACILITIES.

(a) **DEFINITION OF PRIVATE NONPROFIT FACILITY.**—Section 102(11)(B) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122(11)(B)) is amended to read as follows:

“(B) **ADDITIONAL FACILITIES.**—In addition to the facilities described in subparagraph (A), the term ‘private nonprofit facility’ includes any private nonprofit facility that provides essential services to the general public (including museums, zoos, performing arts facilities, community arts centers, community centers, houses of worship, libraries, homeless shelters, senior citizen centers, rehabilitation facilities, shelter workshops, and facilities that provide health and safety services of a governmental nature), as defined by the President.”.

(b) **REPAIR, RESTORATION, AND REPLACEMENT OF DAMAGED FACILITIES.**—Section 406(a)(3) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5172(a)(3)) is amended by adding at the end the following:

“(C) **TREATMENT OF HOUSES OF WORSHIP.**—

“(i) **IN GENERAL.**—A church, synagogue, mosque, temple, or other house of worship, and an otherwise eligible private nonprofit facility operated by a religious organization, shall be eligible for contributions under paragraph (1)(B), without regard to the religious character of the facility or the primary religious use of the facility.

“(ii) **LIMITATIONS.**—Notwithstanding clause (i), in spaces used primarily for religious worship services, contributions under paragraph (1)(B) shall only be used to cover costs of purchasing or replacing, without limitation, the building structure, building enclosure components, building envelope, vertical and horizontal circulation, physical plant support spaces, electrical, plumbing, and mechanical systems (including heating, ventilation, air-conditioning, and fire and life safety systems), and related site improvements.”.

(c) **APPLICABILITY.**—This section and the amendments made by this section shall apply to the provision of assistance in response to a major disaster or emergency declared on or after October 28, 2012.

AUTHORITY FOR COMMITTEES TO MEET

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Health, Education, Labor, and Pensions be authorized to meet in executive session during the session of the Senate on Wednesday, January 29, at 10 a.m. in SD-430.

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

COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Homeland Security and Governmental Affairs be authorized to

meet during the session of the Senate on Wednesday, January 29, 2014, at 10 a.m.

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

COMMITTEE ON INDIAN AFFAIRS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Indian Affairs be authorized to meet during the session of the Senate on Wednesday, January 29, 2014, in room SD-628 of the Dirksen Senate Office Building at 2:30 p.m., to conduct a business meeting to consider the following legislation and nomination: S. 1448, to provide for equitable compensation to the Spokane Tribe of Indians of the Spokane Reservation for the use of tribal land for the production of hydropower by the Grand Coulee Dam, and for other purposes; and the President's nomination of Vincent G. Logan to be Special Trustee, Office of Special Trustee for American Indians, Department of the Interior.

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

COMMITTEE ON INDIAN AFFAIRS

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Indian Affairs be authorized to meet during the session of the Senate on Wednesday, January 29, 2014, in room SD-628 of the Dirksen Senate Office Building at 2:30 p.m., to conduct a legislative hearing to receive testimony on the following bill: S. 919, to amend the Indian Self-Determination and Education Assistance Act to provide further self-governance by Indian tribes, and for other purposes.

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

COMMITTEE ON THE JUDICIARY

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on the Judiciary be authorized to meet during the session of the Senate on January 29, 2014, at 10:00 a.m., in room SD-226 of the Dirksen Senate Office Building, to conduct a hearing entitled “Oversight of the U.S. Department of Justice.”

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

COMMITTEE ON RULES AND ADMINISTRATION

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Rules and Administration be authorized to meet during the session of the Senate on Wednesday, January 29, 2014, at 10:00 a.m., to hear testimony on the SENTRI Act (S. 1728), “Improving Voter Registration and Voting Opportunities for Military and Overseas Voters.”

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

SELECT COMMITTEE ON INTELLIGENCE

Mr. DURBIN. Mr. President, I ask unanimous consent that the Select Committee on Intelligence be authorized to meet during the session of the Senate on January 29, 2014, at 10:00 a.m. to hold a hearing.

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

SUBCOMMITTEE ON ECONOMIC POLICY

Mr. DURBIN. Mr. President, I ask unanimous consent that the Committee on Banking Housing, and Urban Affairs Subcommittee on Economic Policy be authorized to meet during the session of the Senate on Wednesday, January 29, 2014 at 3:30 p.m. in order to conduct a hearing entitled “The Annual Report and Oversight of the Office of Financial Research.”

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

PRIVILEGES OF THE FLOOR

Mr. HARKIN. Mr. President, I ask unanimous consent that Patrick Miller-Bartley, Kyle Brewster, and Danielle Corley of my staff be granted the privilege of the floor for the duration of today's session.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. REED. Mr. President, I ask unanimous consent that Ellen McLaughlin, a fellow in my office, be granted the privilege of the floor for this session of the 113th Congress.

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

PUBLIC HEALTH SERVICE ACT

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 282, S. 1417.

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

The assistant legislative clerk read as follows:

A bill (S. 1417) to amend the Public Health Service Act to reauthorize programs under part A of title XI of such Act.

There being no objection, the Senate proceeded to consider the bill.

Mr. WHITEHOUSE. I further ask that the committee-reported substitute be agreed to; the bill, as amended, be read a third time and passed, and the motion to reconsider be considered made and laid upon the table, with no intervening action or debate.

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

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

The bill (S. 1417) was ordered to be engrossed for a third reading, was read the third time, and passed as follows:

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) **SHORT TITLE.**—This Act may be cited as the “Newborn Screening Saves Lives Reauthorization Act of 2013”.

(b) **TABLE OF CONTENTS.**—The table of contents of this Act is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. Improved newborn and child screening and follow-up for heritable disorders.

Sec. 3. Evaluating the effectiveness of newborn and child screening and follow-up programs.

Sec. 4. Advisory Committee on Heritable Disorders in Newborns and Children.

Sec. 5. Clearinghouse of Newborn Screening Information.

Sec. 6. Laboratory quality and surveillance.

Sec. 7. Interagency Coordinating Committee on Newborn and Child Screening.

Sec. 8. National contingency plan for newborn screening.

Sec. 9. Hunter Kelly Research Program.

Sec. 10. Authorization of appropriations.

Sec. 11. Reports to Congress

SEC. 2. IMPROVED NEWBORN AND CHILD SCREENING AND FOLLOW-UP FOR HERITABLE DISORDERS.

Section 1109 of the Public Health Service Act (42 U.S.C. 300b-8) is amended—

(1) in subsection (a)—

(A) in the matter preceding paragraph (1)—

(i) by striking “subsection (j)” and inserting “section 1117”; and

(ii) by striking “and in consultation with the Advisory Committee” and inserting “and taking into consideration the expertise of the Advisory Committee”;

(B) in paragraph (2), by striking “screening and training” and inserting “screening, counseling, and training”;

(C) in paragraph (3), by striking “and” at the end;

(D) in paragraph (4)—

(i) by striking “treatment” and inserting “follow-up and treatment”; and

(ii) by striking the period and inserting “; and”;

(E) by adding at the end the following:

“(5) to improve the timely collection, delivery, receipt, and screening of specimens, and the timely diagnosis of heritable disorders in newborns.”;

(2) in subsection (h), by striking “subsection (c)(2)” each place that such appears and inserting “subsection (c)”;

(3) by striking subsection (j) (relating to authorization of appropriations).

SEC. 3. EVALUATING THE EFFECTIVENESS OF NEWBORN AND CHILD SCREENING AND FOLLOW-UP PROGRAMS.

Section 1110 of the Public Health Service Act (42 U.S.C. 300b-9) is amended—

(1) in the section heading, by inserting “**AND FOLLOW-UP**” after “**CHILD SCREENING**”;

(2) in subsection (a), by striking “of screening,” and inserting “, including with respect to timeliness, of screening, follow-up,”;

(3) in subsection (b)—

(A) in paragraph (1)—

(i) by striking “counseling, testing” and inserting “treatment, counseling, testing, follow-up,”; and

(ii) by inserting before the semicolon the following: “, including, as appropriate, through the assessment of health and development outcomes for such children through adolescence”;

(B) in paragraph (2)—

(i) by striking “counseling, testing” and inserting “treatment, counseling, testing, follow-up,”; and

(ii) by striking “or” at the end;

(C) in paragraph (3), by striking the period at the end and inserting a semicolon; and

(D) by adding at the end the following:

“(4) methods that may be identified to improve quality in the diagnosis, treatment, and disease management of heritable disorders based on gaps in services or care; or

“(5) methods or best practices by which the eligible entities described in section 1109 can achieve the timely collection, delivery, receipt, and screening of newborn screening specimens, and the timely diagnosis of heritable disorders in newborns.”; and

(4) by striking subsection (d) (relating to authorization of appropriations).

SEC. 4. ADVISORY COMMITTEE ON HERITABLE DISORDERS IN NEWBORNS AND CHILDREN.

Section 1111 of the Public Health Service Act (42 U.S.C. 300b-10) is amended—

(1) in subsection (b)—

(A) by redesignating paragraphs (4) through (6) as paragraphs (5) through (7), respectively;

(B) by inserting after paragraph (3), the following:

“(4) provide technical assistance, as appropriate, to individuals and organizations regarding the submission of nominations to the uniform screening panel, including prior to the submission of such nominations;”;

(C) in paragraph (5) (as so redesignated), by inserting “, including the cost” after “public health impact”; and

(D) in paragraph (7) (as so redesignated)—

(i) in subparagraph (A), by striking “achieve rapid diagnosis” and inserting “achieve best practices in rapid diagnosis and appropriate treatment”;

(ii) in subparagraph (D), by inserting before the semicolon “, including information on cost and incidence”;

(iii) in subparagraph (J), by striking “and” at the end;

(iv) in subparagraph (K), by striking the period and inserting “; and”; and

(v) by adding at the end the following:

“(L) the timely collection, delivery, receipt, and screening of specimens to be tested for heritable disorders in newborns in order to ensure rapid diagnosis and follow-up.”;

(2) in subsection (d)—

(A) in paragraph (1)—

(i) by striking “180” and inserting “120”; and

(ii) by adding at the end the following: “If the Secretary is unable to make a determination to adopt or reject such recommendation within such 120-day period, the Secretary shall notify the Advisory Committee and the appropriate committees of Congress of such determination together with an explanation for why the Secretary was unable to comply within such 120-day period, as well as a plan of action for consideration of such pending recommendations.”;

(B) by striking paragraph (2);

(C) by redesignating paragraph (3) as paragraph (2); and

(D) by adding at the end the following:

“(3) **DEADLINE FOR REVIEW.**—For each nomination to the recommended uniform screening panel, the Advisory Committee on Heritable Disorders in Newborns and Children shall review and vote on the nominated condition within 9 months of the date on which the Advisory Committee referred the nomination to the condition review workgroup.”;

(3) by redesignating subsections (f) and (g) as subsections (g) and (h), respectively;

(4) by inserting after subsection (e) the following new subsection:

“(f) **MEETINGS.**—The Advisory Committee shall meet at least 4 times each calendar year, or as subject to the discretion of the Designated Federal Officer in consultation with the Chair.”;

(5) in subsection (g) (as so redesignated), by striking “Newborn Screening Saves Lives Act of 2008” and inserting “Newborn Screening Saves Lives Reauthorization Act of 2013”; and

(6) by striking subsection (h) (relating to authorization of appropriations), as redesignated by paragraph (3).

SEC. 5. CLEARINGHOUSE OF NEWBORN SCREENING INFORMATION.

Section 1112 of the Public Health Service Act (42 U.S.C. 300b-11) is amended—

(1) in subsection (a)—

(A) in paragraph (2), by striking “; and” and inserting a semicolon;

(B) in paragraph (3)—

(i) by striking “data” and inserting “information”; and

(ii) by striking the period at the end and inserting a semicolon; and

(C) by adding at the end the following new paragraphs:

“(4) maintain current information on the number of conditions for which screening is conducted in each State; and

“(5) disseminate available evidence-based guidelines related to diagnosis, counseling, and treatment with respect to conditions detected by newborn screening.”;

(2) in subsection (b)(4)(D), by striking “Newborn Screening Saves Lives Act of 2008” and inserting “Newborn Screening Saves Lives Reauthorization Act of 2013”;

(3) in subsection (c)—

(A) by striking “developing the clearinghouse” and inserting “carrying out activities”; and

(B) by striking “clearinghouse minimizes” and inserting “activities minimize”; and

(4) by striking subsection (d) (relating to authorization of appropriations).

SEC. 6. LABORATORY QUALITY AND SURVEILLANCE.

Section 1113 of the Public Health Service Act (42 U.S.C. 300b-12) is amended—

(1) in the section heading, by inserting “**AND SURVEILLANCE**” before the period;

(2) in subsection (a)—

(A) by striking the subsection enumerator and heading;

(B) in the matter preceding paragraph (1), by striking “and in consultation with the Advisory Committee” and inserting “and taking into consideration the expertise of the Advisory Committee”;

(C) in paragraph (1)—

(i) by inserting “timeliness for processing such tests,” after “newborn screening tests”; and

(ii) by striking “and” at the end; and

(D) in paragraph (2), by striking the period and inserting “; and”; and

(3) by striking subsection (b) (relating to authorization of appropriations) and inserting the following:

“(b) **SURVEILLANCE ACTIVITIES.**—The Secretary, acting through the Director of the Centers for Disease Control and Prevention, and taking into consideration the expertise of the Advisory Committee on Heritable Disorders in Newborns and Children established under section 1111, may provide, as appropriate, for the coordination of surveillance activities, including—

“(1) through standardized data collection and reporting, as well as the use of electronic health records; and

“(2) by promoting data sharing regarding newborn screening with State-based birth defects and developmental disabilities monitoring programs.”;

SEC. 7. INTERAGENCY COORDINATING COMMITTEE ON NEWBORN AND CHILD SCREENING.

Section 1114 of the Public Health Service Act (42 U.S.C. 300b-13) is amended—

(1) in subsection (c), by striking “the Administrator, the Director of the Agency for Healthcare Research and Quality” and inserting “the Administrator of the Health Resources and Services Administration, the Director of the Agency for Healthcare Research and Quality, the Commissioner of Food and Drugs.”; and

(2) by striking subsection (e) (relating to authorization of appropriations).

SEC. 8. NATIONAL CONTINGENCY PLAN FOR NEWBORN SCREENING.

Section 1115(a) of the Public Health Service Act (42 U.S.C. 300b-14(a)) is amended by adding at the end the following: “The plan shall be updated as needed and at least every five years.”.

SEC. 9. HUNTER KELLY RESEARCH PROGRAM.

Section 1116(a)(1) of the Public Health Service Act (42 U.S.C. 300b-15(a)(1)) is amended—

(1) in subparagraph (B), by striking “; and” and inserting a semicolon;

(2) by redesignating subparagraph (C) as subparagraph (E); and

(3) by inserting after subparagraph (B) the following:

“(C) by providing research findings and data for newborn conditions under review by the Advisory Committee on Heritable Disorders in Newborns and Children to be added to the recommended uniform screening panel;

“(D) conducting pilot studies on conditions recommended by the Advisory Committee on

Heritable Disorders in Newborns and Children to ensure that screenings are ready for nationwide implementation; and”.

SEC. 10. AUTHORIZATION OF APPROPRIATIONS.

Part A of title XI of the Public Health Service Act is amended by adding at the end, the following:

“SEC. 1117. AUTHORIZATION OF APPROPRIATIONS FOR NEWBORN SCREENING PROGRAMS AND ACTIVITIES.

“There are authorized to be appropriated—

“(1) to carry out sections 1109, 1110, 1111, and 1112, \$18,334,000 for each of fiscal years 2014 through 2018; and

“(2) to carry out section 1113, \$7,500,000 for each of fiscal years 2014 through 2018.”.

SEC. 11. REPORTS TO CONGRESS.

(a) GAO REPORT ON TIMELINESS OF NEWBORN SCREENING.—

(1) IN GENERAL.—Not later than 2 years after the date of enactment of this Act, the Comptroller General of the United States shall submit a report to the Committee on Health, Education, Labor and Pensions of the Senate and the Committee on Energy and Commerce of the House of Representatives concerning the timeliness of screening for heritable disorders in newborns.

(2) CONTENTS.—The report submitted under paragraph (1) shall include the following:

(A) An analysis of information regarding the timeliness of newborn screening, which may include the time elapsed from birth to specimen collection, specimen collection to receipt by laboratory, specimen receipt to reporting, reporting to follow-up testing, and follow-up testing to confirmed diagnosis.

(B) A summary of any guidelines, recommendations, or best practices available to States and health care providers intended to support a timely newborn screening system.

(C) An analysis of any barriers to maintaining a timely newborn screening system which may exist and recommendations for addressing such barriers.

(b) REPORT BY SECRETARY.—

(1) IN GENERAL.—The Secretary of Health and Human Services shall—

(A) not later than 1 year after the date of enactment of the Newborn Screening Saves Lives Reauthorization Act of 2013, submit to the Committee on Health, Education, Labor and Pensions of the Senate and the Committee on Energy and Commerce of the House of Representatives a report on activities related to—

(i) newborn screening; and

(ii) screening children who have or are at risk for heritable disorders; and

(B) not less than every 2 years, shall submit to such committees an updated version of such report.

(2) CONTENTS.—The report submitted under this subsection shall contain a description of—

(A) the ongoing activities under sections 1109, 1110, and 1112 through 1115 of the Public Health Service Act; and

(B) the amounts expended on such activities.

OPM IG ACT

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the Senate proceed to the consideration of H.R. 2860 which was received from the House and is now at the desk.

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

The assistant legislative clerk read as follows:

A bill (H. R. 2860) to amend title 5, United States Code, to provide that the Inspector General of the Office of Personnel Management may use amounts in the revolving fund of the Office to fund audits, investigations, and oversight activities, and for other purposes.

There being no objection, the Senate proceeded to consider the bill.

Mr. WHITEHOUSE. I ask unanimous consent that the bill be read three times and passed, and the motion to reconsider be considered made and laid upon the table, with no intervening action or debate.

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

The bill (H. R. 2860) was ordered to a third reading, was read the third time, and passed.

MEASURES DISCHARGED

PROVIDING FOR THE APPOINTMENT OF JOHN FAHEY AS A CITIZEN REGENT OF THE BOARD OF REGENTS OF THE SMITHSONIAN INSTITUTE

PROVIDING FOR THE APPOINTMENT OF RISA LAVIZZO-MOUREY AS A CITIZEN REGENT OF THE BOARD OF REGENTS OF THE SMITHSONIAN INSTITUTE

Mr. WHITEHOUSE. I ask unanimous consent that the Rules Committee be discharged from further consideration of S.J. Res. 28 and S.J. Res. 29, and the Senate proceed to their consideration en bloc.

The PRESIDING OFFICER. Without objection, the committee is discharged and the measures will be considered en bloc.

Mr. WHITEHOUSE. I ask unanimous consent that the joint resolutions be read a third time and passed en bloc, and the motions to reconsider be considered made and laid upon the table, with no intervening action or debate.

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

The joint resolutions were ordered to be engrossed for a third reading, were read the third time, and passed, as follows:

S.J. RES. 28

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That, in accordance with section 5581 of the Revised Statutes of the United States (20 U.S.C. 43), the vacancy on the Board of Regents of the Smithsonian Institution, in the class other than Members of Congress, occurring by reason of the expiration of the term of Roger W. Sant of the District of Columbia, on October 24, 2013, is filled by the appointment of John Fahey of

the District of Columbia. The appointment is for a term of 6 years, beginning on the date of enactment of this joint resolution.

S.J. RES. 29

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That, in accordance with section 5581 of the Revised Statutes of the United States (20 U.S.C. 43), the vacancy on the Board of Regents of the Smithsonian Institution, in the class other than Members of Congress, occurring by reason of the expiration of the term of Patricia Q. Stonesifer of Washington, DC, on December 21, 2013, is filled by the appointment of Risa Lavizzo-Mourey of Pennsylvania. The appointment is for a term of 6 years, beginning on the later of December 22, 2013, or the date of enactment of this joint resolution.

DESIGNATING JANUARY 2014 AS “NATIONAL BLOOD DONOR MONTH”

Mr. WHITEHOUSE. I ask unanimous consent that the Senate proceed to the consideration of S. Con. Res. 31 which was submitted earlier today.

The PRESIDING OFFICER. The clerk will report the concurrent resolution by title.

The assistant legislative clerk read as follows:

A concurrent resolution (S. Con. Res. 31) designating January 2014 as “National Blood Donor Month.”

There being no objection, the Senate proceeded to consider the concurrent resolution.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motions to reconsider be laid upon the table, with no intervening action or debate.

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

The concurrent resolution (S. Con. Res. 31) was agreed to.

The preamble was agreed to.

The concurrent resolution, with its preamble, is printed in today’s RECORD under “Submitted Resolutions.”

ORDERS FOR THURSDAY, JANUARY 30, 2014

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that when the Senate completes its business today, it adjourn until 10 a.m., on Thursday, January 30, 2014; that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, and the time for the two leaders be reserved for their use later in the day; that following any leader remarks, the Senate

resume consideration of S. 1926, the flood insurance bill, under the previous order.

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

PROGRAM

Mr. WHITEHOUSE. Mr. President, I am advised to inform my colleagues

that there will be up to four rollcall votes beginning at 11:15 a.m. tomorrow in order to complete action on the flood insurance bill. The vote on final passage of the bill will occur at approximately 2 p.m.

ADJOURNMENT UNTIL 10 A.M.
TOMORROW

Mr. WHITEHOUSE. Mr. President, if there is no further business to come before the Senate, I ask unanimous consent that it adjourn under the previous order.

There being no objection, the Senate, at 6:24 p.m., adjourned until Thursday, January 30, 2014, at 10 a.m.